

SCHEME INFORMATION DOCUMENT

SECTION I

UTI Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter: UTI Arbitrage Fund	Benchmark Risk-o-meter: Nifty 50 Arbitrage Index
- Capital appreciation over medium to long term - Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/ unhedged position in either equity or derivative instruments		

Risk-o-meter for the fund is based on the portfolio ending September 30, 2025. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any change 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>

*** 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 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 November 17, 2025

TABLE OF CONTENTS

Item No.	Contents	Page No.
	SECTION I	
	Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME	3
	Due Diligence by the Asset Management Company	12
	Part II. INFORMATION ABOUT THE SCHEME	
A	How will the scheme allocate its assets?	13
B	Where will the scheme invest?	15
C	What are the investment strategies?	16
D	How will the scheme benchmark its performance?	17
E	Who manages the scheme?	17
F	How is the scheme different from existing schemes of the mutual fund?	18
G	How has the scheme performed?	18
H	Additional scheme related disclosures	19
	Part III- OTHER DETAILS	
A	Computation of NAV	20
B	Annual scheme recurring expenses	21
C	Load structure	23
	SECTION II	
I	INTRODUCTION	
A	Definitions/Interpretation	25
B	Risk factors	25
C	Risk mitigation strategies	34
II	INFORMATION ABOUT THE SCHEME	
A	Where will the scheme invest?	36
B	What are the investment restrictions?	38
C	Fundamental Attributes	43
D	Other Scheme Specific Disclosures	44
III	OTHER DETAILS	
A	Periodic disclosure Half Yearly Disclosure: Portfolio / Financial Results	70
B	Periodic disclosure Annual Report	
C	Transparency / NAV Disclosure	71
D	Stamp duty	71
E	Associate Transactions	71
F	Taxation	71
G	Rights of Unitholders	72
H	Risk-o-meter	73
I	Daily Performance Disclosure	73
J	Monthly Portfolio Disclosure	73
K	Scheme Summary	73
L	Disclosure of Assets Under Management	73
M	Additional Disclosure	74
N	Disclosures of Votes Cast by the Mutual Funds	74
O	Merger / Consolidation of Schemes of MFs	74
P	List of official points of acceptance	75
Q	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.	75

Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description								
I.	Name of the Scheme	UTI Arbitrage Fund								
II.	Category of the Scheme	Arbitrage Fund								
III.	Scheme Type	An open ended scheme investing in arbitrage opportunities.								
IV.	Scheme code	UTIM/O/H/ARB/06/01/0026								
V.	Investment Objective	The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.								
VI.	Liquidity	The schemes will offer subscription and redemption of units on every business day on an ongoing basis.								
VII.	Benchmark	Nifty 50 Arbitrage Index								
VIII.	Transparency/NAV Disclosure	The Mutual Fund shall declare the Net asset value separately for different options of both the Plans by 11 p.m. on every business day on website of UTI Mutual Fund, www.utimf.com and on AMFI’s web-site www.amfiindia.com. Further details please refer Section II.								
IX.	Applicable timelines	(a) The redemption proceeds shall be paid to the unitholders within 3 (three) working days from the date of redemption. (b) The Payment of IDCW / Dividend to the unitholders shall be paid within 7 (seven) working days from the record date								
X.	Plans & Options	In addition to the Regular Plan, the Scheme offers a *Direct Plan. Both the Plans offer following options : Both the Plans offer following Options : i) Growth Option – Ordinarily under this option no Income Distribution cum Capital Withdrawal i.e. IDCW will be made and all accrued and earned income will be ploughed back and reflected through growth in the NAV. ii) Payout of IDCW Option iii) Reinvestment of IDCW Option Default Option–Growth Option In case of valid applications received, without indicating any choice of the Option, it would be considered as Growth option and processed accordingly. The NAVs of the two options will be different and separately declared, the portfolio of investment remaining the same. As per provision no.11.1 under chapter 11 of SEBI Master Circular for Mutual Funds on Review of Dividend option(s)/ Plan(s) in case of Mutual Fund Schemes, all the existing and proposed Schemes of Mutual Fund shall name / rename the Dividend option(s) in the following manner: <table><tr><th>Option / Plan</th><th>Name</th></tr><tr><td>Dividend Payout</td><td>Payout of Income Distribution cum capital withdrawal option</td></tr><tr><td>Dividend Re-investment</td><td>Reinvestment of Income Distribution cum capital withdrawal option</td></tr><tr><td>Dividend Transfer Plan</td><td>Transfer of Income Distribution cum</td></tr></table>	Option / Plan	Name	Dividend Payout	Payout of Income Distribution cum capital withdrawal option	Dividend Re-investment	Reinvestment of Income Distribution cum capital withdrawal option	Dividend Transfer Plan	Transfer of Income Distribution cum
Option / Plan	Name									
Dividend Payout	Payout of Income Distribution cum capital withdrawal option									
Dividend Re-investment	Reinvestment of Income Distribution cum capital withdrawal option									
Dividend Transfer Plan	Transfer of Income Distribution cum									

