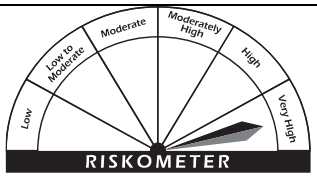
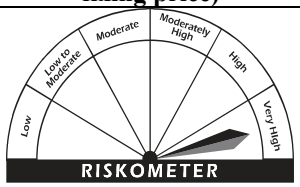
SCHEME INFORMATION DOCUMENT
SECTION I
UTI SILVER ETF FUND OF FUND
(An open-ended Fund of Fund Scheme investing in UTI Silver Exchange Traded Fund (UTI Silver ETF))

This product is suitable for investors who are seeking*:	**Scheme Risk-o-meter: UTI Silver ETF Fund of Fund**	**Benchmark Risk-o-meter: Domestic Price of Silver (based on LBMA Silver daily spot fixing price)**
• long term capital growth • Returns that are commensurate with the performance of UTI Silver ETF through investment in units of UTI Silver ETF	 Investors understand that their principal will be at Very High Risk.	 Benchmark riskometer is at Very High risk

Risk-o-meter for the fund is based on the portfolio ending May 31, 2024. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on https://www.utimf.com/downloads/addenda-financial-year

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* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

UTI Mutual Fund
UTI Asset Management Company Limited
UTI Trustee Company Private Limited

Address of the Mutual Fund, AMC and Trustee Company:
UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.
Website: www.utimf.com

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and circulars issued thereunder filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI, nor has SEBI certified the accuracy or adequacy of the Scheme Information Document (SID).

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / UTI Financial Centres (UFCs) / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of UTI Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and general information on www.utimf.com.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest UTI Financial Centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated June 25, 2024.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	**Name of the scheme**	UTI Silver ETF Fund of Fund
II.	**Category of the Scheme**	Fund of Fund
III.	**Scheme Type**	An open-ended Fund of Fund Scheme investing in UTI Silver Exchange Traded Fund (UTI Silver ETF).
IV	**Scheme Code**	UTIM/O/O/FOD/22/11/0112
V	**Investment Objective**	The investment objective of the scheme is to seek to provide returns that correspond to returns provided by UTI Silver ETF by investing in units of UTI Silver ETF. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.
VI	**Liquidity**	The scheme will offer subscription and redemption of units at applicable NAV on every business day on an ongoing basis.
VII	**Benchmark (Total Return Index)**	Domestic Price of Silver (based on LBMA Silver daily spot fixing price)
VIII	**Transparency /NAV Disclosure**	The Mutual Fund shall declare the Net asset value for the scheme by 10 a.m. on the following business day on the website of UTI Mutual Fund, www.utimf.com and on AMFI's website www.amfiindia.com.
IX	**Applicable timelines**	The redemption proceeds shall be paid to the unitholders within 3 (three) working days from the date of redemption.
X	**Plans and Option**	**The Scheme offers following Plans:** Regular Plan Direct Plan **Both the Plans offer only Growth Option.** **Direct Plan:** Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor. The Direct Plan will be a separate plan under the Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc. and will have a separate NAV. No commission shall be paid / charged from Direct Plan. Portfolio of the Scheme under the Regular Plan and Direct Plan will be common. **How to apply:** Investors subscribing under Direct Plan of UTI Silver ETF Fund of Fund will have to indicate "Direct Plan" against the Scheme name in the application form, for example. "UTI Silver ETF Fund of Fund- Direct Plan". **Treatment of applications under "Direct" / "Regular" Plans:**

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

		In cases of wrong/ invalid/ incomplete ARN codes mentioned in the application form under scenarios 7 or 8 above, the application shall be processed under 'Regular Plan'. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under 'Direct Plan' from the date of application without any exit load.
XI	**Load Structure**	**Load Structure:** **Entry Load:** Nil (Not Applicable# as per SEBI guidelines) # In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, no entry load will be charged by the Scheme to the investor effective August 1, 2009. **Exit Load:** 1% - If redeemed or switched out on or before completion of 15 days from the date of allotment of units. Nil - If redeemed or switched out after completion of 15 days from the date of allotment of units.
XII	**Minimum Application Amount / switch for Purchase**	**Minimum amount of investment under all Plans and Options** Minimum initial investment amount is Rs.5,000/- and in multiples of Re.1/- thereafter. **Note:** Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any. **Minimum SIP Amount:** The minimum SIP amount for daily, weekly and Monthly, SIP is Rs.500/- and in multiples of Re.1/- thereafter. The minimum SIP amount for Quarterly SIP is Rs. 1,500/- and in multiples of Re.1/- thereafter.
XIII	**Minimum Additional Purchase amount**	Subsequent minimum investment under a folio is Rs.1,000/- and in multiples of Re.1/- thereafter with no upper limit.
XIV	**Minimum Redemption Amount**	The minimum Redemption amount is Rs.1,000/- and in multiples of Re.1/- thereafter. In case of partial redemption, if the balance amount held in the Unit holder's folio / account under the Plan / Option of the Scheme is less than the minimum investment amount, then the transaction shall be treated as an all units redemption and the entire balance of available Units in the folio / account of the Unit holder shall be redeemed
XV	**Segregated portfolio**	The AMC may create a segregated portfolio in case of a credit event at the issuer level i.e., a downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), subject to guidelines specified by the SEBI which may change from time to time. The creation of a segregated portfolio shall be optional and at the discretion of UTI AMC. Please refer to SAI for further details.
XVI	**How to Apply and other details**	Details regarding- Availability of application form from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of UTI Mutual Fund; https://www.utimf.com/invest-in-sip

<table>
<tr><td></td><td></td><td colspan="2">Please refer to the SAI and Application form for the instructions.
It is mandatory for investors to mention their Core banking Solutions (CBS) bank account particulars in their applications/requests for redemption</td></tr>
<tr><td>XVII</td><td>Investor services</td><td>Name and Address of Registrar
KFin Technologies Limited.,
Unit: UTIMF,
Karvy Selenium Tower B,
Plot Nos. 31 & 32 Financial District,
Nanakramguda,
Serilingampally Mandal,
Hyderabad – 500032,

Board No: 040 - 6716 2222,
Fax no : 040 - 6716 1888,
Email: uti@kfintech.com</td><td>All investors could refer their grievances giving full particulars of investment at the following address:

Ms. Madhavi Dicholkar
UTI Asset Management Company Ltd
UTI Tower, Gn Block,
Bandra-Kurla Complex,
Bandra (East),
Mumbai – 400 051

Tel: 022-6678 6666/6678 6258

Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in</td></tr>
<tr><td>XVIII</td><td>Special product / facility available</td><td colspan="2">
Special Products / Facilities Offered
1. Systematic Investment Plan (SIP)
a. Step up facility
b. Any Day SIP
c. Micro SIP (Non PAN exempt folios)
d. Pause facility

I. Systematic Investment Plan (SIP):
Existing unit holders can join SIP by quoting the existing folio no. / Investor ID on the SIP application form. New investors should attach the SIP Enrolment Form along with the Scheme Application Form.
(a) SIP is offered with following Periodicity.
1. Daily Systematic Investment Plan
2. Weekly Systematic Investment Plan
3. Monthly Systematic Investment Plan (MSIP) and
4. Quarterly Systematic Investment Plan (QSIP).
(b) The applications of SIP) will be accepted at all Official Points of Acceptance (OPAs). No outstation cheques will be accepted. Unitholders are required to submit all the post-dated cheques at one go and not in a staggered manner.
(c) The disbursal of SIP cheques could be as under:
<table>
<tr><th></th><th>Daily, Weekly and Monthly Option</th><th>Quarterly Option</th></tr>
<tr><td>New investor</td><td>1 Cheque of initial investment + 5 Cheques (Min)</td><td>1 Cheque of initial investment + 3 Cheques</td></tr>
<tr><td>Existing unit holder</td><td>6 Cheques (Min)</td><td>4 Cheques</td></tr>
</table>
Note: If an unit holder desires to submit 12 cheques under the monthly option, the same will be accepted.
(d) The first investment cheque could be of any date and any amount (subject to minimum applicable amount) and other cheques should be of a uniform date (Date can be any date of the month).
However, there should be a gap of minimum one month between the 1st investment cheque and the subsequent cheques.
(e) Units Allotment: Units will be allotted at (closing NAV of the day on which the funds are available for utilization) purchase price declared for the Scheme on the SIP Date opted by the investor in the SIP enrolment form. In case, the date falls on a non-business day or falls during a book closure period, the immediate next business day will be
</td></tr>
</table>

taken into account for the purpose of determining the price. The unit allotment will be done as per the NAV applicable depending on the date of realisation.

(f) Account statement: An account statement will be issued to the unitholder normally within 5 business days from the date of first transactions / cheque realization and thereafter on each transaction. However, in case of SIP & STRIP, the statement will be issued once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. The first Statement of Accounts shall however be issued within 10 working days of the initial transaction.

(g) Switch in/out, Systematic Investment Plan (SIP) and Systematic Transfer Investment Plan (STRIP) will also attract Load like regular Purchases and Redemption.

(h) The Auto Debit Facility is available as under:

A. **Auto Debit (Direct Debit):** The Direct Debit Facility is available only with the banks with which UTI AMC or its service provider has tie up for Direct Debit.

B. **NACH (National Automated Clearing House):-** SIP is also available through NACH platform of National Payments Corporation of India (NPCI) wherein mandates are registered based on the scanned images by destination bank (s) or through the eNACH platform of NPCI or under any other platform / arrangement as may be applicable. The timelines for registration is 21 days in case of mandate registration through scanned image and 3 working days in case of eNACH platform. The investor's bank should be participating in the NACH Clearing.

The daily and weekly frequencies will be available for SIPs registered using Electronic mode only.

SIP facility is available subject to terms and conditions. Please refer to the SIP enrolment form for terms and conditions before enrolment.

Investor can register for multiple SIP debits for the same cycle date, same folio and the same scheme subject to a maximum of 10 such debits. Investor needs to submit fresh SIP mandate for the additional amount.

The facility of issuing units in Demat mode is extended for investments through SIP under various options of the Scheme (s) / Plan (s) of the Fund offering SIP, wherever the Investor provides demat account details.

The units will be allotted in demat form based on the applicable Net Asset Value (NAV) per unit as per the Scheme Information Document (SID) / Statement of Additional Information (SAI) and will be credited to the Investor's Demat Account on a weekly basis upon receipt of details of realization of funds from the bank/service provider. For example, Units will be credited to Investor's Demat Account every Monday for realization status received in last week from Monday to Friday.

1. '**Step up' facility**:
   Under this facility, an Investor can opt for stepping up his SIP amount at specified intervals (Half-yearly / Yearly). Upon exercising this option, the SIP debit amount will increase by the amount specified by the Investor at the Intervals opted.

   For example, an Investor gives a SIP Mandate for 5 years in Scheme A for an amount of Rs.1,000/- which starts on August 1, 2020 and also opts for this 'Step up' facility with the interval frequency as 'Yearly' & SIP Step Up amount as Rs.1,000/-. In this case, the SIP will run as under:

SIP Period (Dates)	Regular SIP without 'Step Up' facility	With 'Step Up' facility of Rs.1,000/- as 'Step Up' amount and frequency as 'Yearly'
From August 1, 2020 to July 31, 2021	Rs.1,000/-	Rs. 1,000/-
From August 1, 2021 to July 31, 2022	Rs.1,000/-	Rs. 2,000/-
From August 1, 2022 to July 31, 2023	Rs.1,000/-	Rs. 3,000/-
From August 1, 2023 to July 31, 2024	Rs.1,000/-	Rs. 4,000/-
	And So on……	And So on……

The Minimum SIP Step Up amount will be Rs.500/- and in multiples of Rs.100/-. If the 'Step Up' amount is mentioned and the 'frequency' is not mentioned, then the default frequency shall be taken as 'Yearly'. Similarly, if the 'frequency' is mentioned and 'Step Up' amount is not mentioned, then the 'Step Up' amount shall be considered as Rs.500/-. The detailed terms and conditions are available in the respective Service Request Form.

Facility to Change the SIP from one eligible Scheme to another eligible Scheme under SIP facility / change in any attributes of SIP like changes in Date, Amount:

Under this facility, an Investor can opt to change the eligible scheme during the tenure of the SIP, without having to terminate the existing SIP. He may also change any of the attributes like SIP Date, SIP Amount during the existence of the SIP Period.

For example, an Investor who had opted for a tenure of 5 years for SIP in Scheme-A, after continuing the SIP for a period of say 3 years, can change the Scheme to Scheme-B for the rest of the period, instead of the existing process of cancelling the SIP Mandate of Scheme-A and giving fresh mandate for Scheme-B. The Scheme/s can be changed multiple times during the tenure of SIP.

Investors may avail this facility any time during the tenure of the SIP. The application for such changes should be submitted at least 15 days prior to the next SIP instalment amount due date.

2. **Any Day SIP:**
Investors can choose any date of his/her preference as SIP Debit Date. If in any month, the SIP Debit Date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the SIP Debit Date for those months shall be the last available Business Day in that month.

All other terms & conditions of the eligible Scheme(s)/Plan(S) will remain unchanged.

UTI AMC reserves the right to amend / terminate this facility at any time, keeping in view business / operational exigencies.

3. **'Pause' facility under Systematic Investment Plan (SIP)**
The facility of 'Pause' under SIP is introduced from January 20, 2020 wherein the unit holder(s) who have registered their Systematic

Investment Plan in any of the Schemes, can opt to Pause the SIP debits subject to terms and conditions defined hereunder.

(a) **Available Mode:**
The Pause facility is available for SIPs registered using any of the modes (Physical / Electronic). This facility will not be available for Mandates registered under Standing Instruction mode under Direct Debit arrangement.

(b) **Available Schemes:**
The Pause Facility is available in all the Schemes that are eligible for SIP.

(c) **Limitations:**
i) SIP Pause can be opted only after payment of first 6 instalments from the start of SIP.
ii) SIP Pause can be opted only 2 times during the entire life time of a SIP mandate.

(d) **Minimum and Maximum Duration of Pause:**
The 'Pause' facility can be exercised for the following duration, per instance:

Frequency of SIP	Minimum	Maximum
Daily/Weekly/Monthly	One Month	Six Months
Quarterly	90 days	180 days

(e) **Turnaround time for activation of Pause SIP:**
All the requests for Pause facility must be submitted at least 10 calendar days in advance of the next SIP Debit due date.

(f) **General Conditions:**
i) SIP Debit will automatically resume after the completion of the Pause Period.
ii) If Pause facility period coincides with Step Up registered in the SIP, the Stepped up amount will be debited after the closure of the Pause Period.

(g) **Termination of Pause Facility:**
Pause facility can be cancelled by submitting a signed request by the investor. Upon cancellation of the SIP Pause registered in the folio, the SIP Debits will automatically start.

(h) The Trustee reserves the right to change/modify the terms and conditions of Pause facility under SIP or withdraw the facility at a later date.

II. Systematic Withdrawal Plan (SWP)

Systematic Withdrawal Plan (SWP) will be available under the scheme.

The features of the Systematic Withdrawal Plan are as under.

(a) **Options of the SWP:** Monthly / Quarterly / Half Yearly / Annual options will be available under SWP.

(b) **SWP Dates: Any pre-specified date of** every month. In case the date falls on a holiday / book closure period, the next business day will be considered for this purpose.
However, if in any month, the SWP date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the SWP for those dates shall be processed for the last available Business Day in that month.
SWP request will be registered and activated within T+1 working day from the date of clear funds available under the scheme.

(c) **Minimum Investment**
All the options i.e. monthly, quarterly, half yearly and annual options will have the minimum investment amount as applicable. There is no maximum limit.

(d) **Eligibility**: Investment under Growth option of the scheme are eligible. SWP will start after a cooling period of one month (excluding the month of investment).

(e) **Methodology:** The amount of monthly / quarterly / half yearly / annual payment desired by the unitholder would have to be indicated in the application form subject to the following minimum limits.

Option	Minimum SWP (INR)	Thereafter in multiples of (INR)	Minimum no. of instalments
Monthly	500	1	3
Quarterly	500	1	3
Half Yearly	500	1	3
Annual	500	1	3

Minimum amount of redemption: The redemption will continue till the outstanding amount in the folio is reduced to nil or such other amount as may be decided by UTI AMC from time to time. If the amount in the folio is less than the opted amount, the available amount will be paid to the unitholder. Further, if, say, the opted amount under SWP is Rs.1000/- and during the course of SWP, an amount of Rs.1500/- only is left in the account, the entire outstanding amount of Rs.1500/- may be paid out at one go, at the discretion of the UTI AMC. For the transactions through SWP, the provision of "Minimum Redemption amount" and "Minimum balance" as specified in the respective Scheme Information Document (SID) of the scheme will not be applicable.

(f) **Redemption of units:** Based on the option viz. Monthly / Quarterly / Half Yearly / Annual opted for by the investor, appropriate number of units equivalent to the amount of the monthly / quarterly / half yearly / annual payment will be redeemed on First In First Out (FIFO) basis and the unit holder's account will be debited to that extent on the first business day of each month / quarter / half year / annual, as the case may be. Redemption of units under SWP will be at NAV after deducting the applicable exit load for respective schemes.

(g) **Withdrawal from SWP:** In case, any investor wants to withdraw from the SWP, he/she may do so by intimating UTI AMC in writing at least 15 days in advance of the next SWP date.

(h) **Termination of SWP**: SWP will automatically get terminated under the following conditions:

I. The unit holding under the scheme becomes nil.
II. In the case of death of the first unit holder.
III. If the unit holder wishes to terminate at any time by sending a written request to Official Points of Acceptance. The request will be acted upon not later than 15 days after receipt of the letter.

(i) **Receipt by unitholder to discharge UTI AMC**

The receipt by the unitholder for any amount paid to him/her in respect of the outstanding units shall be deemed to be a good discharge to the UTI AMC.

Auto Cancellation of SIP

Pursuant to SEBI Letter No. SEBI/HO/OW/IMD/IMD-SEC-1/P/2024/270/1 dated January 03, 2024 on Uniformity in Cancellation of Systematic Investment Plan SIPs across Mutual Funds, investors are hereby requested to note the below mentioned changes with respect to Systematic Investment Plans (SIPs)/ Pragati SIP in the Schemes of UTI Mutual Fund with effect from April 01, 2024:

Sr. no	SIP Interval	No. of failed debit attempts prior to cancellation of SIP
1	Daily	3
2	Weekly, Fortnightly	3
3	Monthly	3
4	Bi-monthly, Quarterly or Longer interval SIPs	2

		In case of a request placed by the investor for cancellation of SIP/ Pragati SIP, the cancellation of auto-debit/SIP/Pragati SIP shall be processed within 10 calendar days of such request placed by the investor. **III. Systematic Transfer Investment Plan (STRIP):** (Available as Destination Scheme and Source Scheme) It is a facility wherein investor can opt to transfer a fixed amount at regular intervals from one designated scheme to another designated scheme of UTI MF. Please refer the SID for the eligible schemes / plans / Options. (a) **Minimum Amount of Investment**: in the source scheme is Rs.12,000/-. This is applicable for the initial investment in the case of new investors and outstanding balance in the case of existing Unit holders. (b) **Periodicity of transfer:** STRIP facility is offered with the following periodicity: Daily, Weekly, Monthly and Quarterly. Weekly STRIP will not be allowed, if the STRIP under the folio is already registered with any other frequency (Daily / Monthly / Quarterly). (c) **Transfer of funds:** Transfer of funds will take place from source scheme to destination scheme for the schemes mentioned above in the table. (d) **Date of transfer:** Unitholders will be eligible to transfer a fixed amount on daily basis i.e. on every business day under Daily periodicity; on any pre-specified date frequency of the month under Weekly periodicity; on any pre-specified date of each month under the Monthly periodicity and on any pre-specified date of the first month of each quarter, under Quarterly periodicity. If that day being a holiday, next business day would be considered for the transaction**.** However, if in any month, the STRIP date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the STRIP for those dates shall be processed for the last available Business Day in that month. STRIP will be registered and activated within T+1 working day from the date of clear funds available under the scheme. (e) **Minimum amount of transfer**: The minimum amount to be transferred is Rs.100/- per business day under Daily Periodicity; Rs.1000/- under the Weekly Periodicity; Rs.1,000/- under the Monthly Periodicity and Rs.3,000/- under the Quarterly Periodicity. (f) **Maximum amount of transfer**: There is no upper limit for transfer under all the periodicities. (g) **Minimum number of STRIP:** Minimum number of STRIP will be 20 under Daily Periodicity, 6 under Weekly Periodicity, 6 under Monthly Periodicity and 2 under Quarterly Periodicity. There will be no upper limit. If the minimum number is not mentioned, then by default, the transaction to be continued till the amount in the source scheme gets exhausted. (h) **Transfer of amount**: The transfer of amount from the source scheme to the destination scheme will be effected by redeeming the units of the source scheme at applicable NAV as on specified date and the amount will be converted into units as per applicable NAV under the destination scheme as on the specified date. (i) **Load:** Load structure existing at the time of investment under source / destination scheme will be applicable under the respective schemes**.** (j) **Termination of STRIP:** STRIP will automatically get terminated under the following conditions: The unit holdings under the source scheme becomes nil or lower than minimum amount to be transferred as stipulated. ➢ In the case of death of the first unit holder. ➢ If the unit holder wishes to terminate at any time by sending a written request to official points of acceptance. Such notice will have to be sent at least 15 calendar days prior to the due date of the next transfer date.

➢ If lien or pledge or STOP is marked against the units in the source scheme.

(k) The provision of "Minimum Application Amount" and "Minimum Redemption Amount" if specified in the respective scheme information document of the source and destination scheme will not be applicable in the case of transaction through STRIP. If the residual amount in source Scheme is less than the scheme minimum amount, then the residual amount will be included in the last STRIP instalment. However, on termination of STRIP, if the balance in the destination scheme is found to be below the minimum amount as per the provisions of scheme, the same will be redeemed at the redemption price applicable on the effective date of termination under the conditions stated in 12.j. above.

(l) STRIP request will be registered for a folio, even if it is already under Systematic Investment Plan (SIP), Monthly Withdrawal Plan (MWP) or Fixed Withdrawal Plan (FWP).

UTI AMC reserves the right to change / modify the terms & conditions of STRIP facility at any time. For more details / information, please do refer to our Systematic Transfer Investment Plan (STRIP) – Enrolment Form.

IV. Flexi Systematic Transfer Investment Plan (Flexi STRIP) facility (Available as Destination Scheme and Source Scheme)

The facility of Flexi STRIP is introduced from Dec 18, 2019 wherein the unit holder(s) can opt to transfer an amount at regular intervals from a designated open-ended Scheme of UTI Mutual Fund ("Transferor Scheme") herein after referred to as **Source Scheme** to the Growth Option of a designated, open-ended Scheme of UTI Mutual Fund ("Transferee Scheme") hereinafter referred to as **Destination Scheme**.

(a) **Available Mode:** The Flexi STRIP Facility is available only for units held / to be held in Non-Demat Mode in the Source and the Destination Scheme.

(b) **Available Schemes:** The Flexi STRIP will be available in all source schemes and for the destination schemes in which the Regular STRIP is allowed.

(c) **Limitation on Destination Scheme:** Only one Flexi STRIP registration per destination scheme in a folio would be allowed. Though multiple Flexi STRIPs and / or Normal STRIPs are allowed in source schemes, only one Flexi STRIP or Normal STRIP will be allowed in the destination scheme.

(d) **Frequencies Available** are Daily, Weekly, Monthly and Quarterly intervals.

(e) **Date of transfer:**
Unitholders will be eligible to transfer a fixed amount on daily basis i.e. on every business day under Daily periodicity; on any pre-specified date under Weekly periodicity; Monthly periodicity and of the first month of each quarter, under Quarterly periodicity. If that day being a holiday, next business day would be considered for the transaction.
However, if in any month, the Flexi STRIP date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the Flexi STRIP for those dates shall be processed for the last available Business Day in that month.

(f) **Target Investment Value:** In Flexi STRIP, transfers into the Destination Scheme from the Source Scheme are made to achieve the Total Target Investment Value in the Destination Scheme. The amount to be transferred will be arrived at on the basis of difference between the Target Investment Value and the Actual Market Value of the holdings in the Destination Scheme on the date of transfer.