		<table><tr><td></td><td>capital withdrawal plan</td></tr></table> *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. All categories of Investors (whether existing or new Unitholders) as permitted under this SID are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various modes (except Platform(s) where investor’s applications for subscription of units are routed through Distributors). The Direct Plan will be a separate plan under the Fund/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 Arbitrage Fund will have to indicate “Direct Plan” against the Scheme name in the application form, as for example. “UTI Arbitrage Fund - Direct Plan”. Treatment of applications under "Direct" / " Regular " Plans: <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> 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.		capital withdrawal plan	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
	capital withdrawal plan																																							
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																																					
XI.	Load Structure	<table><tr><th>Entry Load (As % of NAV)</th><th>Exit Load (As % of NAV)</th></tr><tr><td>NIL</td><td>(A) Redemption / Switch out within 15 days from the date of allotment – 0.25% (B) Redemption / Switch out after 15 days from the date of allotment – NIL</td></tr></table> Any redemption / switch out of units would be done on First in First Out (FIFO) basis.	Entry Load (As % of NAV)	Exit Load (As % of NAV)	NIL	(A) Redemption / Switch out within 15 days from the date of allotment – 0.25% (B) Redemption / Switch out after 15 days from the date of allotment – NIL																																		
Entry Load (As % of NAV)	Exit Load (As % of NAV)																																							
NIL	(A) Redemption / Switch out within 15 days from the date of allotment – 0.25% (B) Redemption / Switch out after 15 days from the date of allotment – NIL																																							
XII.	Minimum Application Amount/switch in	Minimum initial investment is Rs.5,000/- under both the plans. Subsequent minimum investment under a folio is Rs.1,000/- and in multiples of Re.1/- thereafter with no upper limit.																																						

		Minimum SIP Amount: The minimum amount of each investment for SIP is Rs.500/- (for Daily, Weekly and Monthly Option) and Rs.1500/- (for Quarterly Option).	
XIII.	Minimum Additional Purchase Amount	Regular Plan / Direct Plan Subsequent minimum investment under a folio is Rs.1,000/- and in multiples of Re.1/- thereafter with no upper limit. Non applicability Minimum Application Amount (Lump-sum) and Minimum Redemption Amount As per the provisions of para 6.10 under Chapter 6 of SEBI Master Circular for Mutual Funds (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) has, inter alia specified compulsory contribution by certain employees of the AMCs in the scheme(s) of the Fund in which they have a role/oversight. The minimum application amount and minimum redemption amount, wherever specified in the SID / KIM, will not be applicable for investment made in schemes of UTI Mutual Fund in compliance with the regulatory requirements, including as above.	
XIV.	Segregated portfolio	The AMC, may create segregated portfolio in case of a credit event 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. For details kindly refer SAI.	
XV.	Stock lending/short selling	The Scheme will participate in stock lending. For details kindly refer SAI.	
XVI.	How to Apply	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/forms/kims-application-form-and-addenda; 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.	
XVII.	Investor services	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,	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

		Email: uti@kfintech.com	Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in
XVIII.	Special Products / Facilities	i. Systematic Investment Plan (SIP) (a) Step up facility (b) Any Day SIP (c) Micro SIP (d) Pause facility SIP is also available for transactions through Stock Exchange Platform (NSE/BSE) and units will also be available in Demat form. SIP is offered with following Periodicity: a. Daily Systematic Investment Plan (DSIP) b. Weekly Systematic Investment Plan (WSIP) c. Monthly Systematic Investment Plan (MSIP) and d. Quarterly Systematic Investment Plan (QSIP). In addition to Monthly and Quarterly frequencies in Systematic Investment Plan (SIP), two new frequencies of Daily and Weekly are hereby introduced with effect from 1st November 2021. The daily and weekly frequencies will be available in all the Schemes that are eligible for SIP. The daily and weekly frequencies will be available for SIPs registered using Electronic mode only. The daily and weekly frequencies will not be available for SIPs that are already active where the mandates are registered under Standing Instruction mode under Auto Debit arrangement. The number of instalments and the minimum amount requirement as applicable to monthly frequency will be applicable to Daily and Weekly frequencies. All other terms and conditions of Systematic Investment Plan will apply to the Daily and Weekly Frequencies. UTI AMC/UTI Mutual Fund reserves the right to change/modify the terms and conditions of SIP or withdraw the facility at a later date. The minimum amount of each investment for SIP: a. Daily, Weekly & Monthly Systematic Investment Plan (MSIP) Rs. 500/- & multiples of Re.1/- and b. Quarterly Systematic Investment Plan (QSIP) Rs. 1,500/- & multiples of Re.1/- UTI AMC/UTI Mutual Fund reserves the right to change/modify the terms and conditions of SIP or withdraw the facility at a later date. Pause Facility i. 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. ii. Limitations: a. SIP Pause can be opted only after payment of first 6 instalments from the start of SIP. b. SIP Pause can be opted only 2 times during the entire life time of a SIP mandate. iii. Minimum and Maximum Duration of Pause: The 'Pause' facility can be exercised for the following duration,	

		per instance: <table border="1"> <tr> <th>Frequency of SIP</th><th>Minimum</th><th>Maximum</th></tr> <tr> <td>Daily, Weekly & Monthly</td><td>One Month</td><td>Six Months</td></tr> <tr> <td>Quarterly</td><td>90 days</td><td>180 days</td></tr> </table> iv. 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. v. General Conditions: - SIP Debit will automatically resume after the completion of the Pause Period. - 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. vi. 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. vii. 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. Modification to Systematic Investment Plan w.e.f. April 1, 2024 A. <u>Auto Cancellation of SIP</u> 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: <table border="1"> <tr> <th>Sr. No.</th><th>SIP Interval</th><th>No. of failed attempts prior to cancellation of SIP</th></tr> <tr> <td>1</td><td>Daily</td><td>3</td></tr> <tr> <td>2</td><td>Weekly, Fortnightly</td><td>3</td></tr> <tr> <td>3</td><td>Monthly</td><td>3</td></tr> <tr> <td>4</td><td>Bi-monthly, Quarterly or Longer interval SIPs</td><td>2</td></tr> </table> B. 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. 2. Systematic Transfer Plan (STP) (Available as Source Scheme and Destination Scheme) Minimum amount of investment in case of new investment / unit value in case of existing investment in the source scheme for registration of STP is Nil. 3. Flexi Systematic Transfer Plan (Flexi STP) (Available as Source Scheme and Destination Scheme) The facility of Flexi STP 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	Frequency of SIP	Minimum	Maximum	Daily, Weekly & Monthly	One Month	Six Months	Quarterly	90 days	180 days	Sr. No.	SIP Interval	No. of failed 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
Frequency of SIP	Minimum	Maximum																								
Daily, Weekly & Monthly	One Month	Six Months																								
Quarterly	90 days	180 days																								
Sr. No.	SIP Interval	No. of failed 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																								