(g) **First Flexi STRIP Instalment:** The first Flexi STRIP instalment will be processed for the instalment amount specified by the Unit holder at the time of enrollment. From the second instalment, Flexi STRIP

instalment will be higher of the instalment amount or the amount as derived by the formula stated below:
[(Instalment amount) X (Number of instalments including the current instalment)] - (Market Value of the investments through FLEXI STRIP in the Destination Scheme on the date of transfer)}

(h) **Total Amount Invested:** The total amount invested through Flexi STRIP over its tenure in the Destination Scheme, may be higher or lower than the Total Target Investment Value of the investment i.e. the [(Instalment amount) X (total number of instalments specified by the Unit holder)]. This may be on account of fluctuations in the market value of the Destination Scheme. If Unit Holder decides to take up this facility, then he/she should be aware of the possibility, that the total amount invested through FLEXI STRIP could be higher or lower than the Total Target Investment Value of the investment.

(i) **Minimum Amount, Frequency and Number of STRIPS:** The minimum amount per Flexi STRIP instalment amount and number of STRIPs at the time of registration shall be as follows:

Frequency	Minimum Amount per Instalment	Minimum Number of Instalments
Daily	Rs. 100 and in multiples of Re.1	20
Weekly & Monthly	Rs. 1000 and in multiples of Re.1	6
Quarterly	Rs. 3000 and in multiples of Re.1	2

(j) **Minimum Redemption Amount:** The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) (SID) of the respective designated Source Scheme(s) and 'Minimum Application Amount' specified in the SID(s) of the respective designated Destination Scheme(s) will not be applicable for Flexi STRIP.

(k) **Minimum Investment Amount for STRIP Activation:** Minimum amount of investment in case of new investment / Unit value in case of existing investment in the source scheme for registration of Flexi STRIP is Rs. 12,000/-.

(l) **Turnaround time for activation of STRIP:** All the Flexi STRIPs will be registered and activated on a T+1 business day basis from the date clear funds are available in the source scheme. T being the date on which clear funds are available.

(m) **Load Structure:** In respect of units created under Flexi STRIP enrolments, the Load Structure prevalent at the time of registration of the Flexi STRIP mandate shall govern the investors during the tenure of the Flexi STRIP.

(n) **Exit Load:** The transfer under the Flexi STRIP from the Source Scheme to the Destination Scheme will take effect by redeeming units of Source Scheme / Plan / Option at the Applicable NAV, after payment of Exit Load & TDS (In case of NRIs), if any, and subscribing to the units of the Destination Scheme at Applicable NAV.

(o) **Termination of Flexi STRIP: Flexi** STRIP will be terminated in case any of the below reasons are met.

(p) The units balance becomes NIL in the Source Scheme or their value is lower than minimum amount to be transferred as stipulated.

(q) Upon registration of Lien or Pledge or STOP against the Units in Source Scheme

(r) Upon receipt of intimation of death of the unit holder.

(s) If the unit holder submits a duly signed request for termination of Flexi STRIP, such Flexi STRIP shall be cancelled on a T+1 basis on of receipt of a valid request from the Unit Holder.

(t) The Trustee reserves the right to change/modify the terms and conditions of Flexi STRIP or withdraw the Flexi STRIP at a later date.

(u) **Know Your Customer (KYC):** Flexi STRIP will be registered only if the Investor(s) / Guardian in case of Minor are KRA KYC complied.

Examples for calculation of transfer amount under Flexi STRIP facility are as under;

Illustration 1:

Flexi STRIP Enrollment Details:	
Source Scheme	UTI Liquid Fund
Destination Scheme	UTI Flexi Cap Fund – Growth Option
Frequency & Date of Transfer	Monthly – 1st of every Month
Flexi STRIP amount of Transfer per instalment	Rs. 1000/-
No. of Instalments	12
Enrollment Period	January – December
Steps for calculating Flexi STRIP Amount for the 5th Instalment as under (i.e. 1st May 2021)	
Total units allotted up to the date of last instalment (i.e. 1st April 2021)	28 Units
NAV of UTI Flexi Cap Fund – Growth Option on 1st May 2021	Rs. 145.8101/- per unit
Market Value of the investment in the destination Scheme on the date of transfer (Rs. 145.8101*28 Units)	Rs. 4083/-
5th Flexi STRIP Amount for 1st May 2021 will be;	
A. Flexi STRIP amount of Transfer per instalment	Rs. 1000/-
B. Instalment As determined by Formula {(1000*5) – 4083}	Rs.917/-
Hence the instalment Amount on 1st May 2021 (**Higher of A or B**)	Rs. 1000/-

Illustration 2:

Flexi STRIP Enrollment Details:	
Source Scheme	UTI Liquid Fund
Destination Scheme	UTI Value Fund – Growth Option
Frequency & Date of Transfer	Monthly – 1st of every Month
Flexi STRIP amount of Transfer per instalment	Rs. 1000/-
No. of Instalments	12
Enrollment Period	November – October
Steps for calculating Flexi STRIP Amount for the 7th Instalment as under (i.e. 1st May 2021)	
Total units allotted upto the date of last instalment (i.e. 1st April 2021)	82 Units
NAV of UTI Value Fund – Growth Option on 1st May 2021	Rs. 65.5676/- per unit
Market Value of the investment in the destination Scheme on the date of transfer (Rs. 65.5676*82 Units)	Rs. 5376/-
7th Flexi STRIP Amount for 1st May 2021 will be;	
A. Flexi STRIP amount of Transfer per instalment	Rs. 1000/-
B. Instalment As determined by Formula {(1000*7) – 5376}	Rs.1624/-
Hence the instalment Amount on 1st May 2021 (**Higher of A or B**)	Rs. 1624/-

		Note: The amounts have been rounded off to nearest Rupee. The above are only illustrations explaining the concept of Flexi STRIP using assumed figures. The Load and STT, if any, is not considered for this illustration. **V. Transfer of Income Distribution cum capital withdrawal Plan (**Transfer of IDCW Plan**) – Not available** **VI Auto Switch Facility is available under segregated portfolio(s)** Under this facility the distribution made by segregated portfolio(s) can be switched by the investor to any open ended scheme of UTI Mutual Fund subject to such terms and conditions as may be decided from time to time Please refer to SAI for further details.
XIX	**Weblink**	TER for last 6 months, Daily TER and Factsheet is available under the following link on the website of UTI AMC Limited. https://www.utimf.com/downloads/fater-mfs
XX	**Dematerialization of Units**	The unitholders would have an option to hold the units in dematerialised (demat) form or account statement (non-demat) form. Units held in demat form are freely transferable. The Applicant intending to hold units in demat form will be required to have a beneficiary account with a Depository Participant (DP) and will be required to mention in the application form DP's name. DP ID No. and beneficiary account no. with the DP at the time of purchasing units.

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

Due Diligence Certificate submitted to SEBI for
UTI SILVER ETF FUND OF FUND

It is confirmed that:

(i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

(ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

(iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.

(iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

(v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct

(vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations

(vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Sd/-

Date: June 25, 2024 **Suruchi Wanare**
Place: Mumbai **Compliance Officer**

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Asset Allocation:
The investment policies of the scheme shall be as per SEBI (Mutual Funds) Regulations, 1996 and within the following guideline. Under normal circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of Total Assets)	
	Minimum	**Maximum**
Units of UTI Silver ETF	95%	100%
Money Market Instruments* including Tri-Party Repo on Government securities or Treasury bills, cash & cash equivalents	0%	5%

Indicative Table

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Mutual Funds	Upto 5% of the net assets of the all the schemes of the Mutual Fund	Regulation 44(1), Seventh Schedule of the SEBI (MF) Regulations-
2.	Exchange Traded Commodity Derivatives	The Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with Silver as underlying to the extent of 10% of net asset value of the scheme. However, the above limit of 10% shall not be applicable to Silver ETFs where the intention is to take delivery of the physical silver and not to roll over its position to next contract cycle. Such investments shall be made in line with the SEBI regulations as may be specified by SEBI from time to time, subject to prior approval from SEBI, if any	Provision no. 3.3.2.3 of para 3.3 under Chapter 3 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023,

*Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, Tri-Party Repos on Government Securities or Treasury bills and any other instruments as specified by Reserve Bank of India/SEBI from time to time.

Cash Equivalents include Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

The Scheme will not invest in securitized debt, derivatives, ADR, GDR, foreign securities, structured obligations, nor will it engage in securities lending, short selling and Repo in corporate debt.

The scheme does not intend to invest in Additional Tier I bonds and Tier 2 bonds issued under Basel III framework having special features as mentioned in provision no. 12.2.1 para 12.2 under Chapter 12 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023.

The cumulative gross exposure through units of UTI Silver ETF, Money Market Instruments including Tri-Party Repo on Government securities or Treasury bills, cash & cash equivalents, repo transactions and such other securities/assets subject to Regulatory approvals, if any, as may be permitted by the SEBI from time to time should not exceed 100% of the net assets of the scheme.

Tracking Error: The Fund Manager may not be able to invest the entire corpus in the same proportion as in the underlying benchmark due to various factors such as fees, expenses of the scheme, corporate action, cash balance, changes in underlying benchmark and regulatory policies which may affect the AMCs/schemes ability to achieve close correlation with the underlying benchmark. Tracking error may be accounted by the various reasons which includes expenses, cash balance to meet redemptions, time to reallocate the portfolio subsequent to changes in the underlying benchmark etc. UTI AMC will endeavor to keep the tracking error as low as possible.

"Tracking Error" i.e. the annualised standard deviation of the difference in daily returns between physical Silver and the NAV of Silver ETF based on past one year rolling over data (For ETFs in existence for a period of less than one year, annualized standard deviation shall be calculated based on available data) shall not exceed 2%. The disclosure regarding the same shall be made on monthly basis on the website of the AMC. Tracking Error may arise including but not limited to the following reasons: -

a. Expenditure incurred by the fund.
b. The holding of a cash position and accrued income prior to distribution of income and payment of accrued expenses. The fund may not be invested at all times as it may keep a portion of the funds in cash to meet redemptions or for corporate actions.
c. Securities trading may halt temporarily due to circuit filters.
d. Corporate actions such as debenture or warrant conversion, rights, merger, change in constituents, etc.
e. Disinvestments to meet redemptions, recurring expenses, etc.
f. Execution of large buy / sell orders
g. Transaction cost (including taxes and insurance premium) and recurring expenses
h. Realisation of Unit holders' funds

In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.

UTI Silver ETF, the underlying fund, shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of respective AMCs and AMFI.

The net subscription amount on any day will be invested in units of the underlying scheme and will be as per Regulation 44(1), Schedule 7 of the SEBI (Mutual Funds) Regulations, 1996.

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme as stated above, the funds of the Scheme may be invested in short term deposits of scheduled commercial banks in accordance with provision no. 12.16 under Chapter 12 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023.

Portfolio Rebalancing:
In accordance with the provision no. 1.14.1.2 of para 1.14 under Chapter 1 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Deviation within the short term defensive consideration will be rebalanced within 30 calendar days.

The provision no. 2.9.1 to 2.9.5 of paragraph 2.9 under Chapter 2 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, states that in the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs) rebalancing period is 30 business days for the scheme. In case the portfolio of the scheme is not rebalanced within 30 business days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of the scheme is not rebalanced within the aforementioned mandated plus extended timelines, the AMCs shall i. not launch any new scheme till the time the portfolio is rebalanced ii. Not to levy exit load, if any, on the investors exiting such scheme.

Reporting and Disclosure Requirements: i. AMCs to report the deviation to Trustees at each stage. ii. In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme: 1. AMCs have to immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced. 2. AMCs shall also have to immediately communicate to investors through SMS and email / letter when the portfolio is rebalanced. 3. Subject line of the aforementioned emails / letters would clearly indicate "breach of" / "deviation" from mandated asset allocation. iii. AMCs have to disclose any deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI

from the date of lapse of mandated plus extended rebalancing timelines. The above mentioned norms shall be applicable to main portfolio only and not to segregated portfolio(s).

The reporting to Trustee shall be initiated immediately after the expiry of the mandated rebalancing period (i.e. 30 business day). The scheme wise deviation of the portfolio (beyond the limit specified) from the mandated asset allocation beyond 30 business days shall also be disclosed on the website of UTI AMC.

The AMC may create segregated portfolio in case of a credit event in respect of debt and money market instruments at issuer level i.e., downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA). (subject to guideline specified by SEBI which may change from time to time).

The creation of segregated portfolio shall be optional and at the discretion of UTI AMC.

B. WHERE WILL THE SCHEME INVEST?

1. Subject to SEBI (Mutual Funds) Regulations, as amended from time to time and the disclosures made under the sections "How will the Scheme allocate its assets" and "What is the Investment objective of the Scheme", the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:-
   a. The scheme will invest in units of UTI Silver ETF.
   b. Securities created and issued by Governments of India and/or reverse repos in such Government Securities / Treasury Bills as may be permitted by RBI.
   c. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
   d. Fixed Income Securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
   e. Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc.
   f. Money market instruments as permitted by SEBI/RBI and rated not below the investment grade
   g. Triparty Repo on Government Securities or treasury bill
   h. Securities with Floating rate Instruments
   i. Certificate of Deposits (CDs).
   j. Listed or to be listed Commercial Paper (CPs).
   k. The non-convertible part of convertible securities.
   l. Pass through, Pay through or other Participation Certificates, representing interest in a pool assets including receivables.

   The securities as mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated (post investment in portfolio) and of any maturity. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals etc.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The investment objective of the scheme is to seek to provide returns that correspond to returns provided by UTI Silver ETF by investing in units of UTI Silver ETF. Accordingly, the Scheme may buy/sell the units of UTI Silver ETF either directly with the Fund or through the secondary market on the Stock Exchange(s).

The scheme would also invest in debt & money market securities to the extent necessary to meet the liquidity requirements for the purpose of repurchases or redemptions.

The AMC shall replicate that the returns of UTI Silver ETF Fund of Fund shall correspond with that of UTI Silver ETF to its best efforts. The deviation from the underlying UTI Silver ETF as specified above shall also be attributed on account of the receipt of cash inflows. The average number of days of inflow of clear funds may differ depending on the mode/source of transaction.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

UTI Silver ETF Fund of Fund will be benchmarked against the Domestic Price of Silver (based on LBMA Silver daily spot fixing price).

Benchmark has been chosen on the basis of the investment pattern/objective of the scheme.

The performance will be benchmarked to the Total Returns Variant of the Index

E. WHO MANAGES THE SCHEME?

Mr. Sharwan Kumar Goyal is the dedicated Fund Manager of UTI Silver ETF Fund of Fund (Managing the scheme since April 2023).

Age (in yrs.)	Educational Qualifications	Experience	Other Schemes Managed, if any
43 Yrs.	B.Com, MMS, CFA,	He began his career with UTI AMC in June 2006 and has 18 years of overall experience in Risk / Fund management. Presently he is working as Equity Fund Manager & Head of Passive, Arbitrage & Quant Strategies.	(a) UTI Arbitrage Fund (along with Mr. Amit Sharma) (b) UTI Gold ETF Fund of Fund (c) UTI Multi Asset Allocation Fund (Equity/Gold Portion) (d) UTI Nifty 50 ETF (e) UTI Nifty 50 Index Fund (f) UTI Nifty 500 Value 50 Index Fund (g) UTI Nifty Bank ETF (h) UTI Nifty Midcap 150 ETF (i) UTI Nifty Midcap 150 Quality 50 Index Fund (j) UTI Nifty Next 50 ETF (k) UTI Nifty Next 50 Index Fund (l) UTI Nifty200 Momentum 30 Index Fund (m) UTI NIFTY50 Equal Weight Index Fund (n) UTI BSE Housing Index Fund (o) UTI BSE Low Volatility Index Fund (p) UTI BSE SENSEX ETF (q) UTI BSE Sensex Index Fund (r) UTI BSE Sensex Next 50 ETF (s) UTI Nifty IT ETF

Mr. Ayush Jain is the Assistant Fund Manager of UTI Silver ETF Fund of Fund (Managing the scheme since April 2023).

Age (in yrs.)	Educational Qualifications	Experience	Other Schemes Managed, if any
28 Yrs.	CA, B.Com (Tax)	He is a manager and designated as Assistant Fund Manager at UTI AMC Ltd. He is a Chartered Accountant holding charter from Institute of Chartered Accountants of India and B.COM from DAVI Ahilya University. He began his career with UTI AMC Ltd in April, 2018 and has over 6 years of experience in Equity Fund Management, Equity Research, Equity	(a) UTI Gold ETF Fund of Fund (b) UTI Nifty 50 ETF (c) UTI Nifty 50 Index Fund (d) UTI Nifty 500 Value 50 Index Fund (e) UTI Nifty Bank ETF (f) UTI Nifty Midcap 150 ETF (g) UTI Nifty Midcap 150 Quality 50 Index Fund (h) UTI Nifty Next 50 ETF (i) UTI Nifty Next 50 Index Fund (j) UTI Nifty200 Momentum 30 Index Fund (k) UTI NIFTY50 Equal Weight Index Fund (l) UTI BSE Housing Index Fund (m) UTI BSE Low Volatility Index Fund (n) UTI BSE SENSEX ETF (o) UTI BSE Sensex Index Fund (p) UTI BSE Sensex Next 50 ETF

		Portfolio Analysis & Portfolio Management Services.	(q) UTI Nifty IT ETF

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND

List of Existing Fund of Fund scheme of UTI Mutual Fund is mentioned below

1. UTI Gold ETF Fund of Fund

Please refer to the below mentioned link for detailed comparative table:
https://www.utimf.com/downloads/data-related-to-sid

G. HOW HAS THE SCHEME PERFORMED?

Performance of the scheme as on May 31, 2024	Compounded Annualised Returns *	Scheme Returns Regular Plan – Growth Option (%)	Benchmark Return (%) Price of Silver
	Last 1 year	29.79	30.24
	Since Inception	20.50	21.12

Date of Inception / allotment: April 21, 2023

* Computed on compounded annualised basis using NAV of Growth Option.

H. ADDITIONAL SCHEME RELATED DISCLOSURES

i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) is available under the following link on the website of UTI Mutual Fund – https://www.utimf.com/downloads/data-related-to-sid

ii. Portfolio Disclosure - Fortnightly/Monthly/Half yearly is available under the following link on the website of UTI Mutual Fund https://www.utimf.com/downloads/scheme-wise-portfolio-disclosure

iii. Portfolio Turnover Ratio as on May 31, 2024: Nil

iv. The aggregate investment held in the scheme of persons as on May 31, 2024:

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
1.	Fund Manager(s)	Nil	Nil	Nil

For any other disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions in this regard kindly refer SAI.

v. Investments of AMC in the Scheme – is available under the following link on the website of UTI Mutual Fund.
https://www.utimf.com/statutory-disclosures/amc-seed-capital-investment-mf-schemes

Part III – OTHER DETAILS

A. COMPUTATION OF NAV

(a) The Net Asset Value (NAV) of the scheme shall be calculated by determining the value of the scheme's assets and subtracting therefrom the liabilities of the scheme taking into consideration the accruals and provisions. NAV shall be declared separately for the different Plans and Options of the scheme.

(b) The NAV per unit of the scheme shall be calculated by dividing the NAV of the scheme by the total number of units issued and outstanding on the date of calculation under the scheme. The NAV shall be rounded off upto four decimal places for the scheme.

NAV of the Units under the Scheme shall be calculated as shown below:-

$$NAV = \frac{\text{Market or Fair Value of Scheme's investments + Current Assets - Current Liabilities and Provision}}{\text{No of Units outstanding under Scheme on the Valuation Date}}$$

The NAV under the Scheme would be rounded off to 4 decimals and Units will be allotted upto three decimal places or such other formula as may be prescribed by SEBI from time to time.

Methodology for Calculation of Sale and Re-purchase price of the units of mutual fund scheme

a) **In case of Purchase of mutual fund units**

As per existing regulation, no entry load is charged with respect to applications for purchase / additional purchase of mutual fund units. Therefore, Computation of Sale Price is as below:

NAV	**10.00**
Entry Load	**Not Applicable**
Sale Price	**10.00**

This also means, Sale Price = NAV as on date of investment

b) **Redemption/ Repurchase of mutual fund units**

In case of redemption, repurchase price is calculated as below
Repurchase Price = NAV as on date of redemption - exit load (if applicable)

c) **Illustration showing how repurchase price is calculated under 2 different scenarios-**

Amount Invested- Rs.10,000/-

Date of Investment- 1st April 2022

NAV as on date of investment- Rs.10/- per unit

Exit load - For exit on or before 12 months from the date of allotment- 1%

For exit after 12 months from the date of allotment- Nil

$$= \frac{\text{No of units allotted at the time of purchase Amount invested}}{\text{NAV of the scheme on the date of investment}}$$

= 10,000 / 10 = 1000 units

Particulars	Scenario I	Scenario II
	Redemption during applicability of exit load	**Redemption in case of Nil Exit load**
Date of Redemption	On or before 31st March 2023	After 31st March 2023
NAV as on date of redemption	Rs. 12	Rs.12
Applicable Exit load	1%	Nil
Repurchase Price (NAV as on date of redemption-Exit load)	Rs.12 - (1-1%)	Rs.12- (Nil)
Repurchase Price on date of Redemption	Rs.11.88	Rs.12
Redemption Amount payable to investors (no of units allotted x Repurchase Price)	Rs.11.88 x 1000 = Rs.11,880/-	Rs.12 x 1000 Rs.12,000/-

Note- This is only for illustration purpose. Actual Exit load charged in the Scheme may vary.
The above mentioned example does not take into consideration any applicable statutory levies and taxes.

(c) A valuation day is a day other than (i) Saturday and Sunday (ii) a day on which both the stock exchanges (BSE and NSE) and the banks in Mumbai are closed (iii) A day on which the purchase and redemption of units is suspended. If any business day in UTI AMC, Mumbai is not a valuation day as defined above then the NAV will be calculated on the next valuation day and the same will be applicable for the previous business day's transactions including all intervening holidays.

(d) The Mutual Fund shall declare the Net asset value separately for both the Plans by 10 a.m. on the following business day on the website of UTI Mutual Fund, www.utimf.com and on AMFI's website www.amfiindia.com.The Mutual Fund shall prominently disclose the NAVs of the scheme under a separate head on the website and on the website of Association of Mutual Funds in India (AMFI). Further, the Mutual Fund will extend facility of sending latest available NAVs to unit holders through SMS, upon receiving a specific request in this regard.

Please refer to SAI for further details.

B. ANNUAL SCHEME RECURRING EXPENSES

(a) These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below;

The AMC has estimated that upto 1.00 % of the daily net assets of the scheme will be charged to the scheme as expenses. The current expense ratios would be updated on the website of UTI Mutual Fund at least three working days prior to the effective date of the change. Investors can refer https://www.utimf.com/downloads/fater-mfs and website of AMFI namely www.amfiindia.com for Total Expense Ratio (TER) details.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings as stated at Regulation 52 (6) clause a (i), a(ii) and a(iii).

Particulars	% of Net Assets
	UTI Silver ETF Fund of Fund – Regular Plan
Investment Management and Advisory Fees	Up to 1.00%*
Trustee Fee	
Audit Fees	
Custodian Fees	

RTA Fees	
Listing Fees	
Marketing and Selling expense including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education and awareness (at least 2 bps)#	
Brokerage and transaction cost over and above 12 bps of trade value	
Goods and Services Tax on expenses other than investment and advisory fees	
Goods and Services Tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulations 52 (6) (a)	Up to 1.00%
Additional expenses under regulation 52(6A) (c)	Up to 0.05%
Additional expenses for gross new inflows from specified cities under Regulation 52(6A)(b)	Up to 0.30%

* including weighted average of the total expense ratio levied by the underlying scheme.

Pursuant to provision no. 10.1.16 (a) (ii) of para 10.1 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023 /74 dated May 19, 2023, Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2bps of the daily net assets towards investor education and awareness initiatives

(b) The total expenses of the scheme including the investment management and advisory fees shall not exceed one percent (1.00%) of the net assets.

Note: Direct Plan (investment not routed through a distributor) under the scheme shall have a lower expense ratio excluding distribution expenses, commission etc. and no commission shall be paid from such Plan. Portfolio of the Scheme under the Regular Plan and Direct Plan will be common.

The TER of the Direct Plan will be lower to the extent of the distribution expenses/ commission which is charged in the Regular Plan.

All fees and expenses charged in a direct plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in a Regular Plan.

The purpose of the table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations.

Total Expense ratio (TER) and Additional Total Expenses:

(i) Charging of additional expenses #

1. Additional TER shall be charged up to 30 bps on daily net assets of the scheme if the new inflows from Retail Investors beyond top 30 cities (as per SEBI Regulations/Circulars/AMFI data) are at least (a) 30% of gross new inflows from Retail Investors in the scheme or (b) 15% of the Average Assets under Management (year to date) of the scheme, whichever is higher. The additional TER on account of inflows from Retail Investors beyond top 30 cities so charged shall be clawed back in case the same is redeemed within a period of 1 year from the date of investment. The same can be used only for distribution expenses incurred for bringing inflows from such cities.