		(“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. (i) Available Mode: The Flexi STP Facility is available only for units held / to be held in Non-Demat Mode in the Source and the Destination Scheme. (ii) Available Schemes: The Flexi STP will be available in all source schemes and for the destination schemes in which the Regular STP is allowed. (iii) Limitation on Destination Scheme: Only one Flexi STP registration per destination scheme in a folio would be allowed. Though multiple Flexi STPs and / or Normal STPs are allowed in source schemes, only one Flexi STP or Normal STP will be allowed in the destination scheme. (iv) Frequencies Available are Daily, Weekly, Monthly and Quarterly intervals. (v) 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 STP date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the Flexi STP for those dates shall be processed for the last available Business Day in that month. (vi) Target Investment Value: In Flexi STP, 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. (vii) First Flexi STP Instalment: The first Flexi STP instalment will be processed for the instalment amount specified by the Unit holder at the time of enrollment. From the second instalment, Flexi STP instalment will be higher of the instalment amount or the amount as derived by the formula stated below: $[(\text{Instalment amount}) \times (\text{Number of instalments including the current instalment})] - (\text{Market Value of the investments through Flexi STP in the Destination Scheme on the date of transfer})$ (viii) Total Amount Invested: The total amount invested through Flexi STP over its tenure in the Destination Scheme, may be higher or lower than the Total Target Investment Value of the investment i.e. the $[(\text{Instalment amount}) \times (\text{total number of instalments specified by the Unit holder})]$. 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 STP could be higher or lower than the Total Target Investment Value of the investment. (ix) Minimum Amount, Frequency and Number of STPS: The
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	minimum amount per Flexi STP instalment amount and number of STPs at the time of registration shall be as follows: <table><tr><th>Frequency</th><th>Minimum Amount per Instalment</th><th>Minimum Number of Instalments</th></tr><tr><td>Daily</td><td>Rs. 100 and in multiples of Re.1</td><td>20</td></tr><tr><td>Weekly & Monthly</td><td>Rs. 1000 and in multiples of Re.1</td><td>6</td></tr><tr><td>Quarterly</td><td>Rs. 3000 and in multiples of Re.1</td><td>2</td></tr></table> (x) 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 STP. (xi)Minimum Investment Amount for STP 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 STP is Nil.. (xii) Turnaround time for activation of STP: All the Flexi STPs 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. (xiii) Load Structure: In respect of units created under Flexi STP enrolments, the Load Structure prevalent at the time of registration of the Flexi STP mandate shall govern the investors during the tenure of the Flexi STP. (xiv) Exit Load: The transfer under the Flexi STP 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. (xv) Termination of Flexi STP: Flexi STP will be terminated in case any of the below reasons are met. a. The units balance becomes NIL in the Source Scheme or their value is lower than minimum amount to be transferred as stipulated. b. Upon registration of Lien or Pledge or STOP against the Units in Source Scheme c. Upon receipt of intimation of death of the unit holder. d. If the unit holder submits a duly signed request for termination of Flexi STP, such Flexi STP shall be cancelled on a T+1 basis on of receipt of a valid request from the Unit Holder. e. The Trustee reserves the right to change/modify the terms and conditions of Flexi STP or withdraw the Flexi STP at a later date. f. Know Your Customer (KYC): Flexi STP 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 STP facility are as under; Illustration 1: <table><tr><th colspan="2">Flexi STP Enrollment Details:</th></tr><tr><td>Source Scheme</td><td>UTI Liquid Fund</td></tr></table>	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	Flexi STP Enrollment Details:		Source Scheme	UTI Liquid Fund
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															
Flexi STP Enrollment Details:																	
Source Scheme	UTI Liquid Fund																

		Destination Scheme		UTI Flexi Cap Fund – Growth Option	
		Frequency & Date of Transfer		Monthly – 1 st of every Month	
		Flexi STP amount of Transfer per installment		Rs. 1000/-	
		No. of Installments		12	
		Enrollment Period		JANUARY – DECEMBER	
		Steps for calculating Flexi STP Amount for the 5 th Installment as under (i.e. 1 st May 2023)			
		Total units allotted up to the date of last installment (i.e. 1 st April 2023)			28 Units
		NAV of UTI Flexi Cap Fund – Growth Option on 1 st May 2023			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/-
		5 th Flexi STP Amount for 1 st May 2023 will be;			
		A. Flexi STP amount of Transfer per installment			Rs. 1000/-
		B. Installment As determined by Formula $\{(1000*5) – 4083\}$			Rs.917/-
		Hence the installment Amount on 1 st May 2023 (Higher of A or B)			Rs. 1000/-
		Illustration 2:			
		Flexi STP Enrollment Details:			
		Source Scheme		UTI Liquid Fund	
		Destination Scheme		UTI Value Fund – Growth Option	
		Frequency & Date of Transfer		Monthly – 1 st of every Month	
		Flexi STP amount of Transfer per installment		Rs. 1000/-	
		No. of Installments		12	
		Enrollment Period		November – October	
		Steps for calculating Flexi STP Amount for the 7 th Installment as under (i.e. 1 st May 2023)			
		Total units allotted upto the date of last installment (i.e. 1 st April 2023)			82 Units
		NAV of UTI Value Fund – Growth Option on 1 st May 2023			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/-
		7 th Flexi STP Amount for 1 st May 2023 will be;			
		A. Flexi STP amount of Transfer per installment			Rs. 1000/-
		B. Installment As determined by Formula $\{(1000*7) – 5376\}$			Rs.1624/-
		Hence the installment Amount on 1 st May 2023 (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 STP using assumed figures. The Load and STT, if any, is not considered for this illustration.					
Systematic Withdrawal Plan (SWP) is available under the Payout of					