2. In case inflows from Retail Investors beyond top 30 cities is less than the higher of (a) or (b) above, additional TER on daily net assets of the scheme shall be charged as follows:

   $$\frac{[(\text{Daily net assets}) \times (30 \text{ basis points}) \times (\text{New inflows from Retail Investors from beyond top 30 cities})]}{365^* \times \text{Higher of (a) or (b) above}}$$

   * 366, wherever applicable.

   Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.

3. Additional expenses, not exceeding 0.05 per cent of daily net assets of the scheme, shall be charged towards Investment Management and Advisory fees charged by the AMC ('AMC fees') and for recurring expenses (like custodian fees, audit fees, expenses for Registrars services etc) charged under different heads as mentioned under SEBI Regulations.

4. The 'AMC fees' charged to the scheme with no sub-limits will be within the TER as prescribed by SEBI Regulations.

5. In addition to the limits indicated above, brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps for cash market transactions. Any payment towards brokerage and transaction costs, over and above the said 12 bps for cash market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

6. # SEBI vide its letter no. SEBI/HO/IMD-SEC-3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI letter dated No. 35P/ MEM-COR/ 85-a/ 2022-23 dated March 02, 2023 has directed AMCs to keep B-30 incentive structure in abeyance with effect from March 01, 2023 till further notice.

(ii) Goods and Services Tax (GST)

1. UTI AMC shall charge GST on investment and advisory fees to the scheme in addition to the maximum limit of TER.
2. GST on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER.
3. GST on entry/exit load, if any, shall be paid out of the load proceeds. Exit load, net of GST, if any, shall be credited to the scheme.
4. GST on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under SEBI Regulations.

(iii) Investor Education and Awareness #

UTI Mutual Fund (UTI MF) less than 80% shall annually set apart at least 2 bps on daily net assets within the maximum limit of TER for investor education and awareness initiatives.

Pursuant to provision no. 10.1.16 (a) (ii) of para 10.1 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023 /74 dated May 19, 2023, Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds shall not be required to set aside 2bps of the daily net assets towards investor education and awareness initiatives.

(iv) Illustration of impact of expense ratio on scheme's returns

Simple illustration to describe the impact of the expense ratio on returns of the scheme.

	Particulars	**Regular Plan**	**Direct Plan**
A	Amount invested (Rs.)	10,000	10,000
B	Gross returns – assumed	14%	14%
C	Closing NAV before expenses (Rs.)	11400	11400
D	Scheme Expenses (Rs.)	50	50
E	Distribution Expenses (Rs.)	50	0

F	Total NAV after charging expenses (C-D-E)	11300	11350
G	Net returns to investor	13.0%	13.5%

- As per SEBI Regulation expenses are charged to the scheme on daily basis on daily net assets and as per percentage limits specified by SEBI.
- The illustration is to simply describe the impact of expenses charged to the Scheme on schemes returns and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- The above calculations are based on assumed NAVs, and actual returns on investment would be different.

(v) Change in expense ratio

AMCs shall prominently disclose on a daily basis, the TER (scheme-wise, date-wise) of all schemes under a separate head – "Total Expense Ratio of Mutual Fund Schemes" on their website and on the website of AMFI in a downloadable spreadsheet format.

Any change in the base TER (i.e. TER excluding additional expenses provided in Regulation 52(6A)(b), 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax on investment and advisory fees) in comparison to previous base TER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change. Provided that any increase or decrease in TER in a mutual fund scheme due to change in AUM and any decrease in TER in a mutual fund scheme due to various other regulatory requirements would not require issuance of any prior notice to the investors.

The above change in the base TER in comparison to previous base TER charged to the scheme shall be intimated to the Board of Directors of AMC along with the rationale recorded in writing.

The changes in TER shall also be placed before the Trustees on quarterly basis along with rationale for such changes.

C. LOAD STRUCTURE– for all classes of investors

(1) Exit Load is an amount which is paid by the investor to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. There will not be any distinction among unit holders should be made based on the amount of subscription while charging exit loads. Any imposition or enhancement in the load shall be applicable on prospective investments only. For the current applicable structure, please refer to the website of the AMC www.utimf.com or call at 1800 266 1230 (toll free number) or (022) 6227 8000 (non toll-free number) or your distributor.

Entry Load (As % of NAV)	Exit Load (As % of NAV)
Nil	1% - If redeemed or switched out on or before completion of 15 days from the date of allotment of units. Nil - If redeemed or switched out after completion of 15 days from the date of allotment of units.

In accordance with the requirements specified by the provisions 10.4.1 (a) of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged for purchase/additional purchase /switch-in accepted by the Fund. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plans/Systematic Transfer Investment Plans accepted by the Fund.

Switch in/out, Systematic Investment Plan (SIP) and Systematic Transfer Investment Plan (STRIP) will also attract Load like regular Purchases and Redemption.

The AMC reserves the right to change/modify exit/switchover load, depending upon the circumstances prevailing at any given time. A load structure when introduced by the AMC may comprise of exit load and/or switchover load as may be permissible under the SEBI Regulations. The load may also be changed from time to time and in the case of an exit/redemption load this may be linked to the period of holding. The switchover load may be different for different plans. However, any such change in the load structure shall be applicable on prospective investment only.

The investor is requested to check the prevailing load structure of the scheme before investing.

For any change in load structure, AMC will issue an addendum and display it on the website/UTI Financial Centres.

(2) Any imposition or enhancement of load shall be applicable on prospective investments only.

At the time of changing the load structure, the Mutual Fund shall consider the following measures to avoid complaints from investors about investment in the scheme without knowing the exit load:

(i) The addendum detailing the changes shall be attached to the Scheme Information Document and Key Information Memorandum. The addendum shall be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Document and Key Information Memorandum already in stock.

(ii) Arrangements shall be made to display the addendum in the Scheme Information Document in the form of a notice in all the official points of acceptance and distributors/brokers office.

(iii) The introduction of the exit load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and shall also be disclosed in the statement of accounts issued after the introduction of such load.

(iv) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.

(v) Any other measures which the Mutual Fund may feel necessary.

D. VALUATION BY SCHEME INVESTING IN ETFS

The closing price of the units of ETFs on Stock Exchange shall be used for valuation by Scheme investing in such ETF.

SECTION II

I. INTRODUCTION

A. DEFINITIONS/INTERPRETATION

Definitions / Interpretation is available under the following link on the website of UTI Mutual Fund – https://www.utimf.com/downloads/data-related-to-sid

B. RISK FACTORS

Standard Risk Factors:

1. Investment in Mutual Fund scheme Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.

2. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down.

3. Past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the scheme.

4. The name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.

5. The sponsors are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs.10,000/- made by them towards setting up the Fund.

6. The present scheme is not a guaranteed or assured return scheme.

7. Statements/Observations made in the Scheme Information Document are subject to the laws of the land as they exist at any relevant point of time.

8. Growth, appreciation, Income Distribution cum Capital Withdrawal (IDCW) and income, if any, referred to in this Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time.

9. The NAVs of the Scheme may be affected by changes in the general market conditions, factors and forces affecting capital market, in particular, level of interest rates, various markets related factors and trading volumes, settlement periods and transfer procedures.

10. **Credit Risk:** Bonds / debentures as well as other money market instruments issued by corporates run the risk of down grading by the rating agencies and even default as the worst case. Securities issued by Central/State governments have lesser to zero probability of credit / default risk in view of the sovereign status of the issuer.

11. **Interest - Rate Risk:** Bonds / Government securities which are fixed income securities, run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The level of interest rates is determined by the rates at which government raises new money through RBI, the price levels at which the market is already dealing in existing securities, rate of inflation etc. The extent of fall or rise in the prices is a function of the prevailing coupon rate, number of days to maturity of a security and the increase or decrease in the level of interest rates. The prices of Bonds / Government securities are also influenced by the liquidity in the financial system and / or the open market operations (OMO) by RBI.

Pressure on exchange rate of the rupee may also affect security prices. Such rise and fall in price of bonds / government securities in the portfolio of the scheme may influence the NAVs under the scheme as and when such changes occur.

12. **Liquidity Risk:** The Indian debt market is such that a large percentage of the total traded volumes on particular days might be concentrated in a few securities. Traded volumes for particular securities differ significantly on a daily basis. Consequently, the scheme might have to incur a significant "impact cost" while transacting large volumes in a particular security.

13. **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

14. Money Market Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.

15. **Risk factors associated with investing in Fixed Income Securities**
    a. Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Investments in corporate debt carry a higher level of risk than investments in Government securities. Further even among corporate debt, AAA/P1+ rated instruments are comparatively less risky than AA/P1 rated instruments. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern.
    b. The Net Asset Value (NAV) of the Scheme will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
    c. Money market instruments, while fairly liquid, lack a well developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
    d. As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio. Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically.
    e. Apart from normal credit risk, zero coupon bonds carry an additional risk, unlike bonds that pay interest throughout the period to maturity, zero coupon instruments/deferred interest bonds typically would not realise any cash until maturity. If the issuer defaults, the Schemes may not obtain any return on its investment.
    f. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the regulatory limits, the AMC may choose to invest in unlisted securities as permitted for investment by the scheme that offer attractive yields. This may however increase the risk of the portfolio.
    g. While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges and may lead to the Scheme incurring losses till the security is finally sold.
    h. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Units of the Scheme can go up or down because of various factors that affect the capital markets in general.
    i. As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or restructuring of

the Scheme. In view of the above, the Trustee has the right, in its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances, as described under 'Right to Limit Redemptions' in Section 'Special Considerations', if any, on the right to freely retain or dispose of units being offered'.

j. At times, due to the forces and factors affecting the capital market, the Scheme may not be able to invest in securities falling within its investment objective resulting in holding the monies collected by it in cash or cash equivalent or invest the same in other permissible securities / investments amounting to substantial reduction in the earning capability of the Scheme.
k. Prepayment Risk: Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
l. Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
m. Performance of the Scheme may be affected by political, social, and economic developments, which may include changes in government policies, diplomatic conditions, and taxation policies.
n. Investments in money market instruments involve credit risk commensurate with short term rating of the issuers.

16. In the event of receipt of inordinately large number of redemption requests or a restructuring of a Schemes' portfolio, there may be delays in the redemption of units.

17. Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly a scheme's risk may increase or decrease depending upon its investment pattern. For e.g. Corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

18. **Scheme specific risks factors**
    a. **This being a Fund of Funds scheme, investors shall have to bear the expense ratio of the underlying scheme in addition to the expense ratio of the scheme.**
    b. The Scheme's performance may depend upon the performance of the underlying scheme. Any change in the investment policies or the fundamental attributes of the underlying scheme could affect the performance of the Fund.
    c. The liquidity of the scheme's investment may be restricted by trading volumes, transfer process & settlement periods. It may also be affected by the liquidity of the underlying ETF units. The liquidity for the Silver ETF units on the stock exchanges may be low and there might be an impact cost for liquidating the units on the exchanges.
    d. However, Authorised Participants are appointed for the underlying ETF to ensure that the market price of units is nearer to the NAV of the underlying Silver ETF units.
    e. The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying ETF where the Scheme has invested and will not include the investments made by the underlying ETF.
    f. The closing price of the units of ETFs on stock exchange shall be used for valuation by FoFs investing in such ETFs. In case the underlying Silver ETF is not traded on any particular business day then the NAV of the scheme shall be derived based on NAV of the underlying Silver ETF in accordance with valuation policy. Any delay in declaration of NAV of any particular underlying Silver ETF may result in delay of the computation of the NAV of the scheme.
    g. The Fund will subscribe/redeem according to the value equivalent to unit creation size as applicable for the underlying scheme. When subscriptions/redemptions received are not adequate enough for transaction in creation unit size, the UTI Silver ETF Fund of Fund will buy/sell UTI Silver ETF Fund of Fund units directly on the stock exchange without waiting for additional subscription/redemption.
    h. The scheme may invest in debt and money market instruments from time to time, as per the Asset Allocation pattern, which will have a different return profile compared to silver returns profile.
    i. As UTI Silver ETF Fund of Fund is not actively managed, the underlying investments may be affected by a general decline in the domestic price of Silver and other instruments invested under the plan. UTI Silver ETF Fund of Fund invests in physical Silver regardless of their investment

merit. The AMC does not attempt to take defensive positions in declining markets. Further, the fund manager does not make any judgment about the investment merit nor shall attempt to apply any economic, financial or market analysis.

j. **Tracking Error and Tracking Difference:** Tracking error i.e. the annualised standard deviation of the difference in daily returns between physical Silver and the NAV of Silver ETF based on past one year rolling over data (For ETFs in existence for a period of less than one year, annualized standard deviation shall be calculated based on available data) shall not exceed 2%. The disclosure regarding the same shall be made on monthly basis on the website of the AMC. Tracking Error is always calculated against the 'Total Returns Index' which shows the returns on the Index portfolio, inclusive of IDCW.

Tracking error may have an impact on the performance of UTI Silver ETF Fund of Fund. The scheme's ability to achieve close correlation with the underlying benchmark may be impacted by factors including but not limited to:

- Buy/Sell transactions at different point of time during the trading session, which may not correspond to the closing price.
- Delay in purchase/sale of Silver due to:
  - Illiquidity of Silver.
  - Delay in realization of Sale proceeds.
  - Creation of a lot size to buy the required amount of Silver.
- Execution of large buy / sell orders.
- The potential for trades to fail, which may result in the Scheme not having acquired Silver at a price necessary to track the benchmark price.
- Holding of cash equivalents to meet redemptions, expenses, payouts of IDCW etc.
- Transaction cost (including taxes and insurance premium) and recurring expenses.
- Delay in realization of unit holder's funds.

In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any.

UTI Silver ETF, the underlying fund, shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of respective AMCs and AMFI.

19. **Risk associated with investment in UTI Silver ETF**

As the scheme will invest in UTI Silver ETF, the scheme will be subject to following risk factors associated with investment in the underlying scheme.

a. The UTI Silver ETF is a passively managed scheme by providing exposure to Silver and tracking its performance and yield as closely as possible. The scheme performance may be affected by a general decline in the price of Silver. The Scheme invests in the underlying asset viz. Silver regardless of its investment merit.

b. Investment decisions made by the AMC may not always be profitable.

c. From time to time and subject to the Regulations, the Sponsors, the Mutual Funds and investment companies managed by them, their associate companies, subsidiaries of the Sponsors, and the AMC may invest either directly or indirectly in the Scheme. The funds managed by these associates, the Sponsors, subsidiaries of the Sponsors and /or the AMC may acquire a substantial portion of the scheme's units and collectively constitute a major investor in the scheme. Accordingly, redemption of units held by such funds, associates and Sponsors might have an adverse impact on the units of the scheme because the timing of such redemption may impact the ability of other unitholders to redeem their units.

d. **Scheme Specific Risk Factors:**

i. **Market risk due to volatility in Silver prices**

The value of the Units relates directly to the value of the underlying Silver held by the Scheme and fluctuations in the price of Silver could adversely affect the investment value of the Units. The price of Silver may fluctuate due to various factors such as: –

(i) Global Silver supplies and demand, which is influenced by factors such as forward selling by Silver producers, purchases made by Silver producers to unwind Silver hedge positions, central bank purchases and sales, and productions and cost levels in major Silver producing countries such as the South Africa, the United States, Australia and China.

(ii) Investor's expectations with respect to the rate of inflation.

(iii) Currency exchange rates.

(iv) Interest rates
(v) Investment and trading activities of commodity funds/hedge funds.
(vi) Global or regional political, economic or financial events and situations.

In addition, there is no assurance that Silver will maintain its long-term value in terms of purchasing power in the future. In the event that the price of Silver declines, the value of investment in units in which the scheme has invested will, in general, decline proportionately.

ii. The sale of Silver by AMC to pay expenses will reduce the amount of Silver represented by each unit on an ongoing basis irrespective of whether the trading price of the units rises or falls in response to changes in the price of Silver.
iii. The sale of the Scheme's Silver to pay expenses at a time of low Silver prices may adversely affect the value of the units.
iv. There may be certain circumstances that may motivate large scale sales of Silver which could decrease the price of Silver and adversely affect an investment in the Units.
v. There is no assurance that an active secondary market will develop or be maintained.
vi. "UTI Silver ETF" is an Exchange Traded Fund. The concept of Exchange Traded Funds is relatively new to Indian capital markets. Trading in UTI Silver ETF could therefore be restricted due to which market price may or may not reflect the NAV of UTI Silver ETF at any point of time.
vii. Trading of UTI Silver ETF unit in the market(s) may be halted because of market conditions or for reasons that in view of SEBI or market authorities trading in UTI Silver ETF' unit is not advisable. In addition trading in 'UTI Silver ETF' unit is subject to trading halts caused by extraordinary market volatility and pursuant to SEBI and stock exchange(s) "circuit filter" rules. There can be no assurance that the requirements of the Market necessary to maintain the listing of 'UTI Silver ETF' units will continue to be met or will remain unchanged.
viii. UTI Silver ETF units may trade at a premium / discount to the NAV due to demand/supply conditions in the market(s). Besides, any changes in the trading regulations by the Stock Exchanges or SEBI or other applicable regulations may affect the ability of the market participants to arbitrage resulting in wider premium/discount to NAV.
ix. The Scheme's Silver may be subject to loss, damage, theft or restriction on access. There is a risk that part or all of the Scheme's Silver could be lost, damaged or stolen. Access to the Scheme's Silver could also be restricted by natural events (such as earthquake) or human actions (such as terrorist attack). Any of these actions may adversely affect the operations of the scheme and consequently an investment in units.
x. Impact cost risk: The scheme may have to bear the impact cost arising from purchase and sale of Silver either when the scheme accepts/gives cash or cash equivalents in lieu of Silver.
Impact costs are implicit costs also paid by liquidity demanders to liquidity providers. Generally, the best bid and ask prices quoted in the market are for only small transactions. Larger transactions may have to be executed at even less favorable prices. The additional cost is called an impact cost. For e.g. if the ruling market price of a security is `500/ – one may be able to buy/sell small quantities for that price. But, if one wishes to buy/sell huge quantities he might have to pay /receive higher/lower price. The same principle applies for Silver also.
xi. Changes in indirect taxes like GST, custom duties for import, etc or any other levies will have an impact on the valuation of Silver and consequently the NAV of the Scheme.
xii. Redemption orders may be subject to postponement, suspension or rejection by the Trustee under certain circumstances.
xiii. Conversion of underlying Silver to "UTI Silver ETF" units may attract capital gains tax depending on the acquisition cost and holding period of Silver to the investor. Redemption of "UTI Silver ETF" by the AMC or sale of "UTI Silver ETF" on the Stock Exchange(s) may attract short or long term capital gain tax depending upon the holding period of the units. Moreover, converting "UTI Silver ETF" to Silver may also attract Wealth tax.

e. **Liquidity risks in physical or derivative markets impairing the ability of the fund to buy and sell Silver**

Commodities tend to be more volatile than other instruments. This may have an impact on liquidity. Liquidity considerations may have a price basis risk. Liquidity risks may arise due to issues related to the supply chain which affects the availability of Silver. During an undetermined situation, similar to what happened during the pandemic, transportation all over the world had come to a standstill. Financial markets had experienced extreme volatility and severe losses, and trading in many instruments had been disrupted. Liquidity for many instruments had been greatly reduced for periods of time, and most commodities were in short supply resulting in illiquid markets for most

commodities including Silver. The lack of liquidity in the physical market may also arise due to seasonality of demand and supply or volatility prices. Lastly, government regulations including change in taxation or duties levied on Silver may affect the demand and supply and may affect the liquidity.

f. **Risks associated with handling, storing and safekeeping of physical Silver**
All physical Silver procured must follow the LBMA (London Bullion Market Association) guidelines as per prescribed SEBI guidelines.

Risk arises when part or all of the Silver held by the Scheme could be lost, stolen or damaged and access to Silver may be restricted due to natural calamities or human actions, loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power. Loss due to aridity, humidity, exposure to light or extremes of temperature. Hence, the Custodian maintains insurance in regard to the business on terms and conditions and the custodian is also responsible for all costs arising from the insurance policies. The custodian taking delivery on behalf of the AMC needs to ensure the weight, purity, and the source of Silver as specified under the LBMA guidelines.

g. **Risk Factors Associated with Investments in Exchange Traded Commodity Derivatives (ETCDs)**
   i. An exchange traded commodity derivative is a derivative instrument that mimics the price movements of an underlying commodity, allowing an investor exposure to the commodity without physical purchase.
   ii. Liquidity Risk: While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.
   iii. Price risk: ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.
   iv. Settlement risk: ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.

20. ***Debt and Money Market securities investments under the scheme will also be subject to the following risks:***
   a. ***Interest Rate Risk / Reinvestment Risk:*** *Scheme would manage the interest rate risk & reinvestment risk by adequately matching the duration of assets in line with the duration of the scheme.*
   b. ***Credit Risk:*** *Scheme would predominantly invest in highly rated securities where there is an internal credit comfort which would reduce the probability of credit risk.*
   c. ***Concentration Risk:*** *The scheme would have modest presence of issuers with reasonable limits which would mitigate the credit concentration risk.*
   d. ***Portfolio Risk:*** *By monitoring the return deviation and adequately managing all the above risks namely interest rate risk, reinvestment risk & credit cum concentration risk the scheme would mitigate the overall portfolio risk.*

21. **Risk factors associated with Creation of Segregated Portfolio –**
   a. Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.
   b. Security comprises of segregated portfolio may not realise any value.

c. Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

22. **Risk factors associated with investment in Tri-Party Repo on Government Securities or treasury bill**

The mutual fund is a member of securities segment and Triparty Repo on Government Securities or treasury bill trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo on Government Securities or treasury bill trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL).

As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo on Government Securities or treasury bill trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

- **REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. RISK MITIGATION STRATEGIES:

The AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Risk indicators & internal limits are defined and judiciously monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigation measures.

II. INFORMATION ABOUT THE SCHEME:

A. WHERE WILL THE SCHEME INVEST – Detailed description of the instruments mentioned in Section I

1. **Investment in Money Market Instruments:**
Investment in money market instruments including Triparty Repo on Government Securities or treasury bill, Commercial Papers, Certificate of Deposits, BRDS, Treasury Bills, Repo, etc. will be made to meet the liquidity needs of the scheme.

2. **Debt and Money market in India**

(i) Debt Instrument Characteristics:
A Debt Instrument is basically an obligation which the borrower has to service periodically and generally has the following features:

Face Value	: Stated value of the paper / Principal Amount
Coupon	: Zero; fixed or floating
Frequency	: Semi-annual; annual, sometimes quarterly
Maturity	: Bullet, staggered
Redemption	: FV; premium or discount
Options	: Call/Put
Issue Price	: Par (FV) or premium or discount

A debt instrument comprises of a unique series of cash flows for each paper, terms of which are decided at the time of issue. Discounting these cash flows to the present value at various applicable discount rates (market rates) provides the market price.

(ii) Debt Market Structure:
The Indian Debt market comprises of the Money Market and the Long Term Debt Market.

Money market instruments have a tenor of less than one year while debt market instruments typically have a tenor of more than one year.

Money market instruments are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills (T-bills), Repos, Inter-bank Call money deposit, Triparty Repos on Government Securities or treasury bill etc. They are mostly discounted instruments that are issued at a discount to face value.

Long Term Debt market in India comprises mainly of two segments viz., the Government securities market and the corporate securities market.

Government securities includes central, state and local issues. The main instruments in this market are Dated securities (Fixed or Floating) and Treasury bills (Discounted Papers) The Central Government securities are generally issued through auctions on the basis of 'Uniform price' method or 'Multiple price' method while State Govt. are through on-tap sales.

Corporate debt segment on the other hand includes bonds/debentures issued by private corporates, public sector units (PSUs) and development financial institutions (DFIs). The debentures are rated by a rating agency and based on the feedback from the market, the issue is priced accordingly. The bonds issued may be fixed or floating. The floating rate debt market has emerged as an active market in the rising interest rate scenario. Benchmarks range from Overnight rates or Treasury benchmarks.

(iii) Regulators: The RBI operates both as the monetary authority and the debt manager to the government. In its role as a monetary authority, the RBI participates in the market through open-market operations as well as through Liquidity Adjustment facility (LAF) to regulate the money supply. It also regulates the bank rate and repo rate, and uses these rates as indirect tools for its monetary policy. The RBI as the debt manager issues the securities at the cheapest possible rate. The SEBI regulates the debt instruments listed on the stock exchanges.

(iv) Market Participants:
Given the large size of the trades, the debt market has remained predominantly a wholesale market.

Primary Dealers
Primary dealers (PDs) act as underwriters in the primary market, and as market makers in the secondary market.

Brokers
Brokers bring together counterparties and negotiate terms of the trade.

Investors
Banks, Insurance Companies, Mutual Funds are important players in the debt market. Other players are Trusts, Provident and pension funds.

(v) Types of Security Issuances and Eligible Investors

Issuer	Instruments	Yields % (as on 31.05.2024)	Maturity	Investors
Central Government	Dated Securities	7.01-7.14	1-30 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Central Government	T-Bills	7.01-6.91	364/91 days	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
State Govt.	Dated Securities	7.38--7.42 (semi)	10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals
PSUs Corporates	Bonds	7.59-7.48	5-10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Corporates (AAA Rated)	Bonds	7.67-7.50	1-10 years	Banks, MFs, Corporates, Individuals, FPI
Corporates	Commercial Papers	7.15-7.70	15 days to 1 year	Banks, MFs, Fin Inst, Corporates, Individuals, FPIs
Banks	Certificates of Deposit	7.05-7.65	15 days to 1 year	Banks, Insurance Co, PFs, MFs, PDs, Individuals
Banks	Infra Bonds	7.45-7.60	10 years	Banks, Companies, MFs, PDs, Individuals

(vi) Trading Mechanism
Government Securities and Money Market Instruments
Currently, G-Sec trades are predominantly routed though NDS-OM which is a screen based anonymous order matching systems for secondary market trading in Government Securities owned by RBI. Corporate Debt is basically a phone driven market where deals are concluded verbally over recorded lines. The reporting of trade is done on the NSE Wholesale Debt Market segment.

B. WHAT ARE THE INVESTMENT RESTRICTIONS?

Subject to SEBI (MF) Regulations, guidelines on investment from time to time:

(a) **Investment in Listed and Unrated Debt instruments the provision no.12.1 under Chapter 12 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023 /74 dated May 19, 2023.**

1. Mutual fund scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.

2. For the purpose of the provisions of paragraph (c), listed debt instruments shall include listed and to be listed debt instruments.

3. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.

4. Further, investment in unrated debt and money market instruments, other than government securities, treasury bills, etc. by mutual fund schemes shall be subject to the following:
   a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Funds) Regulations, 1996 and various circulars issued thereunder.
   b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
   c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

(b) Save as otherwise expressly provided under the SEBI (Mutual Funds) regulations, the mutual fund shall not advance any loans for any purpose.

(c) Pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme as stated above, the funds of the Scheme may be invested in short term deposits of scheduled commercial banks in accordance with provision no. 12.16.1 of para 12.16 under Chapter 12 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, and such deposits shall abide by the following guidelines:
- "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
- Such short-term deposits shall be held in the name of the Scheme.
- The scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- The scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- Trustees/Asset Management Companies (AMCs) shall ensure that no funds of a scheme are parked in short term deposit (STD) of a bank which has invested in that scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD does not invest in the said scheme until the scheme has STD with such bank.
- Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
- The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI Regulations change, so as to permit the Scheme to make their investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective. All investments of the Scheme will be made in accordance with the SEBI Regulations and any other regulations that may be applicable from time to time.
- The above shall not apply to Term Deposits placed as margins for trading in cash.

(d) UTI Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction unless allowed by SEBI.

(e) A mutual fund scheme shall not invest more than**:**
   a. 10% of its NAV in debt and money market securities rated AAA; or
   b. 8% of its NAV in debt and money market securities rated AA; or
   c. 6% of its NAV in debt and money market securities rated A and below

   issued by a single issuer.

   The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.

(f) As per paragraph 9.15.1 of para 9.15 under Chapter 9 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, investments by Mutual Funds in partly paid debentures shall be made as per the guidelines issued by AMFI, in consultation with SEBI from time to time.

(g) Valuation of money market and debt securities with respect to Inter-scheme transfer in accordance with provision no. 9.11.1 to 9.11.5 of para 9.11 under Chapter 9 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 is as follows:
   a. AMCs shall seek prices for IST of any money market or debt security (irrespective of maturity), from the valuation agencies.
   b. AMFI, in consultation with valuation agencies shall decide a turn-around-time (TAT), within which IST prices shall be provided by the agencies.
   c. If prices from the valuation agencies are received within the pre-agreed TAT, an average of the prices so received shall be used for IST pricing.
   d. If price from only one valuation agency is received within the agreed TAT, that price may be used for IST pricing.
   e. If prices are not received from any of the valuation agencies within the agreed TAT, AMCs may determine the price for the IST, in accordance with Clause 3 (a) of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.

(h) Investments of the scheme are held in the name of the scheme. UTI MF shall, get the securities purchased by the scheme transferred in the name of the scheme, whenever investments are intended to be of long-term nature.

(i) If mutual funds are permitted to borrow securities, the scheme may, in appropriate circumstances borrow securities in accordance with SEBI guidelines in that regard.

(j) The scheme shall not make any investment in any unlisted security of an associate or Group Company of the sponsors; or any security issued by way of private placement by an associate or group company of the sponsors; or the listed securities of group companies of the sponsors which is in excess of 25% of the net assets.

(k) Based upon the liquidity needs, the scheme may invest in Government of India/State Government Securities to the extent to which such investment can be made by the scheme.

(l) Investment by the scheme in other Mutual Fund schemes will be in accordance with Regulation 44(1), Seventh Schedule of the SEBI (MF) Regulations as under: A scheme may invest in another scheme under the same Asset Management Company or any other mutual fund without charging any fees, provided that aggregate inter scheme investment made by all schemes under the same management or in schemes under the management of any other Asset Management Company shall not exceed 5% of the net asset value of the mutual fund. Provided that this clause shall not apply to any fund of funds scheme. Such investment will be consistent with the investment objective of the scheme. No investment management fees will be charged by the AMC on such investment.

(m) **IST (Inter Scheme Transfer) -** Transfer of investments from one Scheme to another Scheme in the same mutual fund, shall be allowed only if:-
   (i) such transfers are made at the prevailing market price for quoted Securities on spot basis. Explanation: spot basis shall have the same meaning as specified by Stock exchange for spot transactions.
   Provided that inter scheme transfer of money market or debt security (irrespective of maturity) shall take place based on prices made available by valuation agencies as prescribed by SEBI from time to time.
   (ii) the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
   (iii) ISTs shall take place in compliance with various conditions as specified by provision no. 12.30.1 to 12.30.2.2 (a) of para 12.30 under Chapter 12 of SEBI Master Circular for Mutual Funds No. SEBI/HO/ IMD/IMD-PoD-1/P/CIR/ 2023/74 dated May 19, 2023

   In case of Open Ended Schemes, ISTs may be allowed in the following scenarios:
   For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure:
   AMCs shall have an appropriate Liquidity Risk Management (LRM) Model at scheme level, approved by trustees, to ensure that reasonable liquidity requirements are adequately provided for. Recourse to ISTs for managing liquidity will only be taken after the following avenues for raising liquidity have been attempted and exhausted:

I. Use of scheme cash & cash equivalent
II. Use of market borrowing
III. Selling of scheme securities in the market
IV. After attempting all the above, if there is still a scheme level liquidity deficit, then out of the remaining securities, outward ISTs of the optimal mix of low duration paper with highest quality shall be effected.

The use of market borrowing before ISTs will be optional and Fund Manager may at his discretion take decision on borrowing in the best interest of unitholders. The option of market borrowing or selling of security as mentioned at para (q) II & (q) III above may be used in any combination and not necessarily in the above order. In case option of market borrowing and/or selling of security is not used, the reason for the same shall be recorded with evidence.

(n) The scheme shall not make any investment in any fund of fund scheme.

(o) No scheme of a mutual fund shall make any investment in any fund of funds scheme.

(p) The Mutual Fund under all its schemes taken together will not own more than 10% of any Company's paid up capital carrying voting rights as per SEBI Regulations from time to time.

Provided that the Sponsor of the Fund, its associate or group company including the Asset Management Company of the Fund, through the Scheme(s) of the Fund or otherwise, individually or collectively, directly or indirectly, shall not have 10% or more of the share- holding or voting rights in the Asset Management Company or the trustee company of any other mutual fund.

Provided further that in the event of a merger, acquisition, scheme of arrangement or any other arrangement involving the sponsors of the mutual funds, shareholders of the Asset Management Companies or trustee companies, their associates or group companies which results in the incidental acquisition of shares, voting rights or representation on the board of the Asset Management Companies or trustee companies beyond the above specified limit, such exposure may be rebalanced within a period of one year of coming into force of such an arrangement.

(q) Investments of the scheme are held in the name of the scheme. UTI MF shall, get the securities purchased by the scheme transferred in the name of the scheme, wherever investments are intended to be of long-term nature.

(r) The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual fund for the purpose of repurchase, redemption of units or payment of interest to the unitholders.

Provided that the mutual fund shall not borrow more than 20% of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.

C. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated May 19, 2023:

(i) Type of the scheme
An Open-Ended Fund of Fund Scheme investing in UTI Silver Exchange Traded Fund (UTI Silver ETF)

(ii) Investment Objective
Main Objective – The investment objective of the scheme is to seek to provide returns that correspond to returns provided by UTI Silver ETF by investing in units of UTI Silver ETF.

However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

Investment pattern - as given in Part II A

(iii) Terms of Issue

Liquidity provision of redemption: Only provisions relating to redemption as given in the SID.

Aggregate Expense and Fees [as given in Part III (B) (a) & (b)] charged to the scheme.

Any safety net of guarantee provided: UTI Silver ETF Fund of Fund is not a guaranteed or assured return scheme.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated May 19, 2023 the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Options there under or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Options there under and affect the interests of Unitholders is carried out unless it complies with sub-regulation (26) of regulation 25 of these regulations as mentioned below:

The asset management company shall ensure that no change in the fundamental attributes of any scheme or the trust, fees and expenses payable or any other change which would modify the scheme and affect the interest of unit holders, shall be carried out unless

(i) A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and

(ii) The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

In addition to the conditions specified under Regulation 18 (15A) for bringing change in the fundamental attributes of any scheme, the trustees shall take comments of the SEBI before bringing such change(s).

D. OTHER SCHEME SPECIFIC DISCLOSURES:

Listing and Transfer / Pledge / Transmission/ Assignment of Units	**Listing** Being open ended Scheme under which purchase and redemption of Units will be made on continuous basis by the Mutual Fund, the Units of the Scheme is not proposed to be listed on any stock exchange. However, the Mutual Fund may at its sole discretion list the Units under the Scheme on one or more stock exchanges at a later date. **Transfer / Pledge/ Assignment of units** (a) **Transfer** Units of the scheme are transferable. Transfers should be only in favour of transferees who are capable of holding units. The AMC shall not be bound to recognize any other transfer. A unitholder, of the scheme, who desires to trade in units shall hold units in dematerialised form. **Provided** that if the units are with the depository such units will be transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018. Under special circumstances, holding of units by a company or other body corporate with another company or body corporate or an individual/s, none of whom is a minor, may be considered by the AMC. **(b) Pledge/Assignment of units permitted only in favour of banks/other financial institutions:** The uniholders may pledge/assign units in favour of banks/other financial institutions as a security for raising loans. Units can be pledged by

	completing the requisite forms/formalities as may be required by the Depository. The pledger may not be allowed to redeem units so pledged until the bank/ financial institution to which the units are pledged provides a written authorization to the Depository that the pledge/charge/lien may be removed.
Dematerialization of units	(a) Pursuant to the provision no. 14.4.2 of para 14.4.under Chapter 14 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023 /74 dated May 19, 2023; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form. (b) The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the National Securities Depositories Limited (NSDL)/ Central Depository Services Limited (CDSL) and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units of the Scheme. (c) Further, investors also have an option to convert their physical holdings into the dematerialized mode at a later date. Each Option held in the dematerialized form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by NSDL and CDSL. The ISIN No. details of the respective option can be obtained from your DP or you can access the website link www.nsdl.co.in or www.cdslindia.com. The holding of units in the dematerialized mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.
Dividend Policy (IDCW)	Not Applicable.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	An application for issue of units may be made by any resident or non-resident Indian as well as non-individuals as indicated below: a. a resident individual or a NRI or a person of Indian origin residing abroad, either singly or jointly with another or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court; b. a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Minor (as the first and the sole holder only) through a natural guardian (i.e. father or mother) or a court appointed legal guardian. There shall not be any joint holding with minor investments. Process for Investments made in the name of a Minor through a Guardian shall be in line with the provision no. 17.6.1 of paragraph 17.6 under Chapter 17 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023 /74 dated May 19, 2023 and SEBI Circular No. SEBI/HO/IMD/ POD-II/CIR/P/2023/0069 dated May 12, 2023. (i) Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.

For existing folios, investors are requested to submit Form for change of Pay-out Bank mandate with the required documents before submission of redemption request.

(ii) Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.

(iii) The standing instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP) and Transfer of Income Distribution cum capital withdrawal plan, etc., shall be suspended when the minor attains majority, till the status is changed to major.

c. an association of persons or body of individuals whether incorporated or not;
d. a Hindu Undivided Family - both resident and non-resident;
e. a body corporate including a company formed under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] or established under State or Central Law for the time being in force;
f. a bank including a scheduled bank, a regional rural bank, a co-operative bank etc.;
g. an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing;
h. a society as defined under the scheme;
i. a Financial Institution;
j. an Army/Navy/ Air Force/Paramilitary Fund;
k. a partnership Firm;
(An application by a partnership firm shall be made by not more than two partners of the firm and the first named person shall be recognized by UTI AMC for all practical purposes as the unitholder. The first named person in the application form should either be authorized by all remaining partners to sign on behalf of them or the partnership deed submitted by the partnership firm should so provide.)
l. Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(j) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019;
m. Mutual Funds registered with SEBI;
n. Scientific and Industrial Research Organisations;
o. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India;
p. EPFO's/Provident Funds, Group Insurance Funds, Pension Funds, Superannuation Funds and Gratuity Funds;
q. Other schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations;
r. Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations;
s. Any other category of investors.

Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.

The fund reserves the right to include/exclude, new/existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations, if any.

Note:

(a) In terms of the notification No. FERA/195/99-RB dated March 30, 1999 and FERA/212/99-RB dated October 18, 1999, the RBI has granted a general permission to mutual funds, as referred to in Clause 23(D) of

	Section 10 of the Income Tax Act, 1961 to issue and repurchase Units of their schemes which are approved by SEBI to NRIs/PIOs and FPIs respectively, subject to conditions set out in the aforesaid notifications. Further, general permission is also granted to send such Units to NRIs/PIOs and FPIs to their place of residence or location as the case may be. (b) Returned cheques are liable not to be presented again for collection, and the accompanying Application Forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor. **Investment by Individuals – Foreign Nationals** For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund. (a) Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999. (b) Foreign Nationals are required to comply (including taking necessary approvals) with all the laws, rules, regulations, guidelines and circulars, as may be issued/applicable from time to time, including but not limited to and pertaining to anti money laundering, Know Your Customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder) including in all the applicable jurisdictions. UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies. **Note:** "Neither this Scheme Information Document nor the units have been registered in any jurisdiction including the United States of America. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe any such restrictions. No persons receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly this Scheme Information Document does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation. It is the responsibility of any persons in possession of this Scheme Information Document and any persons wishing to apply for units pursuant to this Scheme Information Document to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction". **Holding Basis**: In the event an account has more than one registered holder the first-named Unit holder shall receive the account statements, all notices and correspondence with respect to the account, as well as the proceeds of any Redemption requests or other distributions. In addition, such holder shall have the voting rights, as permitted, associated with such Units as per the applicable guidelines. Applicants can specify the 'mode of holding' in the prescribed application form as 'Jointly' or 'Anyone or Survivor'. In the case of holding specified as 'Jointly', Redemption requests would have to be signed by all joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unit holders

	will have the power / authority to make Redemption requests, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the Redemption will be paid to the first-named Unit holder. In case of death / insolvency of any one or more of the persons named in the Register of Unit holders as the joint holders of any Units, the AMC shall not be bound to recognize any person(s) other than the remaining holders. In all such cases, the proceeds of the Redemption will be paid to the first-named of such remaining Unit holders.
Who cannot invest	**Non-acceptance of subscriptions from Overseas Corporate Bodies (OCBs) in the Schemes of UTI MF** **Investments by Overseas Corporate Bodies (OCBs)** Pursuant to the Foreign Exchange Management [Withdrawal of General Permission to Overseas Corporate Bodies (OCBs)] Regulations, 2003, and the consequential amendments made in the Foreign Exchange Management (Transfer or issue of Security by a Person Resident outside India) Regulations, 2000, OCBs, cannot invest, inter alia, in Mutual Fund Schemes. **'Overseas Corporate Body' (OCB)** As per Regulation 2(xi) of the Foreign Exchange Management (Deposit) Regulations, 2000, 'Overseas Corporate Body' means a company, partnership firm, society and other corporate body owned directly or indirectly to the extent of at least sixty per cent by Non-Resident Indians (hereinafter referred to as 'NRIs') and includes overseas trust in which not less than sixty percent beneficial interest is held by Non-resident Indians (hereinafter referred to as 'Overseas Trust') directly or indirectly but irrevocably.
How to Apply and other details	**Details regarding-** 1. availability of application form from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of UTI Mutual Fund; https://www.utimf.com/invest-in-sip **Please refer to the SAI and Application form for the instructions.** 2. link for the list of official points of acceptance, collecting banker details etc 3. name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of a cceptance, collecting banker details etc. on back cover page. It is mandatory for investors to mention their Core banking Solutions (CBS) bank account particulars in their applications/requests for redemption
Restrictions, if any, on the right to freely retain or dispose	In the event of the death of the unitholder, the joint holder(s)/nominee/legal representative of the unitholder may, if he is otherwise eligible for joining the scheme as unitholder, be permitted to hold the units and become a unitholder. In that event a fresh SoA will be issued in his name in respect of units so desired to be held by him subject to his complying with the condition of minimum holding and the required procedure as may be prescribed by UTI AMC from time to time. **Refer to Statement of Additional Information (SAI) on Settlement of claims.**
Cut off timing for subscriptions / redemptions / switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	**Cut off time for Purchase (including switch-in) of any amount across all UTI Mutual Fund schemes (except UTI Liquid Fund and UTI Overnight Fund):**

Scenario	**Applicable NAV**
Application is received **before** the cut-off time of 3.00 P.M. and funds are available for utilization before the cut-off time.	Closing NAV of the day on which the funds are available for utilization before cut-off time.
Application is received after the cut-off time of 3.00 P.M. and funds are available for utilization on the same	Closing NAV of the next Business Day.

	day or before the cut-off the next business day.	
	Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time.	Closing NAV of the day on which the funds are available for utilization before cut-off time.
	For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Investment Plans (STRIP), Transfer of Income Distribution cum capital withdrawal plan, etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the instalment date of the SIP, STRIP etc.	

Redemption :

Operation	**Cut-off Timing**	**Applicable NAV**
Valid applications received.	up to 3 p.m.	Closing NAV of the day of receipt of the application.
Valid applications received.	After 3 p.m.	Closing NAV of the next business day.

Redemption requests: Where, under the scheme, units are held under both the Regular Plan and Direct Plan, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans.

Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests and take an independent decision accordingly.

NOTE:- The Cut off timing for subscriptions / redemptions / switches governed by SEBI Circulars / notifications and AMFI Guidelines issued from time to time.

Minimum amount for purchase/redemption/switches	**Minimum amount of investment on an ongoing basis under all Plans and Options** Minimum initial investment amount is Rs.5,000/- and in multiples of Re.1/- thereafter. Subsequent minimum investment under a folio is Rs.1,000/- and in multiples of Re.1/- thereafter with no upper limit. Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any. **Minimum SIP Amount:** The minimum SIP amount for Daily, Weekly and Monthly SIP is Rs.500/- and in multiples of Re.1/- thereafter. The minimum SIP amount for Quarterly SIP is Rs. 1,500/- and in multiples of Re.1/- thereafter. **Minimum Redemption Amount:** The minimum Redemption amount is Rs.1,000/- and in multiples of Re.1/- thereafter. In case of partial redemption, if the balance amount held in the Unit holder's folio / account under the Plan / Option of the Scheme is less than the minimum investment amount, then the transaction shall be treated as an all units redemption and the entire balance of available Units in the folio / account of the Unit holder shall be redeemed.
Statement of Account (SoA) Accounts Statements	(a) SoA will be a valid evidence of admission of the applicant into the scheme. However, where the units are issued subject to realisation of cheque/ draft any issue of units to such unitholders will be cancelled and treated having not been issued if the cheque/draft is returned unpaid. (b) Every unitholder will be given a folio number which will be appearing in SoA for his initial investment. Further investments in the same name(s) would come under the same folio, if the folio number is indicated by the

applicant at the time of subsequent investment. The folio number is provided for better record keeping by the unitholder as well as by UTI AMC.

(c) An applicant in a scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form and the Asset Management Company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application.

(d) The Asset Management Company shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.

(e) The AMC will issue a Consolidated Account Statement (CAS) for each calendar month or as per the timeline specified by the SEBI from time to time to the investor in whose folios transactions has taken place during that month and such statement will be issued on or before the 15th day of the succeeding month detailing all the transactions and holding at the end of month including transaction charges paid to the distributor, if any, across all schemes of all mutual funds.

Further, CAS as above, will also be issued to investors (where PAN details of 1st holder are available) every half yearly (September/March), on or before the 21st day of succeeding month or as per the timeline specified by the SEBI from time to time, detailing holding at the end of the sixth month, across all schemes of all mutual funds, to all such investors in whose folios no transactions has taken place during that period.

The word "transaction" for the purposes of CAS would include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option, Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer of Investment Plan (STRIP), and merger, if any.

CAS for Demat accounts

(f) Pursuant to the provision no. 14.3.3.1 to 14.3.3.3 of para 14.4.3 under Chapter 14 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 requiring Depositories to generate and despatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts, the following modifications are made to the existing guidelines on issuance of CAS –

(i) Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.

(ii) Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.

(iii) In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and despatch the CAS to the investor.

(iv) The CAS will be generated on monthly basis.

(v) If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS on or before 15th day of the succeeding month detailing all the transactions and holding at the end of month including transaction charges paid to the distributor, if any, across all schemes of all mutual funds or as per the timeline specified by SEBI from time to time. In

case, there is no transaction in any of the mutual fund folios and demat accounts, then CAS with holding details shall be sent to the investor on half yearly basis on or before the 21st day of succeeding month or as per the time line specified by SEBI from time to time.

(vi) The despatch of CAS by the depositories shall constitute compliance by UTI AMC/ UTI Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996.

For further details on issuance of CAS, PAN related matters of CAS etc, please refer to SAI.

(g) For those unit holders who have provided an e-mail address/mobile number:-
The AMC shall continue to allot the units to the unit holders whose application has been accepted and also send confirmation specifying the number of units allotted to the unit holders by way of e-mail and/or SMS to the unit holder's registered e-mail address and/or mobile number as soon as possible but not later than five business days from the date of closure of the New Fund Offer.

The unit holder will be required to download and print the SoA/other correspondences after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered SoA/other correspondences, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to advise UTI Mutual Fund of such difficulty within 24 hours after receiving the e-mail, will serve as an affirmation regarding the acceptance by the Unit holder of the SoA/other correspondences.

It is deemed that the Unit holder is aware of all securities risks including possible third party interception of the SoA/other correspondences and the content therein becoming known to third parties.

Under no circumstances, including negligence of the Unit Holder , shall the Mutual Fund or anyone involved in creating, producing, delivering or managing the SoA of the Unit Holder, be liable for any direct, indirect, incidental, special or consequential damages that may result from the use of or inability to use the service or out of the breach of any warranty. The use and storage of any information including, without limitation, the password, account information, transaction activity, account balances and any other information available on the Unit holder's personal computer is at risk and sole responsibility of the Unit holder.