		IDCW option & Reinvestment of IDCW option and Growth Options (under both Regular Plan & Direct Plan of the Scheme). Transfer of IDCW Plan - Available ‘CanServe’ facility under the IDCW and Growth Options (under both Regular Plan & Direct Plan of the Scheme) refer subsequent paragraph on CanServe for detail information. Demat facility available:- Units of UTI Arbitrage Fund can be transacted through National Stock Exchange (Mutual Fund Service System) / Bombay Stock Exchange (BSE Star) Platform. In addition, switching of Units among eligible schemes is also available through the BSE Star MF platform. The facilities (special products) will not be available in Segregated Portfolio of the scheme except Auto switch facility. 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 the Statement of Additional Information (SAI) for SIP, Step Up Facility, Any Day SIP, Micro SIP, Pause facility, STP, Flexi STP, SWP and Transfer of IDCW Plan details.
XIX.	Weblink	TER for last 6 months, Daily TER and Factsheet is available under the following link on the website of UTI Mutual Fund https://www.utimf.com/downloads/fater-mfs

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

Due Diligence Certificate submitted to SEBI for UTI Arbitrage 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.

Date: November 17, 2025

Place: Mumbai

Sd/-

Gayatri Kannan
Compliance Officer

Part II INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

(1) Under normal market circumstances, the investment range would be as follows:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity and equity related instruments	65	100
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100
Money Market, Debt instruments, Securitized debt [#] and call money.	0	35

(2) The asset allocation under defensive circumstances would be as follows:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Equity and equity related instruments	0	65
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65
Money Market, Debt instruments, Securitized debt [#] and call money.	35	100

Indicative Table

Sr. No.	Type of Instrument	Percentage of Exposure	Circular references
1	Securities Lending (Stock lending)	20% of Net Assets of the Scheme The maximum exposure of the scheme to a single intermediary in the securities lending programme at any point of time would be 10% of the market value of the security class of the scheme or such limit as may be specified by SEBI.	Clause 12.11 of the SEBI Master Circular for Mutual Funds
2	Derivatives	The exposure to derivative shown in the above asset allocation tables is the exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation. The idea is not to take additional asset allocation with the use of derivatives. The notional value exposure in derivatives securities would be reckoned for the purposes of the specified limits. The margin money deployed on these positions would be included in the Money Market/Debt category. The entire derivatives position for the scheme will be taken with a view to hedge the corresponding equity exposures entirely. The scheme, under no circumstances will take a directional/unhedged position in either equity or derivative instruments	Clause 12.25 of the SEBI Master Circular for Mutual Funds
3	Securitized Debt	The fund may invest up to 50% of its debt portfolio in securitized debt	-
4	Overseas Securities	Clause enabled - Upper limit of 10% only specified for ADS/ GDR	Clause 12.19 of the SEBI Master Circular for Mutual Funds
5	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
6	Repo/ Reverse repo transactions in corporate debt securities	10% of Net Assets of the Scheme	Clause 12.18 of the SEBI Master Circular for Mutual Funds

#The fund may invest up to 50% of its debt portfolio in securitized debt.

* The exposure to derivative shown in the above asset allocation tables is the exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation. The idea is not to take additional asset allocation with the use of derivatives. The notional value exposure in derivatives securities would be reckoned for the purposes of the specified limits. The margin money deployed on these positions would be included in the Money Market/Debt category.