The unitholder may request for a physical account statement by writing/calling the AMC/R&T.

a. "Pursuant to the provision no. 14.3.3.4 of para 14.4.3 under Chapter 14 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023". Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.
b. Further, CAS issued for the half-year (ended September/March) shall also provide:
   (i) The amount of actual commission paid by AMCs/Mutual Funds (MFs) to the distributor in absolute terms during the half-year period against the concerned investor's total investments in each MF scheme. The commission paid to Distributors is the gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc. The term 'commission' refers to all direct monetary

	payments and other payments made in the form of gifts /rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. Please refer to SAI for further details.
Dividend/ IDCW	Not applicable
Redemption	The redemption proceeds shall be paid to the unitholders within 3 working days from the date of redemption. In case of funds received through Cash Payment mode, the redemption proceeds shall be remitted only to the designated bank account. Physical dispatch of proceeds shall be carried out only in exceptional circumstances as specified by AMFI and UTI AMC shall maintain records along with reasons for all such physical dispatches. However, in case of exceptional circumstances prescribed by AMFI, in consultation with SEBI, redemption or repurchase proceeds shall be transferred / dispatched to Unitholders within the time frame prescribed such as: 1) Payment of redemption proceeds through physical instruments (Cheque/DD) where electronic fund transfer is not possible Additional 2 working days. Mode of Payment of above is mandatorily by Electronic transfers into bank account of the investor. Accordingly, investors are required to update their bank account details, IFSC code etc to receive monies in the prescribed manner and timeline. For further details in this regard, please refer to SAI. **Restriction on redemption of units** Further to the possibility of delays in redemption of units under certain circumstances as stated in the aforesaid paragraphs relating to "Risk factors", the following points relating to restrictions on redemption of units may be noted:- 1. Restrictions on redemption of units may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: (i) Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security (ii) Market failures, exchange closures etc. (iii) Operational issues – when exceptional circumstances are caused by *force majeure*, unpredictable operational problems and technical failures (e.g. a black out). 2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. 3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees. 4. When restriction on redemption is imposed, the following procedure shall be applied:- (i) No redemption requests upto INR 2 lakh shall be subject to such restriction. (ii) Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. **Treatment of the Folios without KYC/PAN/PEKRN (PAN exempted KYC Reference Number)**

	Investors are requested to note that PAN/PEKRN/KYC is mandatory for all financial transactions such as purchase /redemption/switch/systematic transactions etc. and also for non-investor initiated transactions such as dividend w.e.f. April 1, 2023. Unitholders of such non KYC compliant/non PAN/PEKRN folio's shall be able to (permitted to) lodge grievance or avail service request only after furnishing the above details. The payout of dividend will be made to such investors after updation of KYC/PAN/PEKRN details. **Requirement of Permanent Account Number (PAN) in respect of Non-PAN Exempt Folios for Redemption & Mandatory updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions** All Investors (including existing folios) of Non-PAN Exempt folios of UTI Mutual Fund Schemes are required to provide the PAN of the holder/s/guardian/claimant at the time of redemption, if PAN is not already registered in the folio. The requirement of PAN is applicable to all the redemptions and new Systematic Withdrawal Plan (SWP) Registrations. Investors who are submitting the PAN together with the redemption request will receive redemption payment only after the validation of PAN. Further, it is reiterated that, it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, all new or additional requests for financial transactions (including redemptions, switches, etc.) will be processed only if the unit holders are KYC complied or have submitted duly filled KYC application form along with necessary documents and PAN. **Redemption proceeds to NRI investors:** NRI investors shall submit Foreign Inward Remittance Certificate (FIRC) along with Broker contract note of the respective broker through whom the transaction was effected, for releasing redemption proceeds. Redemption proceeds shall not be remitted until the aforesaid documents are submitted and the AMC/Mutual Fund/Registrar shall not be liable for any delay in paying redemption proceeds. In case of non-submission of the aforesaid documents, the AMC reserves the right to deduct the tax at the highest applicable rate without any intimation by AMC/Mutual Fund/Registrar. **Repatriation:** Repatriation benefits would be available to NRIs/PIOs/FIIs, subject to applicable Regulations notified by Reserve Bank of India from time to time. Repatriation of these benefits will be subject to applicable deductions in respect of levies and taxes as may be applicable in present or in future. **Exit load on death of an unitholder:** In the case of the death of an unitholder, no exit load (if applicable) will be charged for redemption of units by the claimant under certain circumstances and subject to fulfilling of prescribed procedural requirements. For further details regarding settlement of death claim refer to SAI. For further details in this regard, please refer to SAI.
Delay in payment of redemption / repurchase proceeds/dividend (IDCW)	(a) The redemption proceeds shall be paid to the unitholders within 3 working days from the date of redemption. (b) In the event of failure to payment the redemption or repurchase proceeds within the period specified in sub-clauses (a), the Asset Management Company shall be liable to pay interest to the unitholders at such rate as may

	be specified by the SEBI for the period of such delay (presently @ 15% per annum). (c) Notwithstanding payment of such interest to the unit-holders under sub-clause (b), the Asset Management Company may be liable for penalty for failure to payment the redemption or repurchase proceeds within the stipulated time.
Unclaimed Redemption Amount	As per SEBI guidelines, the unclaimed redemption amounts, that were allowed to be deployed only in call money market or money market instruments, are also allowed to be invested in a separate plan of Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. As per the regulations, AMC shall not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps. The investment management and advisory fee charged by the AMC for managing unclaimed amounts shall not exceed 50 bps. The list of names and addresses of investors in whose folios there are unclaimed amounts shall be provided on UTI MF Website. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The Fund will make continuous efforts to remind the investors through letters to take their unclaimed amounts.
Disclosure w.r.t investment by minors	Process for Investments made in the name of a Minor through a Guardian shall be in line with the provision no.17.6.1 of paragraph 17.6 under Chapter 17 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 and SEBI Circular No. SEBI/HO/IMD/ POD-II/CIR/P/2023/0069 dated May 12, 2023. i. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. For existing folios, investors are requested to submit Form for change of Pay-out Bank mandate with the required documents before submission of redemption request. ii. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. iii. The standing instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Transfer of IDCW Plan etc., shall be suspended when the minor attains majority, till the status is changed to major.
Plans and Options offered	**The scheme offers following plans** Regular Plan Direct Plan

Both the plans offer only Growth Option.

Growth Option
Ordinarily no IDCW will be made under this option. All income generated and profits booked will be ploughed back and returns will be reflected through the NAV.

Direct Plan:
Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor.

The Direct Plan will be a separate plan under the Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc. and will have a separate NAV. No commission shall be paid / charged from Direct Plan.

Portfolio of the Scheme under the Regular Plan and Direct Plan will be common.

How to apply: Investors subscribing under Direct Plan will have to indicate "Direct Plan" against the Scheme name in the application form, for example, "UTI Silver ETF Fund of Fund - Direct Plan".

Treatment of applications under "Direct"/ "Regular" Plans:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned in the application form under scenarios 7 or 8 above, the application shall be processed under 'Regular Plan'. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under 'Direct Plan' from the date of application without any exit load.

Scheme characteristics of Direct Plan: Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the Regular Plan and the Direct Plan except that:

(i) Switch of investments from Regular Plan through a distributor with ARN Code to Direct Plan shall be subject to applicable exit load, if any. The holding period for applicability of load will be considered from the date of such switch to Direct Plan.
(ii) However, no exit load shall be levied for switch of investments from Regular Plan made directly without an ARN Code to Direct Plan of the scheme (subject to statutory taxes and levies, if any). The holding period for applicability of load will be considered from the date of initial investment in the Regular Plan.
(iii) No exit load shall be levied in case of switches from Direct Plan to Regular Plan.
(iv) Investments through systematic routes: In case of Systematic Investment Plan (SIP)/ Systematic Transfer Investment Plan (STRIP)/ Transfer of IDCW Plan registered without any distributor code under the Regular Plan

	of all Schemes, instalments falling on or after the January 1, 2013 will automatically be processed under the Direct Plan. **(v) Minimum Investment amount under the Direct Plan:** In case of already existing investments under the Regular Plan, if the investor wants to further invest in the Direct Plan he/she will be required to invest the minimum investment amount of the scheme, as applicable for that Scheme/Plan/Option /facility etc. However, this minimum investment amount requirement is not applicable in case of switchover from Regular Plan to Direct Plan or vice versa under the same Scheme and same Option.
Risk Mitigation process against Third Party Cheques	**Restriction on Third Party Payments** Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions. "Third Party Payments" means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made. **Bank Mandate registration as part of the new folio creation** In order to reduce the risk of frauds and operational risks and thereby protect the interests of the Unit holders/Investors from fraudulent encashment of redemption proceeds, Investors are required to submit any of the prescribed documents (along with original document for verification) in support of the bank mandate mentioned in the application form for subscription under a **new folio**, in case these details are not the same as the bank account from which the investment is made. In case, the application for subscription does not comply with the above requirements, UTI AMC, at its sole and absolute discretion, may reject/not process such application and may refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund. For further details on documents to be submitted under the process to identify third party payments etc., please refer to SAI.
Nomination	As per the provision no. 17.16.1 of para 17.16 under Chapter 17 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023 /74 dated May 19, 2023 SEBI had mandated that investors subscribing to mutual fund units on or after October 1, 2022, shall have the choice of: a. Providing nomination in the format specified in fourth schedule of SEBI (Mutual Funds) Regulations, 1996 (or) b. Opting out of nomination through a signed Declaration form. AMC shall provide an option to the unit holder(s) to submit either the nomination form or the declaration form for opting out of nomination in physical or online as per the choice of the unit holder(s). In case of physical option, the forms shall carry the wet signature of all the unit holder(s) and in case of online option, the forms shall be using e-Sign facility recognized under Information Technology Act, 2000, or through two factor authentication (2FA) in which one of the factor shall be a One-Time Password sent to the unit holder at his/her email/ phone number registered with the AMC. SEBI vide its circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/29 dated April 30, 2024 has made the nomination optional for jointly held Mutual Fund folios. Nomination form / Opting out of Nomination form may be obtained from the offices of AMC or Investor Services Centers of the RTA or distributors or

	downloaded from https://www.utimf.com/forms/transmission-and-death-claim-settlement
Uniform Procedure for Updation / Change of Address & Change / Updation of Bank details	A. **Updation / Change of address** Investors are requested to update their change of address within 30 days from the date of change. In case of Know Your Client (KYC) complied folios, Investors are required to submit the documents to the intermediaries of KYC Registration Agency (KRA), as may be specified by them, from time to time. For further details on list of documents to be submitted/acceptable etc., please refer to SAI. B. **Updation/Change of Bank details** Investors are requested to update/change their bank details using the Form for registration of multiple bank accounts separately and in future, it shall not be accompanied with redemption request. Such request shall be submitted prior to submission of the redemption request. Investors are required to submit self-attested copy of the supporting documents, having validity at the time of submission, each towards Proof of Identity and proof of old and new bank accounts for updating /changing the bank details. For further details on documents to be submitted/acceptable in respect of old investments where bank details are not updated, procedural requirements to be completed in respect of investments made in the name of minor child on attaining majority, receiving of redemption payment in bank account etc., please refer to SAI. **Non-submission of required documents** In case of non-submission of required documents as required under A and B aforesaid, UTI Mutual Fund, at its sole and absolute discretion, may reject the transaction or may decide alternate method of processing such requests. C. **Cooling Period** In case any request of change of bank account which has been received just prior to (upto 10 days prior) OR simultaneously with redemption request. The redemption payment will be made after the cooling off period of 10 days from the date of receipt of change of bank mandate ("COBM"). However, in case of redemption requests received with a Change of Address which is not already registered with UTI MF, or change of address received lesser than 10 business days prior to record date, such new/unregistered address may not be registered and will not be considered for payment of redemption proceeds. In such cases, the payment will sent to the last registered address. For further details regarding redemption requests in respect of folios not having registered bank details etc., please refer to SAI.
Ongoing price for subscription (purchase) / switch-in (from other schemes/plans of the mutual fund) by investors This is the price you need to pay for purchase/switch-in.	The face value of a unit is `10/- and units will be issued in fractions up to three decimal places. Purchase on all business days at the applicable NAV. **Entry and Exit Load:** **Load Structure during New Fund Offer Period and on an Ongoing basis:** **Entry** Load : Nil (Not Applicable* as per SEBI guidelines) *In terms of provision no. 10.4.1 a. of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-

	1/P/CIR/2023/74 dated May 19, 2023, no entry load will be charged by the Scheme to the investor effective August 1, 2009 **Exit Load :** 1% - If redeemed or switched out on or before completion of 15 days from the date of allotment of units. Nil - If redeemed or switched out after completion of 15 days from the date of allotment of units. The bank draft charges, if any, will have to be borne by the applicant. Ongoing price for subscription (purchase)/switch-in (from other Schemes/plans of the mutual fund) by investors. Purchase Price = Applicable NAV (for respective plan and option of the scheme) **Example**: An investor invests ` 10,000/- and the current NAV is ` 10/- then the purchase price will be ` 10/- and the investor receives 10,000/10 = 1000 units.
Mode of Payment – Cash /Transfer of funds through NEFT/RTGS	**Cash Investment in Mutual Funds** Cash payment to the extent of Rs. 50,000/- per investor, per Mutual Fund, per financial year through designated branches of Axis Bank will be accepted (even from such small investors who may not be tax payers and may not have Permanent Account Number (PAN)/bank accounts. For further details regarding the prescribed procedure, refer to SAI. **Transfer of funds through National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS)** Investor shall ensure that the payment is made from one of his/her registered bank accounts in the folio. If the name of the remitter/account number from where the amount is remitted is not matching with the registered / to be registered bank accounts details, such remittances shall be treated as third party payments and such applications are liable to be rejected. In such cases, UTI MF will refund the amount to the remitter within 30 calendar days from the date of receipt of the funds, as per the details made available to UTI MF by the remitting Bank. **However, for transfer of funds through RTGS, the Investment amount shall be of Rs.2 lacs and above.** For further details, please refer to SAI.
Auto switch facility	**Auto switch facility for existing investors having investments in open ended schemes of UTI Mutual Fund** **<u>Terms and conditions of Auto Switch facilities:</u>** 1. Auto switch facility is a facility available to the existing investors having investments in any open ended scheme (excluding Exchange traded Funds) of UTI Mutual Fund (transferor scheme) to tender switch application on any day during the New Fund Offering (NFO) period of any new scheme (transferee scheme), to switch units from existing open ended schemes to that new scheme. However, units under transferor scheme will be switched on closing day of NFO of transferee scheme. 2. The units from the Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The application for Auto Switch will be processed on

	the closing day of the NFO. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the allotment date. 3. The price at which the units will be switched-out will be redemption price of transferee scheme (with applicable taxes and exit load, if any) from which switch-out is done and units under new scheme will be issued at the allotment NAV on allotment date. 4. The units/amount requested for switch, shall be available in transferor scheme at the time of submission of switch request and also at the time when switch out is effected. 5. Unit holders are required to maintain clear balance in accordance with amount specified in the Auto-switch Application Form on the execution date. In case of insufficient balance in the account/ folio, the application for Auto-switch will be rejected. 6. Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. 7. This facility will not be available for the units, which are under any Lien, Pledged or any lock-in period or other encumbrance marked on any units and units held in demat mode. 8. The application is subject to detailed scrutiny and verification. Applications, which are not complete in all respect, are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar. 9. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Income Distribution cum Capital Withdrawal Payout), by default, the units will be allotted under the Growth Option of the Plan. 10. Cancellation/modification of submitted Auto switch mandate shall not be allowed. Further, switchover of units will be subject to availability of clear units on the effective date of switchover. **11.** This facility can be availed only if the specified Auto Switch Form is filled. If normal switchover form is filled /submitted the same would be processed as per the rules applicable for normal switch request and not as an auto switch. **12.** UTI AMC reserves the right to amend or withdraw this facility or change the procedures extend or limit the said facility on such terms and conditions as may be decided from time to time.
Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions / switch outs.	Redemption on all business days at the applicable NAV subject to prevailing exit load. Redemption Price for each Option will be calculated on the basis of Applicable NAV and Exit load, if any. While determining the price of the units, the mutual fund shall ensure that the repurchase price of an open ended scheme is not lower than 95 per cent of the Net Asset Value. The Redemption Price per Unit will be calculated using the following formula: Redemption Price = Applicable NAV * (1 - Exit Load, if any) **Example:** If the Applicable NAV is Rs. 10 and a Nil% Exit Load is charged, the Redemption Price per Unit will be calculated as follows: = Rs. 10 * (1-0)

	= Rs. 10 * (1) = Rs. 10
Book Closure Period / Record Date	The purchase and redemption of units shall remain open on all business days throughout the year except during book closure period/s not exceeding 15 days in a year.
Custodian of the Scheme	The Trustees have appointed Stock Holding Corporation of India Ltd (SCHIL) as the Custodian of the scheme.
Transactions through Stock Exchange/s	As per the provision no. 16.2.12 of para 16.2.under Chapter 16 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023 /74 dated May 19, 2023, it has been decided to allow investors to directly access infrastructure of the recognised stock exchanges to purchase and redeem mutual fund units directly from Mutual Fund/ Asset Management Companies. In addition to the existing facilities, the facility to transact in units of Scheme is available for investors having a demat account through clearing members of National Stock Exchange and Bombay Stock Exchange for accepting Purchase and Redemption transactions and through NSDL and CDSL for accepting Redemption Transactions. Further, SEBI Registered Investment Advisors (RIAs) are also allowed to use the infrastructure of the recognised stock exchanges to purchase and redeem mutual fund units directly from Mutual Fund/Assets Management Companies on behalf of their clients, including direct plans. Investment in the Units of the scheme through SIP route under demat mode also is available. The facility of conversion of units held in Dematerialisation (Demat) mode into physical by way of Rematerialisation (Remat) for investments held under various options of the Scheme(s) including units held under Systematic Investment Plan (SIP) is available. Pursuant to the provision no.14.4.2 of para 14.4.under Chapter 14 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023 /74 dated May 19, 2023; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form. For further details please refer to SAI.
Commercial Transactions (viz. Purchase / Redemption / Switches) through Designated E-mail	The facility of carrying out commercial transactions through Designated E-mail,, in units of UTI Mutual Fund Schemes, is available for the following categories of Investors, subject to certain terms and conditions. UTI AMC declares its Designated E-mail server as one of the Officials Points of Acceptance. Following investors may transact through designated email, who are KYC (Know Your Client) Compliant: (i) a body corporate including a company formed under the Companies Act, 1956/2013 or established under State or Central Law for the time being in force; (ii) a bank including a scheduled bank, a regional rural bank, a co-operative bank; (iii) an eligible trust; (iv) an eligible society; (v) any other institution; (vi) Army/Navy/Air Force/Paramilitary Fund and (vii) Any other category of investors, as may be decided by UTI AMC from time to time. Only Commercial transactions i.e. Purchase, Redemption and Switches shall be accepted through designated email.

	For further details on terms and conditions and other particulars, please refer to SAI.
Seeding of Aadhaar Number	**Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number** In terms of the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, read with the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017, it is mandatory for investors to submit their Aadhaar number issued by the Unique Identification Authority of India (UIDAI) to UTI Mutual Fund/its Registrar and Transfer Agent/ Asset Management Company ("the AMC") and comply with the following requirements as applicable to them:- i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the *Aadhaar number* issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit *proof of application* of enrolment for Aadhaar. If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one *certified copy of an officially valid document* containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund. The investor is required to submit PAN as defined in the Income Tax Rules, 1962. If such an individual investor who is not eligible to be enrolled for Aadhaar number, has already submitted the PAN, no further action is required. ii. Where the investor is a non-individual, apart from the constitution documents, *Aadhaar numbers and PANs* as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, *proof of application* towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted, an *officially valid document* is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, *certified copy of an officially valid document* containing details of identity, address, photograph and such other documents as prescribed is required to be submitted. It may be noted that the requirement of submitting Form 60 as prescribed in the aforesaid notification is not applicable for investment in mutual fund units. a) Investors are requested to note that pursuant to the direction issued by Hon'ble Supreme Court on March 13, 2018 in Writ Petition (Civil) no. 494/ 2012, the last date for mandatory submission of Aadhaar in respect of the existing mutual fund folios / accounts, including accounts / folios opened up to March 31, 2018, has been deferred till further notice. Existing unitholders are however encouraged to link their Aadhaar to their mutual fund folio(s). b) The submission of Aadhaar Number or proof of enrolment for Aadhaar for new Mutual Fund folios / accounts (i.e. an investor is investing for the first time in UTI Mutual Fund), at the time of account opening, has been deferred till further notice.

Know Your Customer (KYC) Norms	Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time. **A. For Individual Investors** **I Central KYC Norms for Individual Investors new to KYC system with effect from 1st February 2017** Government of India, vide Gazette notification dated November 26, 2015, had authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI), to act and perform the functions of Central KYC Records Registry (CKYCR) including receiving, storing, safeguarding and retrieving the Know Your Client (KYC) records of an investor in digital form. In terms of the above, the following Norms are applicable with effect from 1st February 2017 in case of an Individual investor who is new to the KYC Registration system:- (a) An Individual Investor who is new to KYC Registration system and whose KYC is not registered or verified with any of the Agencies for KYC Registration (KRA), shall use the CKYC form to register their KYC. (b) In case an Individual Investor uses old KRA KYC form, such investor should either fill the new CKYC form or provide additional / missing information in the Supplementary CKYC form. (c) An Individual Investor who has already completed CKYC and has a KYC Identification Number (KIN) from CKYCR, can invest in the Schemes of UTI Mutual Fund by quoting their KIN. (d) In case PAN of an investor is not updated in CKYCR system, the investor shall be required to submit a self-certified copy of PAN card at the time of investment (e) The KYC requirements shall be governed by SEBI Circulars / notifications and AMFI Guidelines issued from time to time. For further details refer to SAI and SEBI Circulars No. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016. **II PAN-Exemption for micro financial products** Only individual Investors (including NRIs, Minors & Sole proprietary firms) who do not have a PAN, and who wish to invest up to Rs.50000/- in a financial year under any Scheme including investments, if any, under SIPs shall be exempted from the requirement of PAN on submission of duly filled in purchase application forms with payment along with KYC application form with other prescribed documents towards proof of identity as specified by SEBI. For all other categories of investors, this exemption is not applicable. B. **For Non-Individual Investors** Investors have to fill up and sign the KYC application form available on the UTI Mutual Fund's website, www.utimf.com or the website of the KYC Registration Agencies (KRAs) M/s CVL, www. Cvlkra.com; M/s NDML www.ndml.in;M/sDotEx,www.nseindia.com/supra_global/content/dotex/about_dotex.htm; M/s CAMS Investor Services Private Limited and M/s Karvy Data Management Services Ltd. Further details on filling up / submission of KYC Application form are available in SEBI Circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011. **C. For both Individual and Non-Individual Investors** For 'KYC-On-Hold' cases, investor need to submit missing information or update pending KYC related information so as to enable AMC to process purchase transaction (whether fresh or additional) and switches

	In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification i.e. Know Your Customer. Programme, verify and maintain the record of identity and address(es) of investors. The need to Know Your Customer (KYC) is vital for the prevention of money laundering. The Trustee / AMC may seek information or obtain and retain documentation used to establish identity. It may reverify identity and obtain any missing or additional information for this purpose. The Trustee / AMC shall have absolute discretion to reject any application or prevent further transactions by a Unit holder, if after due diligence, the Investor / Unit holder / a person making the payment on behalf of the Investor does not fulfill the requirements of the KYC. If after due diligence the Trustee / AMC has reason to believe that any transaction is suspicious in nature as regards money laundering, the AMC shall report such transactions to competent authorities under PMLA and rules/guidelines issued thereunder by SEBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/ guidelines issued thereunder without obtaining prior approval of the Unitholder/any other person. In this connection the Trustee / AMC reserves the right to reject any such application at its discretion. Investors desiring to invest / transact in mutual fund schemes are required to mandatorily furnish PAN (PAN of the guardian in case minor does not have a PAN) and comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address including in case of non-individuals copy of the Memorandum and Articles of Association / bye-laws/trust deed/partnership deed/ Certificate of Registration along with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI. The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/authorized by the Constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustee / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustee reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor. Where the Units are held by a Unit holder in breach of any Regulations, AMC / the Fund may effect compulsory redemption of such units. **For further details on KYC requirements to be complied with by the Investors, please refer to SAI.**
Details under Foreign Account Tax Compliance provisions (commonly known as FATCA) / Foreign Tax Laws and Common Reporting Standard (CRS)	FATCA is United States (US) Federal Law, aimed at prevention of tax evasion by US citizens and residents ("US persons" as defined in the applicable extant laws of the United States of America) through use of offshore accounts. FATCA provisions are part of Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature. Under FATCA, withholding tax may be levied on certain US source income/receipt of the Schemes of the Mutual Fund, unless they are FATCA compliant.

	FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons as well as passive NFFEs in which controlling interest is held by specified US person. The term FFI is defined widely to cover a large number of non-US based financial service providers, such as mutual funds, depository participants, brokers, custodians, as well as banks. FATCA requires enhanced due diligence processes by the FFI so as to identify US reportable accounts. The identification of US person will be based on one or more of following "US indicia"- • Identification of the Account Holder as a US citizen or resident; • Unambiguous indication of a US place of birth; • Current US mailing or residence address (including a US post office box); • Current US telephone number; • Standing instructions to transfer funds to an account maintained in USA; • Current effective power of attorney or signing authority granted to a person with a US address; or • An "in-care of" or "hold mail" address that is the sole address that the Indian Financial Institution has on the file for the Account Holder. FATCA due diligence will be applicable to each unit holder (including joint holders) irrespective of the country of residence/citizenship, and on being identified as reportable person/specified US person, all folios/accounts will be reported. Such information may include (not limited to) their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Unit holders will therefore be required to comply with the request of the AMC / Fund to furnish such information as and when deemed necessary by the AMC / Fund in accordance with the Applicable Laws. FATCA provisions are relevant not only at on-boarding stage of unit holders but also throughout the life cycle of investment with the Mutual Fund. Unit holders therefore should immediately intimate to the Fund/the AMC, any change in their status with respect to FATCA related declaration provided by them previously. In case unit holder / investor fails to furnish the relevant information and/or documentation in accordance with the Applicable Laws, the AMC / Fund reserves the right to reject the application or redeem the units held directly or beneficially and may also require reporting of such accounts/levy of withholding tax on payments made to investors. Prospective investors / Unit holders should consult their own advisors to understand the implications of FATCA provisions/requirements. The AMC reserves the right to change/modify the provisions mentioned at a later date. **Common Reporting Standard (CRS) – The New Global Standard for Automatic Exchange of Information** On similar lines as FATCA, the Organisation of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a "Standard for Automatic Exchange of Financial Account Information in Tax Matters", in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, requiring cooperation amongst tax authorities. The G20 and OECD countries have together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI). All Applicants whose country of tax residence is not India shall fill in the prescribed FATCA & CRS Form. **AMC reserves right to reject the application in case the applicant / investor fails to submit information /documentation for any of the above.**

	Please refer to Instructions given in the FATCA/CRS Form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular Nos. CIR/MIRSD/2/2015 dated 26th August 2015 & CIR/MIRSD/3 /2015 dated 10th September 2015 and guidelines /circulars issued by SEBI from time to time.
MF Utility for Investors	UTI AMC Ltd has entered into an agreement with MF Utilities India Private Ltd (MFUI) for usage of MF Utility (MFU), a shared service initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument through a Common Account Number (CAN). Accordingly, all financial and non-financial transactions pertaining to the Scheme is available through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through authorized Points Of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. However, all such transactions shall be subject to the eligibility of investors, any terms and conditions and compliance with the submission of documents and procedural requirements as stipulated by UTI MF/UTI AMC from time to time in addition to the conditions specified by MFU, if any. The online portal of MFUI I.e. www.mfuonline.com and the POS locations aforesaid shall act as Official Points of Acceptance (OPAs) in addition to the existing OPAs of the UTI AMC Ltd and any transaction submitted at such POS will be routed through MFUI or as may be decided by UTI AMC. Investors not registered with MFUI also can submit their transactions request by giving reference to their existing folio number. All valid applications received for any other scheme apart from eligible schemes as stated above may be accepted by UTI AMC at its own discretion. The uniform cut off time as prescribed by SEBI shall be applicable for applications received by MFUI. The units will be allotted as per the closing NAV of the day on which the funds are available for utilization. For further details regarding procedures for obtaining CAN and other particulars about MFU etc., please refer SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.
MF Central	As per the provisions of para 16.6 under Chapter 16 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs, currently, KFin Technologies Limited ("Kfintech") and Computer Age Management Services Limited ("CAMS") have jointly developed MFCentral – A digital platform for Mutual Fund investors (hereinafter referred to as "MFCentral" or "the Platform"). MFCentral is created with an intent to be a one stop portal /mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable Terms and Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com/ and a Mobile App in future. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the DISCs or collection centres of Kfintech or CAMS.
Friend in Need	"Friend in Need" facility is introduced for the Individual investors (Resident as well as Non-resident) of UTI MF under the scheme, whereby there is an option to furnish the contact details including name, address, relationship, telephone number and email ID of any person other than the applicant/s and nominee. This

	will facilitate obtaining the latest contact details of the investors, if UTI MF is unable to establish contact with the investors. For further details, please refer to SAI.
Requirement for admission into the scheme	**Application under Power of Attorney:** If any application form is signed by a person holding a power of attorney empowering him to do so, the original power of attorney or an attested copy of the same, should be submitted along with the application, unless the power of attorney has already been registered in the books of the Registrar. Please refer SAI for further details.
Settlement of Claims	Please refer SAI for details.

III. OTHER DETAIL

Periodic disclosure

A. Overview of Underlying Scheme UTI Silver ETF.

(i) Investment Objective of UTI Silver ETF:

The Investment Objective of the Scheme is to generate returns that are in line with the performance of physical silver in domestic prices, subject to tracking error.

However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.

(ii) Asset Allocation of UTI Silver ETF:

The investment policies of the scheme shall be as per SEBI (Mutual Fund) Regulations, 1996 and within the following guideline. Under normal circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of total assets)	
	Minimum	**Maximum**
Silver and Silver related instruments with Silver as Underlying#	95%	100%
Money Market Instruments* including Tri-Party Repo on Government securities or Treasury bills, cash & cash equivalents	0%	5%

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending (Stock lending)	The schemes may engage in Securities Lending not exceeding 20% of the net assets of the scheme and not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single approved intermediary/counterparty.	Clause 12.11 of the SEBI Master Circular dated May 19,2023
2.	Mutual Funds	Upto 5% of the net assets of the all the schemes of the Mutual Fund	Regulation 44(1), Seventh Schedule of the SEBI (MF) Regulations-
3.	Exchange Traded Commodity	Scheme may also participate in Exchange Traded Commodity Derivatives	Provision no. 3.3.2.3 of para 3.3 under Chapter 3 of SEBI

		Derivatives	(ETCDs) with Silver as underlying to the extent of 10% of net asset value of the scheme. However, the above limit of 10% shall not be applicable to Silver ETFs where the intention is to take delivery of the physical silver and not to roll over its position to next contract cycle. Such investments shall be made in line with the SEBI regulations as may be specified by SEBI from time to time, subject to prior approval from SEBI, if any.	Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023,

#The Scheme may also participate in Exchange Traded Commodity Derivatives (ETCDs) with Silver as underlying to the extent of 10% of net asset value of the scheme. However, the above limit of 10% shall not be applicable to Silver ETFs where the intention is to take delivery of the physical silver and not to roll over its position to next contract cycle. Such investments shall be made in line with the SEBI regulations as may be specified by SEBI from time to time, subject to prior approval from SEBI, if any.

Before investing in ETCDs having silver as the underlying, the AMC shall put in place a written policy with regard to such investment with due approval from the Board of the AMC and the Trustees. The policy shall be reviewed by the Board of AMC and Trustees at least once a year.

*Money Market Instruments include commercial papers, commercial bills, treasury bills, and Government securities having an unexpired maturity up to one year, call or notice money, commercial paper, certificate of deposit, Tri-Party Repos' and any other like instruments as specified by Reserve Bank of India from time to time.

Note: Whenever SEBI notifies any other silver related instrument with silver as underlying in this regard, the scheme may invest in such instruments with prior approval from SEBI / investors, if required

Cash Equivalents include Government Securities, T-Bills and Repo on Government Securities having residual maturity of less than 91 days.

The Scheme will not invest in securitized debt, derivatives, ADR, GDR, foreign securities, structured obligations, nor will it engage in short selling and Repo in corporate debt.

Subject to the SEBI Regulations as applicable from time to time, the Scheme may, if the Trustees permit, participate in securities lending. The cumulative gross exposure through Silver (including ETCDs with silver as underlying) and Debt, and such other securities / assets as may be permitted by SEBI from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme.

The AMC will keep the physical silver of atleast 30 kg standard bars with fineness of 999 parts per thousand (or 99.9% purity) confirming to London Bullion Market Association (LBMA) Good Delivery Standards (subject to availability).

(iii) Investment Strategies of UTI Silver ETF

The AMC uses a "passive" approach to try and achieve scheme's investment objective. The Scheme invests in the underlying asset viz. silver regardless of its investment merit.

Further, the Scheme may participate in Exchange Traded Commodity Derivatives ("ETCDs") with silver as underlying up to 10% of the net asset value of the Scheme.

Exchange Traded Commodity Derivatives (ETCDs):
The Commodity derivatives are instruments designed to give exposure to the commodity market. Multi Commodity Exchange provides derivatives for bullion, base metals, energy, agri commodities etc. These contracts have varied maturities. The pricing of a commodity derivative is the function of the underlying commodity.

(iv) **Benchmark of UTI Silver ETF** : Domestic Price of Silver

(v) **TER of UTI Silver ETF as on May 31, 2024 :** 0.54

(vi) Performance of UTI Silver ETF as on May 31, 2024

Performance of the scheme as on May 31, 2024	Compounded Annualised Returns *	Scheme Returns (%)	Domestic Price of Silver (based on LBMA Silver Daily spot fixing price) (%)
	Since Inception	28.59	30.24
	1 Year	19.17	19.70

Date of Inception / allotment: April 17, 2023

(vii) **AUM of UTI Silver ETF as on May 31, 2024**: Rs.77.11 Crore

(viii) UTI Silver ETF portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) is available under the following link on the website of UTI Mutual Fund – https://www.utimf.com/downloads/data-related-to-sid

B. Periodic Disclosure

Half Yearly Disclosure: Portfolio / Financial Results

a) The Mutual Fund shall within one month from the close of each half year, (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website of UTI Mutual Fund on the below mentioned link:

Link: https://www.utimf.com/downloads/scheme-wise-portfolio-disclosure

The Mutual Fund shall publish an advertisement disclosing the hosting of such financial results on the website, in atleast two newspaper one national English daily newspaper having nationwide circulation and one in a newspaper having wide circulation published in the language of the region where the Head Office of UTI MF is situated.

b) The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the half-year for the scheme on its website and on the website of AMFI within 10 days from the close of each half-year in a user-friendly and downloadable spreadsheet format. The said aforementioned portfolio can be downloaded from the website of UTI Mutual Fund on the below mentioned link:

Link: https://www.utimf.com/downloads/scheme-wise-portfolio-disclosure

c) In case of unitholders whose e-mail addresses are registered, the Mutual Fund shall send via email half-yearly statement of scheme portfolio within 10 days from the close of half-year in user-friendly and downloadable format (preferably in a spreadsheet) in the email itself or should contain a link which when clicked should download the respective monthly portfolio disclosures without re-directing the investor to the website of the AMC, so as to ensure that the information is made available to the investors in a uniform and user friendly manner.

	d) The mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio can be downloaded from the website of UTI Mutual Fund on the below mentioned link: Link: https://www.utimf.com/downloads/scheme-wise-portfolio-disclosure Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. e) The mutual fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.
B. Periodic Disclosure Annual Report	a. An abridged annual report in respect of the Scheme shall be provided to the Unitholders not later than four months from the date of closure of the relevant accounting year. The full annual report shall be made available for inspection at UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. The scheme wise annual report shall be hosted on the website and on the website of AMFI. UTI AMC shall display the link of the full scheme wise annual reports prominently on its website. b. The Mutual Fund shall e-mail the scheme annual reports or abridged summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund. c. In case of unitholders whose email addresses are not registered with the Mutual Fund, the Abridged Annual Report shall be sent to them in physical mode in case they have opted for the same. d. The Mutual Fund shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. e. The Mutual Fund shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.
C. Transparency /NAV Disclosures	The Mutual Fund shall declare the Net asset value for the scheme by 10 a.m. on the following business day on the website of UTI Mutual Fund, www.utimf.com and on AMFI's website www.amfiindia.com. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs. The NAV shall be calculated for all business days.
D. Transaction charges and stamp duty	**Transaction charges** As per provision no. 10.5.1 of para 10.5 under chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, a transaction charge of Rs.100/- for existing investors and Rs.150/- in the case of first time investor in Mutual Funds, per subscription of Rs.10,000/- and above, respectively, is to be paid to the distributors of UTI Mutual Fund products. However, there shall be no transaction charges on direct investment/s not made through the distributor/financial advisor etc. There shall be no transaction charge on subscription below Rs.10,000/-. In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to Rs.10,000/- and above. In such cases, the transaction charge shall be recovered in 3-4 instalments.

The transaction charge, if any, shall be deducted by UTI AMC from the subscription amount and paid to the distributor and the balance shall be invested. Allocation of Units under the scheme will be net of Transaction Charges. The Statement of Account (SoA) would also reflect the same.

If the investor has not ticked in the Application form whether he/she is an existing/new investor, then by default, the investor will be treated as an existing investor and transaction charges of Rs.100/- will be deducted for investments of Rs.10,000/- and above and paid to distributor/financial advisor etc., whose information is provided by the investor in the Application form. However, where the investor has mentioned 'Direct Plan' against the scheme name, the Distributor code will be ignored and the Application will be processed under 'Direct Plan' in which case no transaction charges will be paid to the distributor.

Opt in / Opt out by Distributors:

Distributors shall be able to choose to opt out of charging the transaction charge. However the 'opt out' shall be at distributor level and not at investor level i.e., a distributor shall not charge one investor and choose not to charge another investor.

Distributors shall also have the option to either opt in or opt out of levying transaction charge based on category of the product. The various category of product are as given below:

Sr. No.	Category of product
1	Liquid/ Money Market Schemes
2	Gilt Schemes
3	Debt Schemes
4	Infrastructure Debt Fund Schemes
5	Equity Linked Saving Schemes (ELSS)
6	Other Equity Schemes
7	Balanced Schemes
8	Gold Exchange Traded Funds
9	Other Exchange Traded Funds
10	Fund of Funds investing Overseas
11	Fund of Funds – Domestic

Where a distributor does not exercise the option, the default Option will be Opt–out for all above categories of product. The option exercised for a particular product category will be valid across all Mutual Funds.

The ARN holders, if they so desire, can change their option during the special two half yearly windows available viz. March 1st to March 25th and September 1st to September 25th and the new option status change will be applicable from the immediately succeeding month

Stamp Duty

It is informed to all the Investors/Unit Holders of all the Scheme(s) of the UTI Mutual Fund that, pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019 and as per the provision no.10.1.1 of para 10.1 under Chapter 10 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, a stamp duty at the prescribed rate (at present @ 0.005%) of transaction value (amount for which units are allotted excluding any other deduction such as transaction charges) would be levied on Subscriptions (including lumpsum and through systematic investments such as Systematic Investment Plans, Systematic Transfer Plan), Switch-ins, Reinvestment of

	IDCW Option etc. for units both in demat or physical mode. Accordingly, pursuant to levy of stamp duty, the number of units allotted to all applicable mutual fund transactions would be reduced to the extent of stamp duty amount. Please refer to SAI for further details.
E. Associate Transactions	Please refer to Statement of Additional Information (SAI).
F. Taxation	The information is provided for general information only. This is not a tax advice. In view of the individual nature of the implications, each investor is strongly advised to consult his or her or their own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the scheme/prior to making any investment/transaction. For details on the taxation please refer to the clause on Taxation in the SAI apart from the following:

	Resident Investors	Mutual Fund
Tax on dividend	With effect from 01st April 2020, the dividend shall be taxed only in the hands of the unitholders. Mutual Funds shall be required to deduct tax at source ('TDS') on the dividend income at prescribed rates for all unitholders i.e. resident/non-resident/FII/FPIs. The dividend shall be taxed in the hands of the unitholders at applicable tax rates provided under the IT Act, for the category of the unitholders specified under the IT Act. **TDS for Resident Unitholders where valid PAN is registered:** TDS at the rate of 10% shall be deducted on dividend income credited / paid to resident unitholders.	The Finance Act, 2020 has abolished the payment of Income/Dividend Distribution Tax (DDT) by the Mutual Funds with effect from 01st April 2020. Under the new tax regime, Mutual Funds will not be required to pay DDT. UTI Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under section 10 (23D) of the Income Tax Act, 1961 (the Act) to have its entire income exempt from income tax. The Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.
Long Term Capital Gain:	Units of Equity Oriented Funds held for more than twelve months preceding the date of their transfer are long term capital asset. W.e.f. 10th July 2014, Units of other than Equity Oriented Funds held for not more than thirty six months preceding the date of their transfer are short term capital assets. Units of the specified mutual fund (i.e. schemes of mutual fund where not more than thirty five percent of its total proceeds is invested in the equity shares of domestic companies) even if held for more than thirty six months	UTI Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under section 10 (23D) of the Income Tax Act, 1961 (the Act) to have its entire income exempt from income tax. The Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.

			shall be treated as short term capital gains without any indexation benefit. **Equity Oriented Funds:** As per the earlier prevalent section 10(38) of the Act, equity oriented fund was defined, inter alia, as a fund where the investible funds are invested by way of equity share in domestic companies to the extent of more than sixty five percent of the total proceeds of such fund and which has been set up under a scheme of a mutual fund specified under section 10(23D) of the Act. (a) The Finance Act 2018 defines equity oriented fund under a new section 112A, to, inter alia, include a fund set up under a scheme of mutual fund specified under section 10(23D) of the Act and where the investible funds are invested by way of equity share in domestic companies listed on a recognized stock exchange to the extent of a minimum of sixty five percent of the total proceeds of such fund. (b) has withdrawn the exemption u/s 10(38) on transfer of long term capital asset being a unit of an equity oriented fund, as defined therein, in respect of the transfers made on or after April 1, 2018. (c) has imposed tax on Long Term Capital Gains on units of an equity oriented fund at the rate of 10% on LTCG, in excess of Rs.1 lakh in a financial year. No indexation benefit would be available on computation of such LTCG, (d) provides that the units of equity oriented funds that were acquired before January 31, 2018, and which would be transferred on or after April 1, 2018, the assessee shall be entitled to exemption on so much of the capital appreciation as has accrued up to January 31, 2018.		

	Short Term Capital Gains:	Capital gains arising from the transfer of short term capital assets being unit of an equity oriented scheme which is chargeable to STT is liable to income tax @ 15% under section 111 A and section 115 AD of the Act. STT will continue on short term as well as long term capital gains. **Other than Equity Oriented Funds:** Long term capital gains in respect of units held for more than 36 months is chargeable to tax @ 20% after factoring the cost inflation index. With effect from 10th July 2014, the option of income tax @10%, without indexation, is not available. Short Term Capital Gains shall be taxable at the applicable rates. The amendments made in the income tax provisions, vide the Finance Act 2023 with effect from 01st April 2023, all redemptions/switches of units of the specified mutual fund (i.e. schemes of mutual fund where not more than thirty five percent of its total proceeds is invested in the equity shares of domestic companies) even if held for more than thirty six months shall be treated as short term capital gains and will not be eligible to get any indexation benefit. **Surcharge and Health & Education Cess:** The tax on dividend/capital gains tax/tax at source is to be increased by applicable surcharge. Further, Health and Education Cess @ 4% is to be charged on amount of tax and surcharge.		
	Taxation on Segregated Portfolio: (a) Holding Period of Segregated Units: Definition of Short Term Capital Asset has been amended. In the case of a capital asset, being a unit or units in a segregated portfolio, there shall be included the period for which the original unit or units in the main portfolio were held by the assessee. (b) **Cost of Acquisition:** (i) Cost of acquisition of a unit or units in the segregated portfolio shall be the amount which bears, to the cost of acquisition of a unit or units held by the assessee in the total portfolio, in the same proportion as the net asset value			

	of the asset transferred to the segregated portfolio bears to the net asset value of the total portfolio immediately before the segregation of portfolios. (ii) Cost of the acquisition of the original units held by the unit holder in the main portfolio shall be reduced by the amount as so arrived for the units of segregated portfolio. (iii) Definitions of "main portfolio", "segregated portfolio" and "total portfolio" will be as provided in the SEBI circular dated 28th December 2018. **TDS for Non-Resident unit holders**: **Dividend:** TDS at the rate of 20% shall be deducted on dividend income credited / paid to non-resident unitholders. **Capital Gains for Non Resident Unitholders:** **Equity Oriented Funds:** As mentioned above for resident investors for long term and short term capital gains. **Other than Equity Oriented Funds:** Long term capital gain on transfer of listed units shall be taxable @ 20% and 10% on unlisted units and without applying the indexation provisions. Short Term Capital Gains shall be taxable at the applicable rates. Units of the specified mutual fund (i.e. schemes of mutual fund where not more than thirty five percent of its total proceeds is invested in the equity shares of domestic companies) even if held for more than thirty six months shall be treated as short term capital gains without any indexation benefit. TDS on redemption of Units held by non resident unitholders shall also be applicable at the prescribed rates. **Higher TDS:** Higher TDS rates will apply as specified under the Income tax Act and the Rules made thereunder including in cases where PAN is not available, where any person has failed to intimate / link Aadhaar with PAN or non filing of income tax return. **Surcharge and Health & Education Cess:** The tax on dividend/capital gains tax/tax at source is to be increased by applicable surcharge. Further, Health and Education Cess @ 4% is to be charged on amount of tax and surcharge.
G. Rights of Unitholders	Please refer to SAI for details
H. Risk-o-meter	In terms of the provision no. 17.4.1 (g) to (k) of para 17.4 under Chapter 17 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the following shall be applicable: a. Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. b. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. c. Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. d. Mutual Funds shall publish a table of scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary. e. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on https://www.utimf.com/downloads/addenda-financial-year

	f. Investment in Silver by mutual fund schemes shall be assigned a risk score corresponding to the annualized volatility of the price of the Silver. The annualized volatility shall be computed quarterly based on past 15 years' prices of benchmark index of the Silver and risk score for the Silver as stipulated in the provision no. 17.4.2.1 of para 17.4 under Chapter 17 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023.
I. Daily Performance Disclosure	The AMC shall upload performance of the Scheme on a daily basis on AMFI website in the prescribed format along with other details such as Scheme AUM and previous day NAV, as prescribed by SEBI from time to time.
J. Monthly Portfolio Disclosure	The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all its Schemes on its website and on the website of AMFI within 10 days from the close of each month in a user friendly and downloadable spreadsheet format. The format for monthly portfolio disclosure shall be the same as that of half yearly portfolio disclosures. The Mutual Fund shall also disclose additional information (such as ratios etc.) subject to compliance with the SEBI Advertisement Code. In case of unitholders whose e-mail addresses are registered, the Mutual Fund shall send via email the monthly statement of scheme portfolio within 10 days from the close of each month in user-friendly and downloadable format (preferably in a spreadsheet) in the email itself or should contain a link which when clicked should download the respective monthly portfolio disclosures without re-directing the investor to the website of the AMC, so as to ensure that the information is made available to the investors in a uniform and user friendly manner. The mutual fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.
K. Scheme Summary	AMCs has prepared scheme summary document in a prescribed format and upload the same on the AMCs AMFI and Stock Exchange website in PDF, spread sheet and machine readable format. The scheme summary shall be updated by the AMC on a monthly basis or on changes, in any of the specified fields.
L. Disclosure of Assets Under Management	The Mutual Fund shall disclose the following on monthly basis, in the prescribed format, on its website and also share the same with Association of Mutual Funds in India (AMFI): a. AUM from different categories of schemes such as equity schemes, debt schemes, etc. b. Contribution to AUM from B-30 cities (i.e. other than top 30 cities as identified by AMFI) and T-30 cities (Top 30 cities). c. Contribution to AUM from sponsor and its associates. d. Contribution to AUM from entities other than sponsor and its associates. e. Contribution to AUM from investors type (retail, corporate, etc.) in different scheme type (equity, debt, ETF, etc.). In order to have a holistic picture, Mutual Fund wise and consolidated data on the above parameters shall also be disclosed on AMFI website in the prescribed format.
M. Additional Disclosure:	The Mutual Fund shall, in addition to the total commission and expenses paid to distributors, make additional disclosures regarding distributor-wise gross inflows, net inflows, AAUM and ratio of AUM to gross inflows on its website on an yearly basis. In case, the data mentioned above suggests that a distributor has an excessive portfolio turnover ratio, i.e., more than two times the industry average, the AMC shall conduct additional due-diligence of such distributors. The Mutual Fund shall also submit the data to AMFI and the consolidated data in this regard shall be disclosed on AMFI website.

N. Disclosures of Votes Cast by the Mutual Funds	a. The AMC shall record and disclose, in the prescribed format, specific rationale supporting its voting decision (for or against) with respect to each vote proposal on matters relating to Corporate governance, changes to capital structure, stock option plans, social & corporate responsibility issues, appointment & removal of Directors and related party transactions of the investee companies (excluding own group companies) etc. as stated in provision no. 6.16.1 to 6.16.15 of para 6.16 under Chapter 6 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023 /74 dated May 19, 2023. b. The AMC shall additionally publish in the prescribed format summary of the votes cast across all its investee company and its break-up in terms of total number of votes cast in favor or against. In case of the Mutual Funds having no economic interest on the day of voting, it may be exempted from compulsorily casting of votes. The vote shall be cast at Mutual Fund Level. c. The AMC shall disclose votes cast on their website on a quarterly basis, in machine readable spreadsheet format as prescribed by SEBI, within 10 working days from the end of the quarter. A detailed report in this regard along with summary thereof shall also be disclosed on the website of the AMC. Further, AMCs shall provide the web link in their annual reports regarding the disclosure of voting details. d. Further, on an annual basis, the AMC shall obtain certification from a "scrutinizer" appointed in terms of Companies (Management and Administration) Rules, 2014 on the voting reports disclosed. The same shall be submitted to the trustees and also disclosed in the relevant portion of the Mutual Funds' annual report & website. **e.** The Boards of AMC and Trustees shall review and ensure that the AMC has voted on important decisions that may affect the interest of investors and the rationale recorded for vote decision is prudent and adequate. The confirmation to the same, along with any adverse comments made by the scrutinizer, shall be reported to SEBI in the half yearly trustee reports.
O. List of official points of acceptance	Please refer the below mentioned link for detail list https://www.utimf.com/downloads/data-related-to-sid
P. Penalties, Pending Litigation or proceedings, Findings of Inspection or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority.	Please refer the below mentioned link for detail information https://www.utimf.com/downloads/data-related-to-sid

CORPORATE OFFICE
UTI Tower, 'Gn' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051. Tel.: (022) 66786666

OFFICIAL POINTS OF ACCEPTANCE
UTI FINANCIAL CENTRES

WEST ZONE
GUJARAT REGION

Gandhidham : Office No. 106 . on the First Floor of the building namely RISHABH CORNER, RISHABH CORNER situated in Rishabh (Gandhidham) Owners Association, Plot No : 93 ,Sector No : 08, Gandhidham-Kachchh, Gandhidham, Gujarat-370201, , **Ahmedabad** : 2nd Floor, IFCI Bhavan , Bhind Tanishq Show Room, Near Lal Bungalow, Bus Stand, C G Road, Ahmedabad, Gujarat-`, Tel: (079) 26401558, , **Anand** : 12-A, First Floor, Chitrangna Complex, V V Nagar Road, Anand, Gujarat-388 001, Tel: (02692) 245943 / 44, , **Baroda** : Shop no 6 and 7, Landmark Building, Race Course Circle, Baroda, Gujarat-390 007, Tel: (0265) 2336962/963/964/965,,, **Bharuch** : Office Bearing no 235 and 236, Second Floor, Nexus Business Hub, Maktampur Road, Bharuch , Gujarat-392 001, , Bhavnagar : Shop No 102 , First Floor Anjaneya Prime,Waghawadi Road, Bhavnagar, waghawadi Road, Bhavnagar, Gujarat-, , Bhuj : 1st Floor, Plot no 13 & 14, Bankers colony, Opposite All India Radio, Jubilee Circle, Bhuj, Gujarat-370 001, Tel: (02832) 220031/220030, **Gandhinagar** : "Dvij Elite", First Floor, Plot No 1522, Near Apna Bazar, Sector 6, Gandhinagar, Gujarat-382 006, Tel: 079-23240461/23240462, **Jamnagar** : 102, Madhav Square, Lal Bungalow Road, Jamnagar, Gujarat-361 001, Tel: (0288)2662767/68, , **Junagadh** : 1stFloor, Marry Gold – 2, Shop Nos. 101, 102, 113 & 114, Opp. Bahaudin College, College Road, Junagadh, Gujarat-362001, Tel: 0285-2672678, , **Mehsana** : 1stFloor, A – one Complex, Umiya Shopping Centre, Opp. Mehsana Urban Bank, Corporate House, Highway, Mehsana, Gujarat-384002, Tel: (0276)2230180/81, **Navsari** : 203, 2nd Floor, Swiss Cottage , Asha Nagar , Navsari, Gujarat-396 445, Tel: 02637 - 233087, **Rajkot** : 1st Floor, Venkatesh Plaza, Opp. RKC Ground, Dr. Radhakrishna Road, Off. Yagnik Road, Rajkot, Gujarat-360 001, Tel: 0281 - 2433525/2440701, **Surat** : HG-30, Higher Ground , international Trade Center, Majuragate Ring Road, Surat, Gujarat-395 002, , **Valsad** : 103, Signature Building, Opp Petrol Pump ,Above YES Bank , Halar , Valsad, Gujarat-396001, Tel: 0263 -2296993, , **Vapi** : 1st Floor, Office No 102-103, SAGA CASA Complex, Opp. Swaminarayan Gurukul Road, Chala, Vapi, Gujarat-396 191, Tel: (0260)2403307

MUMBAI REGION

Bandra Kurla Complex : UTI Tower, Plot C-1, GN Block, Bandra Kurla Complex, Bandra (East), Mumbai, Maharashtra-400 051, Tel: 022-6678 6101, , Borivali : Shop No. 2 & 3, Ground Floor, Emerald Apartment, Roshan Nagar, Off. Chandavarkar Road, Borivali West, Mumbai, Maharashtra-400 092, Tel: 8657765518 / 8657765519, , **Ghatkopar** : 102,1st Floor, Sai Plaza Building, Junction of Jawahar Road and R B Mehta Road, Opp Ghatkopar Rly Station East, Ghatkopar- (East), Mumbai, Maharashtra-400 077, Tel: 25010812/25010833/25010715/25012256, , **Goregaon** : 101, 1st Floor, Accord Commercial Complex, Opp. Bus Depot, Station Road, Goregaon (East) - Mumbai, Maharashtra-400 063, Tel: 8657967280 / 8291747751, , **JVPD** : Unit no 2, Block 'B', Opp Juhu Shopping Centre, Gulmohar Cross Road no 9, JVPD Scheme, JVPD, Andheri (W), Mumbai, Maharashtra-400 049, Tel: 022-66786045, , **Kalyan** : Ground Floor, Jasraj Commercial Complex, Valli Peer, Chitroda Nagar, Station Road, Kalyan (West), Maharashtra-421 301, Tel: (0251) 2317191/6063, , **Marol** : Plot No 12, Road No 9, Behind Hotel Tunga Paradise, MIDC, Marol, Andheri (East), Mumbai, Maharashtra-400 093, Tel: 022-28365138, , **Mumbai (Main)** : 196, Lotus Court , Jamshedji Tata Road, Backbay Reclamation, UFC Regional and Zonal Office, Churchgate Mumbai, Maharashtra-400 020, Tel: 022-66786180/66786181, , Thane : 101/102, Ishkrupa, Ram Maruti Road, Opp. New English School , Naupada, Thane (West), Maharashtra-400 602, Tel: 022-25332415/25332409/25344224/25422208, , **Vashi** : Shop No 8 & 8A, Ground Floor, Vardhaman Chamber Premises C S Ltd., Plot No 84, Sector 17, Vashi, Navi Mumbai, Maharashtra-400 705, Tel: (022) 27890171 / 172 / 174 /176, , **Virar** : Shop No. 2 & 3, Ground Floor, Emerald Apartment, Sheetal Nagar Building No. 4 CHS Ltd., Agashi Road, Raja Chatrapati Shivaji Road, Near Balodyan Jakat Naka, Virar (West), Dist-Palghar, Maharashtra-401303, Tel: 0250-2515848, 9673606303,

NAGPUR REGION

Akola : LAKHMA APARTMENT GROUND FLOOR, NEAR ANAND BAKERY RAMDASPETH AKOLA, Akola, Maharashtra-444001, Tel: 0724-2410711, , **Amravati** : C-1, Vimaco Tower, S T Stand Road, Amravati, Maharashtra-444 602, Tel: 0721-2553127, **Bhilai** : 38-Commercial Complex, Nehru Nagar (East), Bhilai, Chhattisgarh-490 020, Tel: 0788-2292777, 2293222, 2292111, **Bhopal** : 2nd Floor, V & V Plaza, Plot No. 6 M P Nagar, Zone II, Bhopal, Madhya Pradesh-462 011, Tel: 0755 2558308, 0755-2578408, **Bilaspur** : Aanandam Plaza, S-103, Ground floor, Main Road, Vyapar Vihar, Bilaspur, Chhattisgarh-495001, Tel: 07752-405538, , Gwalior : 45-A, Alaknanda Towers, City Centre, Gwalior, Madhya Pradesh-474 011, Tel: 0751-2234072, , **Indore** : UG 3 & 4, Starlit Tower, Yashwant Niwas Road, Indore, Madhya Pradesh-452 003, Tel: 0731-2530937, 0731-2534958, **Jabalpur** : 74-75, 1st Floor, Above HDFC Bank, Gole Bazar, Jabalpur, Madhya Pradesh-482 002, Tel: 0761-2480004,0761-2480005,0761-2480006, , Nagpur : F-1, Shraddha House, 345, S. V. Patel Marg (Kingsway), Nagpur, Maharashtra-440 001, Tel: 86000 30399, 712-2529135, **Raipur** : Vanijya Bhavan, Sai Nagar, Jail Road, Raipur, Chhattisgarh-492 009, Tel: 0771-2881412, 0771-2881411, **Ratlam** : R.S. Paradise, 101, 1stFloor, Above Trimurti Sweet, Do Batti Square , New Road, Ratlam, Madhya Pradesh-457 001, Tel: 07412-292241, 222771, 222772, **Korba** : 1st. Floor of the building namely CORPORATE AVENUE, Plot No-93, ICRC, T.P Nagar, Korba, Korba, Madhya Pradesh-495677, **Sagar** : Ground Floor, "Vrindavan Bhawan", Shivaji Ward , Opp to Govt Polytechnic College , Sagar MP, Sagar , Madhya Pradesh-470001, **Ujjain** : 2ND Floor of the building namely LADDHA'S DREAM , 27 AMAR SINGH MARG FREEGANJ UJJAIN M.P, ujjain, Madhya Pradesh-456010, Tel: 0734-4056670,

REST OF MAHARASHTRA AND GOA

Aurangabad : Plot no 124, Samarth Nagar , near Sawarkar chowk ,Varad Ganesh Road, Aurangabad, Maharashtra-431 001, Tel: 0240-2990219, **Chinchwad** : 1st Floor, City Pride, Plot No. 92/C, D-III Block, Mumbai Pune Highway, Kalbhor Nagar, Chinchwad, Pune, Maharashtra-411 019, Tel: 7276077240,7276077243, **Kolhapur** : 11 & 12 , Ground Floor, Ayodhya Towers, CS No 511, KH-1/2, 'E' Ward, Dabholkar Corner, Station Road, Kolhapur, Maharashtra-416 001, Tel: 0231-2657315, 0231-2657325, **Margao** : Shop Nos G-6 & G-7,Jeevottam Sundara' , 81, Primitive Hospicio Road, Behind Cine Metropole, Margao, Goa-403 601, Tel: 0832-2711132,0832-2711133, **Nasik** : Ground Floor, Apurva Avenue, Near Kusumagraj Prathisthan, Tilakwadi, Nasik, Maharashtra-422 002, Tel: 0253-2570251, 0253-2570252, **Panaji** : Mezzanine Floor, EDC House, Dr Atmaram Borkar Road, Panaji, Goa-403 001, Tel: 0832-2421190, **Pune** : Ground Floor, 'Shubhadra Bhavan, Apte Road, Opposite Ramee Grand Hotel, Pune, Maharashtra-411 004, Tel: 020-25521052, 020-25521053,020-25521054,020-25521055,020-25521063, **Solapur** : 157/2C, Ground Floor, Rajabhau Patwardhan Chowk, Railway Lines, Solapur, Maharashtra-413 001, Tel: 0217-2311 767, 0217-2311 110, **Sangli** : 1st Floor, Building No 524-A,Unit No 17, Krishnayan Business Arcade, Opp. Zillha Parishad, Miraj Road, Sangli, Maharashtra-416416, Tel: 0233-299051, **Dhule** : CTS No.1606/A, 1st Floor, Madhutara Arcade, Lane No.6, Dhule, Maharashtra-422001, Tel: 02562-298856, **Ahmednagar** : Office No. 105. 1st Floor,"Vedant Icon", Premdan Chowk , Savedi, Ahmednagar, Maharashtra-414003, Tel: 0241-2995077, **Satara** : 21/22,Ruchi Heights,Shop No: 3 & 4, CST No. 21/1, Pratapganj Peth, Beside Goraram Mandir, Satara, Maharashtra-415002, Tel: 9136125036,

VIDHARBHA

Jalgaon : First Floor, Plot No-68, Opp. Himalay Tractor, Above Mothoot Finance, Chitra Chowk, Zilha Peth, Jalgaon, Maharashtra-425 001, Tel: 0257-2240480 , 2240486, **Chandrapur** : 1ST FLOOR of the building namely AKBAR VILLA, TADOBA ROAD CHANDRAPUR, Chandrapur , Maharashtra-442401, **Nanded** : shop/mulgies bearing No. 5 on the 1st Floor, Sanman Prestige situated in Near ZP Building Nanded, Nanded , Maharashtra-431601, Tel: ,

NORTH ZONE
CHANDIGARH REGION

Ambala : 5686-87, Ist floor Nicholson Road, Ambala Cantt, Haryana-133 001, (0171) 4004367/7518801904, **Amritsar** : SCO 34, 1st Floor, District Shopping Centre, B- Block, Ranjit Avenue, Amritsar, Punjab-143 001, (0183) 2505841/ 5015799 **Chandigarh :** SCO No.2907-2908, Ist floor Sector 22-C, Opp. JW Marrioat, Chandigarh -160 022, (0172) 4691587/ 2703683, **Jalandhar** : Office No. 32-33, First Floor, City Square Building, Civil Lines, Jalandhar, Punjab-144 001, (0181) 2232475/4633501, **Jammu** : Gupta Tower CB-13, 2nd Floor, Rail Head Complex, Bahu Plaza Jammu, Jammu & Kashmir-180 004, (0191) 247 0627/ 2479860, **Ludhiana** : SCO 14 (First Floor), Feroze Gandhi Market, Ludhiana, Punjab-141 001, (0161) 2441264/ 4679098, **Panipat** : Office no.9, Second Floor, N K Tower, Near HDFC Bank, G T Road, Panipat, Haryana-132 103, (0180) 4082077/ 4078300 **Patiala** : SCO No 22, First Floor, New Leela Bhavan Market, Patiala, Punjab-147 001, (0175) 5004661/5017984, **Shimla** : Bell Villa, 5th Floor, Below Scandal Point The Mall, Shimla, Himachal Pradesh-

171 001, (0177) 2657803, **Bathinda** : MCB, Z-3/03228, 1st Floor, Nr. Vandana Hospital Tinkkoni Chowk, Goniana Road, Bathinda, Punjab-151 001, (0164) 2236650/2236500

DELHI REGION

Dehradun : 56, Rajpur-Road, Hotel Sarovar Portico Dehradun, Uttarakhand-248 001, 7253927927Delhi (Main) : 101, Kailash Building, 26 Kasturba Gandhi Marg, New Delhi, Delhi-110 001, 011-40767079 / 66178870, **Faridabad** : SCO-3, First Floor, Sector – 16, HUDA Market, Faridabad, Haryana-121 002, 0129-4026522, **Ghaziabad** : C-53 C, Ground Floor, RDC, Raj Nagar Opp Petrol Pump, Ghaziabad, Uttar Pradesh-201 001, (0120) 2820921, 2820923, **Gurgaon** : SCO-28, 1st Floor, Sector-14, Gurgaon, Haryana-122 001, 121 002, **Haridwar** : First Floor, Aashirwad Complex Near Ahuja Petrol Pump, Opp Khanna Nagar, Jwalapur Haridwar, Uttarakhand-249401, 01334 221177, **Janak Puri** : B-30, 1st Floor B-1, Community Centre, Near HDFC Bank, Janak Puri, Delhi-110 058, 01140751525, 01149056597, **Laxmi Nagar** : Flat no.104-106, First Floor, Laxmi Deep Building, Laxmi Nagar District Centre, Laxmi Nagar, Delhi, Delhi-110 092, 011-22529368, 22529374,22529398; **Meerut** : 193/1 Narayani Tower Ground floor Mangal Pandey Nagar Meerut, Uttar Pradesh-250 004, 0121-4331480; **Nehru Place** : 1st Floor, Ghanshyam House, 25, Nehru Place, New Delhi, Delhi-110 019, 011-40765516, 011-47049129, **Noida** : N-10 & N-11, 1st Floor, Opp HSBC Bank, Sector -18 Noida, Uttar Pradesh-201 301, 0120-2512311, 12, 13, 14, **Pitam Pura** : 110-111, FIRST FLOOR P P TOWER Netaji Subhash Place, Pitam Pura, Delhi, Delhi-110 034, 011-27351001, 27351002, 27351003, 27351004, **Rohtak** : Plot No- 120-121, 2nd Floor, Bank Square, Opp. Myna Tourist Complex, Delhi Road Rohtak, Haryana-124001, 01262-254021, 22; **Saharanpur** : Shop No.4, Upper Ground Floor, Avas Vikas Market, Delhi Road, Saharanpur, Uttar Pradesh-247 001, 0132-3500035, **Hisar:** SCF-98, First floor, Green Square Market, District: Hisar, State: Haryana, Pin Code: 125001, Tel.: 8657593506

RAJASTHAN REGION

Ajmer : 398/10, 2nd Floor , Near Suchna Kendra, Infront of Patel Maidan, Jaipur Road, AJMER, Rajasthan-305 001, 0145- 2423948, 2423974; **Alwar** : Plot No. 1, Jai Complex, 1st Floor, Above Axis Bank, Road No. 2, Alwar, Rajasthan-301 001, 0144-2700302, 2700303, 2700304, **Bhilwara** : B-6 Ground Floor, S K Plaza, Pur Road, Bhilwara, Rajasthan-311 001, 01482-242221, 242220, **Bikaner** : Gupta Complex, 1st Floor , Opp Chhapan Bhog, Rani Bazaar, Bikaner, Rajasthan-334 001, 0151-2233850, **Jaipur** : Vasanti 1st Floor, Plot No 61-A, Above HSBC Bank, Dhuleshwar Garden, Sardar Patel Marg, 'C' Scheme Jaipur, Rajasthan-302 001, 0141-4004941, **Jodhpur** : 44A Purusharth, 11th Pal Road, Opposite Lohiya Garments, Sardarpura, Jodhpur, Rajasthan-342001, 8657436177 / 0291- 2645261, **Kota** : Plot no 1, Sunder Arcade, Aerodrome Circle, Kota, Rajasthan-324 007, 0744-2502242, **Sikar** : UTI Mutual Fund, Ground Floor, Singodiya Plaza, Kalyan Circle, Silver Jubilee Road, Sikar, Rajasthan-332 001, 01572- 271044,271043 and 410048, **Sriganganagar** : Ground Floor, Plot no 49, NH-15, Opposite Bihani Petrol Pump, Sriganganagar, Rajasthan-335 001, 0154-2940041, **Udaipur** : RTDC Building, Ground Floor, Hotel ' Kajri', Shastri Circle , Udaipur, Rajasthan-313 001, 0294-2423065, 2423078, 2423066, 2423067

UTTAR PRADESH REGION

Agra : FCI Building, Ground Floor, 60/4, Sanjay Palace, Agra, Uttar Pradesh-282002, 9971102017 / 0562-2850551 **Aligarh** : 3/339-A, Ram Ghat Road, Opp. Old Atrauli Bus Stand, Aligarh, Uttar Pradesh-202001, 8291454218 / 7518801902 **Allahabad** : 4, Sardar Patel Marg, Civil Lines, Prayagraj, Uttar Pradesh-211001, 7506906550 / 0532-2561428 **Bareilly** : 1st Floor, Mandakani Towers, 148 - Civil Lines, Station Road Bareilly, Uttar Pradesh-243001, 8291424988 / 0581-2423016 **Gorakhpur** : Cross Road The Mall, Shop No 16-20, 1st Floor, Bank Road, A D Chowk, Gorkhpur, Uttar Pradesh-273 001, 8755290011 / 05514052452 **Haldwani** : 1st Floor, A K Tower, Landmark: Above HDFC Bank Ltd., Durga City Centre, Haldwani, Uttarakhand-263139, 8811014908 / 05946-222433**Jhansi** : 551/1 & 556/2, 1stFloor, BKD Chitra Road, Infront of Dhyanchand Stadium, Civil Lines, Jhansi, Uttar Pradesh-284001, 9934309512, **Kanpur** : 16/77, Civil Lines, Kanpur, Uttar Pradesh-208 001, 8957242920 / 0512-2306308 **Lucknow** : Aryan Business Park, 2nd Floor, 19/32, Park Road, (Old 90 MG Road) Lucknow, Uttar Pradesh-226 001, 8291380061/ 0565-2972147, **Mathura** : Ist floor, SFD Tower.,Goverdhan Road, Opp. Jal Nigam Office, Krishna Nagar, Mathura, Uttar Pradesh-281004, 9793003356, **Moradabad** : Shri Vallabh Complex, Near PMS School & Cross Road Mall, Pili Kothi, Civil Lines, Moradabad, Uttar Pradesh-244001, 9760038353, **Varanasi** : 1st Floor, Bhavani Market, D-58/2A-1, Rathyatra, Varanasi, Uttar Pradesh-221010, 7572021141 / 0542-2226872

EAST ZONE
BIHAR REGION

Bhagalpur : 1st Floor, Kavita Apartment, Opp Head Post Office, Mahatma Gandhi Road, Bhagalpur, Bihar-812 001, Tel: (0641) 2300040 , **Darbhanga** : J R PLAZA, 1st FLOOR, Rajkumarganj Main Road, Mirzapur, NEAR LIC Darbhanga / Woodland, Darbhanga, Bihar-846 003, Tel: (06272) 250033, **Gaya** : 1st Floor, Zion Complex Opp. Fire Brigade, Swarajpuri Road, Gaya, Bihar-823 001, Tel: (0631) 2221623, **Muzaffarpur** : Ground Floor, LIC 'Jeevan Prakash' Building Uma Shankar Pandit Marg, Opposite Devisthan (Devi Mandir), Club Road, Muzaffarpur, Bihar-842 002, Tel: (0621) 2265091, **Patna** : 3rd Floor, Harshwardhan Arcade, Beside Lok Nayak Jai Prakash Bhawan, (Near Dak Bunglow Crossing) Fraser Road, Patna, Bihar-800 001, Tel: (0612) 2200047, **Bihar Shariff** : First Floor of the building namely Kamla complex "Palika Market", Ranchi Road,Biharsarif,Nalanda, Bihar, Bihar-803101, **Arrah** : Khata No. 1759 & 1760 and its Plot No.2481(Part) Ground Floor of the building namely Radhika Complex situated at East Ramna Road, Opposite Shahid -Bhawan, Ara, P.S.- Ara Town, Bhojpur, Bihar-802301,

NORTH EAST REGION

Agartala : Surya Chowmohani, Surjya Building (1st Floor) Hari Ganga Basak Road, West Tripura, Agartala, Tripura-799 001, Tel: 0381-2383995/0381-2387812, **Guwahati** : 1st Floor, Hindustan Building, Motilal Nehru Road, Panbazar, Guwahati, Assam-781 001, Tel: +919531473544 / +919531473533, **Jorhat** : 1st Floor, Hotel President Commercial Complex, Gar Ali, Thana Road, Jorhat, Assam-785 001, Tel: (0376)2300024/25, **Shillong** : 1st Floor,Saket Bhawan Above Mohini Store. Police Bazar, Shillong, Meghalaya-793 001, Tel: (0364)2500910, **Silchar** : 1st Floor N N Dutta Road, Premtala, Silchar, Assam-788 001, Tel: (03842)230082, **Tinsukia** : Ward No 6, Chirwapatty Road, Tinsukia, Assam-786 125, Tel: (0374)2340266/2341026, **Nagaon** : Dag No 791 of P.P No 491. on the ground floor .R.R.B ROAD R.R.B ROAD, Nagaoon , Assam, Nagaon, NORTH EAST-782002

ORISSA & JHARKHAND REGION

Balasore : Plot. No. 570, 1st Floor, Station Bazar, Near Durga Mandap, Balasore, Odisha-756 001, Tel: 06782-241947, 06782-241894, **Berhampur(ODISHA)** : 4th East Side Lane Dharma Nagar, Gandhi Nagar, Berhampur, Odisha-760 001, Tel: 0680-2225094/2225095/2225096, **Bhubaneswar** : 1st Floor, Orissa Co-operative Housing Corporation Ltd Building 24, Janpath, Near Ram Mandir, Bhubaneswar, Odisha-751 001, Tel: 0674-2396995 /2394997 / 2391023, **Bokaro** : Plot no: C-1, 20-C City Centre, Sector-4, Bokaro Steel City, Bokaro, Jharkhand-827 004, Tel: 06542-231702/ 233348, **Cuttack** : Plot-99 , Ground Floor, Vivekananda Lane Badambadi Kathajodi Road, Badambadi, Cuttack, Odisha-753 012, Tel: 0671-2315350/51/52, **Dhanbad** : Unit No. 107 1st Floor, Ozone Plaza, Bank More, Dhanbad, Jharkhand-826001, Tel: 0326-2300519, **Jamshedpur** : 1-A, Ram Mandir Area, Main Road, Bistupur, Jamshedpur, Jharkhand-831 001, Tel: 0657-2321446, **Ranchi** : Shop no 8 & 9, SPG Mart Commercial Complex, Old H B Road, Bahu Bazar, Ranchi, Jharkhand-834 001, Tel: 7542978555 / 9264430127, **Rourkela** : Shree Vyas Complex, Ground Floor, Panposh Road, Near Shalimar Hotel, Rourkela, Odisha-769 004, Tel: 0661-2401116/7, **Sambalpur** : 1st Floor, R N Complex, Opp Budharaja High School, Beside LIC Building, Budharaja, Sambalpur, Odisha-768 004, Tel: 0663-3500075/2541214, **Deoghar** : Ground Floor of the building namely DURGA TOWER V.I.P CHOWK, COURT ROAD, Deoghar, ORISSA JHARKHAND-814112, **Puri** : 1st Floor Above Indian Bank, VIP Road, Puri, ORISSA JHARKHAND-752001, Tel: (06752) 353553, **Angul** : Floor, Plot No. 158. 159 situated at Gandhi Marg, Near Hanuman Temple Amalapada, Angul Town, Ward No. 18, P.O./P.S./Dist. Angul, ORISSA JHARKHAND-759122

WEST BENGAL REGION

Asansol : 1st Floor, 129 G T Road, Rambandhutala, Asansol, West Bengal-713 303, Tel: (0341) 2970089, 2221818, **Barasat** : 57 Jesore Road, 1st Floor, Sethpukur, Barasat, North 24 Paraganas,, West Bengal-700 124, Tel: 033-25844645/25844583, **Bardhaman** : 2nd Floor, Sree Gopal Bhavan, 37A, Parbirhata Bardhaman, West Bengal-713 103, Tel: 0342-264-7238/7722, **Berhampore (WB)** : 1/5 K K Banerjee Road, First Floor, Gorabazar, Berhampore, Murshidabad, West Bengal-742 101, Tel: (03482) 274251, 277163, **Durgapur :** 3rd Administrative Building, 2nd Floor, City Centre, Asansol. Durgapur Development Authority, Durgapur, West Bengal-713 216, Tel: (0343) 2546 831/832, 2546 136, **Kalyani** : B-12/1, Near Central Park, Kalyani, Dist. Nadia, West Bengal-741 235, Tel: (033) 25025136, 25025135, **Kharagpur** : Atwal Real Estate, 1st Floor, " MS Tower", O T Road, Opp College INDA, Dist Midnapur (W), Kharagpur, West Bengal-721 305, Tel: 03222-228518, 228520, **Kolkata (Main)** : 29, Netaji Subhash Road, Kolkata, West Bengal-700 001, Tel: (033) 22436571/22134832, 2213 4853, **Malda :** 10/26 K J Sanyal Road, 1st Floor, Opp Gazole Taxi Stand, Malda, West Bengal-732 101, Tel: 03512-223724, 03512-223728, **Rash Behari :** Ground Floor, 99, Rash Behari Avenue, Kolkata, West Bengal-700 029,

Tel: (033) 2463 9811/9813/9815, 2463 9812, **Salt Lake :** AD-55 Sector-1, Salt Lake City, Kolkata, West Bengal-700 064, Tel: (033) 46010410 / 46039069, **Serampore :** 6/ A/I/1, Roy Ghat Lane,"Hinterland Complex", Ground Floor, Serampore, Hooghly, West Bengal-712 201, Tel: (033) 26529153, 26529154, **Siliguri :** Vyom Sachitra, Pranima Mandir Road Ward No 4o, Siliguri, West Bengal-734 001, **Bankura** : shop/mulgies bearing No. 80/1/A on the Ground Floor "Gourab" situated at Natunachati, raghunathpur, Main Road, Bankura, West Bengal-722101, **Jalpaiguri** : shop/mulgies bearing No. R.S. Khatian No. – 3659, R.S. Sheet No. – 33, R.S. Plot No. – 1038 Ground Floor of the building namely Sunny Apartment situated in Plot No. – 1038, bearing part of Holding No. 349/199/F/C/D, locality known as Club Road, Nayabasti, Jalpaiguri, West Bengal-735101

SOUTH ZONE
ANDHRA PRADESH REGION

Guntur : Door No. 31-9-832, 9th Line, Second Cross, Arundelpet Guntur, Andhra Pradesh-522 002, Tel: 0863-2333819/2329094, **Hyderabad (Main)** : Oasis Plaza, 1st Floor, 4-1-898 Tilak Road, Abids, Hyderabad, Telangana-500 001, Tel: 040-24750381/24750382/24750281, **Kadapa** : D No 2 / 790, Sanaulla Tower Nagarajpeta Kadapa, Andhra Pradesh-516001, Tel: 08562-222121 / 222131 , 222141, **Nellore** : # 16/1433, 1st Floor, Sunshine Plaza, Ramalingapuram, Main Road, Nellore, Andhra Pradesh-524 003, Tel: 0861-2335818/19, **Punjagutta** : 6-3-679, 1st Floor, Elite Plaza, Green Land Road Punjagutta, Hyderabad, Telangana-500 082, Tel: 040-23417426/7246, **Rajamahedravaram** : Door No.7-26-21, 1st Floor, Jupudi Plaza, Maturi Vari St.,T. Nagar, Rajamahendravaram, Dist- East Godavari, Andhra Pradesh-533 101, Tel: 0883-2440454/2432844/2425202, **Tirupati** : D. No. 20-1-201-C, Ground Floor, Korlagunta Junction, Tirumala Bypass Road, Tirupati, Andhra Pradesh-517 501, Tel: 0877-2221307/2970306, **Vijayawada** : # 27-12-34 Ground Floor BSN Reddy Complex, Gudavallivari Street, Governorpet Vijayawada, Andhra Pradesh-520 002, Tel: 0866-2578819/2574129, **Visakhapatnam** : UTI Financial Centre # 47-1-99, 1st Floor Dwaraka Nagar, 6th Lane Beside BVK College Visakhapatnam , **Andhra Pradesh** - 530016, Tel: 0891-2748121 / 2748122 / 2550275, Warangal : D. No. 15-1-237, Shop No. 5, 5A & 6, Warangal City Centre Near Mulugu X Road, Warangal, Telangana-506 007, Tel: 0870-2441099/2440766/2440755, **Kurnool** : UCON Legend situated in D Nos 40/39-1 A and 40/39/3 old D. No 40/39-3-1-A and 40 /39-3B Kurnool City Kurnool City , Andhra Pradesh-518001, Tel: 08518-453280, **Khammam** : shop/mulgies bearing No. 2nd floor, 15-8-210/A (Old door no. 4-2-129/1) Srinagar Colony, Opposite to Khanapuramhaveli Police Station, Wyra Road, Khammam Khammam, Andhra Pradesh-507002, Tel: 08742-457684/9136016389, **Kannur** : door No: 51/2277 on the 2nd Floor Grand Plaza Building situated at Fort Road Kannur Kannur, Andhra Pradesh-670001, Tel: 0497 2970086, **Anantapur** : shop/mulgies bearing No. D.No.14-110, TVS Site, Subhash Road, Anantapur 3rd Floor of the building namely Vidyadhari Estates Private Limited situated in Subhash Road Anantapur Anantapur, Andhra Pradesh-515001, Tel: 08554-298294, **Karimnagar** : D.No. 1-2-50/22/1, Survey no. 256,257 and 258 Laxmi Nagar, Old Bazar, towards Kaman to Housing board road, Karimnagar Karimnagar, Andhra Pradesh-, Tel: 0878-2930171,

KARNATAKA REGION

Mangalore : 103 /104, 1st floor, Indus Business Centre, Near Canara Bank, Bunts Hostel - Kadri Road, Manglore, Karnataka-575002, Tel: (0824) - 2426290/2426258/2426325, **Bangalore (Main)** : 1st Floor, Centenary Building, No 28, M G Road, Bengaluru, Karnataka-560 001, Tel: 080 25592125/130, **Belgaum :** 1st Floor, 'Indira', Dr. Radha Krishna Marg, 5th Cross, Subhash Market, Hindwadi, Belgaum, Karnataka-590 011, Tel: 0831-242 3647, **Bellary** : Ground Floor, Sri Basava Square, 2nd Cross Gandhinagar, Gandhinagar, Bellary, Karnataka-583 103, Tel: (08392) 255634 / 635, **Davangere** : No.998 (Old No.426/1A), "Satya Sadhana" Kuvempu Road, Lawers Street, K B Extension, Davangere, Karnataka-577 002, Tel: 08192-231731/30, **Gulbarga** : F-8, First Floor, Asian Complex, Near City Bus Stand, Head Post Office Road, Super Market, Gulbarga, **Karnataka** -585 101, Tel: (08472) 273864/65, **Hubli** : Kalburgi Square, 1st Floor, T B Road, Near Desai Cross, Hubli, Karnataka-580 029, Tel: 0836-2363963,2362061,2363188, **Jayanagar** : No. 76, (Old No. 756) First Floor, 33rd A Cross, 10th Main, 4th Block, Jayanagar, Bangalore, Karnataka-560011, Tel: 080-26630837 , **Malleswaram** : No 60, Maruti Plaza, 8th Main, 18th Cross, Malleswaram West, Bangalore, Karnataka-560 055, Tel: 080 23340672, **Mysore** : No. 11, Kamakshi Hospital Road, 8th Cross, Saraswathipuram, Mysuru, Karnataka-570 009, Tel: 0821 2344425, **Shimoga** : Ground Floor, #321, 5th Parallel Road, Durgigudi, Shimoga, Karnataka-577201, Tel: 08182-295677, **Whitefield UFC** : F-106, First Floor, Regent Prime No. 48-50, Whitefield Main Road, Whitefield, Karnataka-560 066, Tel: 080-42012786, **Udipi** : shops no. /mulgis no. No5-4-107/3 and 5-4-107/2(1). on the First Floor of the building namely Chris Complex situated in Jodukatte , 76 Badagubettu Village, Kinnimulki ward Udipi, Karnataka-576101, Tel: 0820-2521194/4613393,

TAMIL NADU & KERALA

Anna Nagar : W 123, Third Avenue (First Floor, Above Karnataka Bank) Anna Nagar, Chennai, Tamil Nadu-600 040, Tel: (044) 48674862 & 35092987, **Chennai (Main)** : No 180, Capital Tower, Ground Floor, Opp to Hotel Palmgrove, Kodambakkam High Road, Nungambakkam, Chennai, Tamil Nadu-600 034, Tel: (044)-48574545/48574546, **Cochin** : Ground Floor, Palacakal Building, Chittor Road, Near Krishna Hospital Iyyattu Junction, Ernakulam, Cochin, Kerala-682 011, Tel: (0484) 2380259/2868743/2382163 , **Coimbatore** : " R G Chambers", 1st Floor, 1023, Avinashi Road, Above RBL Bank Coimbatore, Tamil Nadu-641 018, Tel: (0422) 2220874 / 2221875, **Kottayam** : Muringampadam Chembers, Ground Floor, 17/480-F, CMS College Road, Kottayam, Kerala-686 001, Tel: (0481)-2560733; (0481)2560734, **Kozhikode** : Aydeed Complex, YMCA Cross Road, Kozhikode Calicut, Kerala-673 001, Tel: (0495) 2367284 , **Madurai** : No. 3 West Marret Street, LIC Building (1st Floor), Opposite to Railway Station, Madurai, Tamil Nadu-625 001, Tel: (0452)2338186, **Pondicherry** : Door No. 20, Savitha Plaza , 100 Feet Road, Near Indira Gandhi Square Pondicherry, Pondicherry-605005, Tel: 8433617552, **Salem** : No.20,1st Floor, Above Federal Bank, Ramakrishna Road, Salem, Tamil Nadu-636 007, Tel: (0427) 2316163, **Thiruvananthapuram** : 1st Floor, Saran Chambers, Vellayambalam, Thiruvananthapuram, Kerala-695 010, Tel: (0471) 2721415;2723674, **Tiruchirapalli** : Kingston Park , No 19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirapalli, Tamil Nadu-620 017, Tel: (0431) 2770712, 2770713 , **Tirunelveli** : 1st Floor, 10/4 Thaha Plaza South Bypass Road, Vannarpet, Tirunelveli, Tamil Nadu-627 003, Tel: (0462)2500186, **Tirupur** : 1st Floor, Tip Top Business Centre, (Near Railway Station Rear Entrance), 104-109, College Road, Tirupur, Tamil Nadu-641602, Tel: (0421) 2236339 , **Trichur** : Kollannur Devassy Building, 26/621, 1st Floor Town Hall Road, Trichur, Kerala-680 020, Tel: (0487)2331495,2331496,2331259, **Vellore** : 1st Floor, (Back Side) , SAI RAJYA, No 14, Officers Line (Anna Salai) Vellore, Tamil Nadu-632 001, Tel: (0416)2235339/2235357, **Erode** : shop/mulgies bearing No. 16/1A First .Floor situated in Kumarasamy Street, Erode Erode, TAMIL NADU & KERALA-638001, **Alappuzha** : AMCW/14/2015 on the 1st Floor of Sree Rajarajeswari Building Church Road, Mullackal Ward, Alleppey Alleppey, TAMIL NADU & KERALA-688011, Tel: 0477-4058080, **Malappuram** : No.15/593Z8& 15/593Z9 on the 1st Floor DALIYA KPEES AVENUE situated in NEAR COLLECTOR BUNGALOW, UPHILL, MALAPPURAM Malappuram, TAMIL NADU & KERALA-676505, Tel: 0483- 353 5745, **Palakkad** : No. 28/351-9 on the First Floor A K Tower situated in Palat Jn. Civil Station Road, Palakkad Palakkad, TAMIL NADU & KERALA-678001, Tel: 0491-3525625

UTI NRI CELL

UTI Tower, 'Gn' Block, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051, Tel: 66786064 • Fax 26528175 •E-mail: uti-nri@uti.co.in

OFFICE OF THE REGISTRAR

KFin Technologies Ltd.: Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032, **Board No:** 040-6716 2222, **Fax No.:** 040-6716 1888, **Email:** uti@kfintech.com

KFin TECHNOLOGIES LIMITED CENTRES

Abohar: C/o. Shri S K Goyal, Business Development Associate of UTI Mutual Fund, H. No. 1184, Street No.5, 7th Chowk, Abohar, Punjab-152 116, Tel.: 01634-221238, **Andaman & Nicobar Islands:** C/o Mr. P Krishna Murthy, No. 2, 1st Floor, Pongi Chaung, Near Tamizar Sangam, Port Blair, Andaman & Nicobar Islands-744101, Mobile: 03192 295853, **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagarpalika, Civil Lines, Azamgarh-276 001, Uttar Pradesh, **Bangalore:** No.35, Puttana Road, Basavanagudi, Bangalore-560004, Phone No. 9611131412**,** **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851101, **Bongaigaon:** C/o Shri Uday Chatterjee, Natun Para, College Road, P.O. Bongaigaon Dist. Bongaigaon-783380, Assam, Tel.:03664-230488, **Borivali:** Gomati Smuti ground Floor, Jambli Gully, Near Railway Station, Borivali Mumbai, 400092, 022-28916319, **Chinsura:** No : 96, PO: Chinsurah, Doctors Lane, Chinsurah 712101, West Bengal, Phone no. 033-26810164, **Daltonganj:** C/o Mr Dimbesh Shrivastava, Mahendra Arcade, 2nd Floor, Near Zila School Chowk, Daltonganj, Dist. Palamau-822 101, Jharkhand, Mob.: 9955365440, **Deoria:** K. K. Plaza, above Apurwa sweets, Civil Lines Road, Deoria 274001, Uttar Pradesh, Phone No. 7518801811, **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru-534 002, Tel.: (08812) 227851 to 54, **Ferozpur:** The Mall Road, Chawla bulding 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur 152002, Punjab, Phone No. 01632-241814, **Firozabad:** C/o Mr Nand Kumar Verma, 42/1, Shivaji Marg, Firozabad, Uttar Pradesh – 283 203, Tel. no. 05612 248290**, Gangapur:** C/o Mr Laxmi Narayan Gupta, 98, Bharat Katla, Opposite Private Bus Stand, Gangapur City, Dist. Sawaimadhopur, Rajasthan-322 201, Tel. No. 07463-231945, **Ghazipur:** House no. 148/19, Mahua Bagh, Raini Katra, Ghazipur 233001, Uttar Pradesh, Phone No. 7518801814, **Gonda:** H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda 271001, Uttar Pradesh, Phone No. 7518801815, **Hassan:** SAS No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road Near Brahmins Boys Hostel, Hassan 573201, Karnataka, Phone No. 08172 262065, **Himatnagar:** C/o Shri Mohamedarif S Memon, B-1, Deshkanta Memon Complex, Opp. Power House, Hajipura, Himatnagar-383001 Gujarat, Tel.: 02772-240796, **Howrah:** C/o Shri Asok Pramanik, Uluberia-R.S., Majherrati, Jaduberia, Dist. Howrah, West Bengal, Pin-711316, Tel.: 033-26610546, **Jammu & Kashmir:** C/o Smt Sunita Malla (Koul), Near New Era Public School, Rajbagh, Srinagar, Jammu & Kashmir-190008, Tel.: (0194) 2311868, **Kaithal:** C/o Mr. Parvesh Bansal, Business Development Associate, S.C.O. No. 333, 1st Floor, Sector-20, Urban Estate, Kaithal, Haryana-136027, Tel. No.: (01746) 298 486, **Karnal:** 18/369, Char Chaman, Kunjpura Road, Karnal-132 001, Haryana, Tel.:(0184) 2251524 / 2251525 / 2251526, **Karur:** No 88/11, BB plaza, NRMP Street, K S Mess Back side, Karur-639002, Tamil Nadu, Phone No. 04324-241755, **Katihar:** C/o Mr Rabindra Kumar Sah, Keshri Market, Barbanna Gali, Baniatola Chowk, M G Road, Katihar, Dist-Katihar, Bihar-854 105, Tel.: (06452) 244 155, **Kheda:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, Kheda-387001, Gujarat, Tel.: (0268) 2565557, **Kolkata:** 2/1 Russel Street, 4th floor, Kankaria Centre, Kolkata-70001, West Bengal, Phone No. 9836585149, **Kollam:** Sree Vigneswar Bhavan, Shastri Jn. Kollam-691 001, Kerala, Tel.: (0474) 2747055, **Mandi:** House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi-175001, Himachal Pradesh, Phone No. 7518801833, **Mirzapur:** Ground Floor, Triveni Campus Ratan Ganj, Mirzapur-231 001, Uttar Pradesh, Tel.: 7518801836, **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, Punjab, Pin-142 001, Tel.: (01636) 230792, **Morena:** House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena-476001, Madhya Pradesh, Phone No. 7518801838, **Mumbai:** 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next to Union Bank, Fort, Mumbai-400 001. Phone No. 9004089492, **Nadia:** C/o Shri Prokash Chandra Podder, Udayan, 20, M.M. Street, (Nr. Sadar Hospital, Traffic More), PO Krishnagar, Dist. Nadia, West

Bengal, Pin-741101, Mob.: 953472255806, **Nagercoil**: 45, East Car Street, 1st Floor, Nagercoil-629 001, Tamil Nadu Tel.: (04652) 233552 , **Nagpur:** Plot No. 2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp Khandelwal Jewellers, Dharampeth, Nagpur-440010, Maharashtra, Tel. No. 0712 - 2533040, **Nanded**: Shop No.4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded, Maharashtra-431 602, Tel.: 02462-237885, **Paradip:** C/o Mr Prasanna Kumar Routaray, New Trade Center-1, Unit No-5, 2nd Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha-754142, Tel.: (06722) 223 542**, Pathankot:** 2nd Floor, Sahni Arcade, Adjoining Indra Colony Gate, Railway Road, Pathankot, Punjab-145 001, Tel. No. 0186 2254770, **Raghunathganj:** C/o Mr Dukhu Shaikh, Room No 39, 1st Floor Fultala Municipality Market Complex, Raghunathganj, Murshidabad Pin: 742 225; West Bengal, Tel No.-03483-266720, **Ranchi:** Room no 307, 3rd floor, Commerce Tower, Beside Mahabir Tower, Ranchi-834001, Phone No. 9431166066, **Renukoot:** C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonebhadra (U.P.), Renukoot 231217, Phone no.7518801842, **Rewa:** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa-486001, Madhya Pradesh, Phone No.7518801843, **Rewari:** C/o Shri Raghu Nandan, Business Development Associate for UTI Mutual Fund, SCO-7, 1st Floor, Brass Market (Opposite LIC office) Rewari-123401, Haryana Tel (01274) 224864, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee-247 667, Tel.: (01332) 277664/667, **Satna:** C/o Shri. Ajay Dinkar Modak**,**1st Floor Gopal Complex, Near Bus Stand, Rewa Road, Satna-485 001, Madhya Pradesh, M-7518801847, **Shivpuri:** A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri-473551, Madhya Pradesh, Phone No. 7518801850, **Shyamnagar:** C/o Mr Joydip Bandyopadhyay, 144, Dr B C Roy Road, Shyamnagar, PO: Noapara, Dist: North 24 Parganas, West Bengal-743 127, Tel.: (033) 25867770, **Sitapur**: 12/12 Surya Complex, Station Road ,Uttar Pradesh, Sitapur 261001, Phone No.751880185, **Solan**: Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan 173212, Himachal Pradesh, Phone No. 7518801852, **Sonepat:** 2nd Floor, DP Tower, Model Town, Near Subhash Chowk, Sonepat-131 001, Haryana, Tel.: 7518801853, **Srikakulam**: D.No. 4-4-97 First Floor Behind Sri Vijayaganapathi Temple, Pedda relli veedhi, Palakonda Road, Srikakulam-532001, Andhra Pradesh, Phone No.8942229925, **Supaul**: C/O Shri Amrendra Prasad Sahu, Near Main Post Office, Station Road, Dist-Supaul, PIN- 852131, Bihar, **Thane:** Room No. 302 3Rd Floor, Ganga Prasad, Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada, Thane West Mumbai, 400602m 022 25303013, **Thiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank Ltd, Thiruvalla, Pathanamthitta, Kerala-689 107. Tel.: (0469) 3205676**, Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin-628 003, Tel.: (0461) 2334601/602, **Uttar Dinajpur:** C/o Shri Prasanta Kumar Bhadra, Sudarshanpur, Near Telecom Exchange, P.O. Raiganj, Uttar Dinajpur, West Bengal, Pin-733134, Tel.: 03523-253638, **Vile Parle:** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complexm M .V .Road, Andheri East , Opp Andheri Court, Mumbai, 400069, 022-46733669**, Yamuna Nagar**: Jagdhari Road, Above UCO Bank, Near DAV Girls College, Yamuna Nagar-135 001, Haryana. Tel.: 95417 21389.

DUBAI REPRESENTATIVE OFFICE

UTI International (Singapore) Private Limited, Office 19, Floor 3, Gate Village 08, Dubai International Financial Center, P.O. Box 506879, Dubai, UAE, Tel: +97143857707, Fax: +97143857702

MF UTILITY FOR INVESTORS

The online portal of MF Utilities India Private Ltd (MFUI) i.e. www.mfuonline.com and authorised Points of Service ("POS) of MFUI shall act as Official Points of Acceptance (OPAs) in addition to the existing OPAs of the UTI AMC Ltd. For further details please refer to SID/SAI.

MF CENTRAL

As per provision no. 16.6.1 of para 16.6 under Chapter 16 of SEBI Master Circular for Mutual Funds No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, Kfin Technologies Limited ("KFintech") and Computer Age Management Services Limited ("CAMS") have jointly developed MFCentral - A digital platform for transactions/ service requests by Mutual Fund investors. Accordingly, MF Central will be considered as an Official Point of Acceptance (OPA) for transactions in the Schemes of UTI MF.