The cumulative gross exposure through equity, debt, derivative positions, repo transactions and credit default swaps in corporate debt securities and such other securities/assets as may be permitted by the SEBI from time to time should not exceed 100% of the net assets of the scheme in accordance with provision no. 12.24.1 of para 12.24 under chapter 12 of SEBI Master Circular for Mutual Funds.

The above percentages are indicative and not absolute.

The entire derivatives position for the scheme will be taken with a view to hedge the corresponding equity exposures entirely. The scheme, under no circumstances will take a directional/unhedged position in either equity or derivative instruments.

Defensive circumstances are when the arbitrage opportunities in the market place are negligible or returns are lower than alternative investment opportunities as per allocation pattern. The allocation under defensive considerations will be made keeping in view the interest of the unitholders.

The AMC, may create segregated portfolio in case of a credit event 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.

Portfolio Rebalancing

As per provision no. 1.14.1.2 (b) of para 1.14 under chapter 1 of SEBI Master circular for Mutual Funds, 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 upto 30 calendar days. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.

Further, as per the provisions the SEBI Master Circular for Mutual Funds, read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2025/92 dated June 26, 2025, as may be amended from time to time, in the event of deviation from mandated investment limits, including but not limited to asset allocation, issuer limits, sector limits, group limits or any other investment restriction prescribed under SEBI Regulations or circulars, due to passive breaches (i.e., occurrences not arising out of omission or commission of the AMC), the Fund Manager shall rebalance the portfolio of the Scheme within thirty (30) Business Days from the date of such deviation.

In case the portfolio of the Scheme is not rebalanced within the period of thirty (30) Business Days, a justification in writing, including details of efforts taken to rebalance the portfolio, shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, may extend the timeline for rebalancing by up to sixty (60) Business Days from the date of completion of the initial 30 Business Days' period.

In case the portfolio is not rebalanced within the aforementioned (mandated plus extended) timelines, the AMC shall comply with the restrictions, reporting, and disclosure requirements as specified in para 2.9.4 of Chapter 2 of the SEBI Master Circular for Mutual Funds, as may be amended from time to time.

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 and 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), if any.

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.

B. WHERE WILL THE SCHEME INVEST?

1. As per Regulation 43(1) of SEBI (Mutual Fund) Regulations, the scheme can invest in
 - i. Equity and equity related securities including convertible bonds and debentures and warrants carrying the right to obtain equity shares.
 - ii. Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
 - iii. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
 - iv. Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
 - v. Corporate debt securities (of both public and private sector undertakings).
 - vi. Securities issued by banks (both public and private sector) as permitted by SEBI from time to time and development financial institutions.
 - vii. Money market instruments permitted by SEBI, having maturities of up to one year, in call money the cash and derivative market, or in alternative investment for the call money market.
 - viii. Certificate of Deposits (CDs).
 - ix. Listed or to be listed Commercial Paper (CPs).
 - x. Indian Securitised Debt. The Scheme will not invest in foreign securitised debt.
 - xi. The non-convertible part of convertible securities.
 - xii. Such other securities / assets as may be permitted by the SEBI from time to time.
 - xiii. Derivative instruments like Interest Rate Swaps, Forward Rate Agreements, Index Futures, Index Options, Stock Futures, Stock Options and such other derivative instruments permitted by SEBI/RBI.

The above mentioned percentages given in item (C) would be adhered to at the point of investment in a stock. The portfolio would be reviewed quarterly to address any deviations from the aforementioned allocations due to market changes.

It may be noted that no prior intimation/indication would be given to investors when the composition/asset allocation pattern under the scheme undergo changes within the permitted band as indicated above. The investors/unitholders can ascertain details of asset allocation of the scheme as on the last date of each month on AMC's website at www.utimf.com that will display the asset allocation of the scheme as on the given day.

2. The scheme can invest in

- i. ADRs/ GDRs issued by Indian or foreign companies
- ii. Equity of overseas companies listed on recognized stock exchanges overseas
- iii. Initial and follow on public offerings for listing at recognized stock exchanges overseas
- iv. Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies
- v. Money market instruments rated not below investment grade
- vi. Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds
- vii. Government securities where the countries are rated not below investment grade

- viii. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities
- ix. Short term deposits with banks overseas where the issuer is rated not below investment grade

The scheme may invest in ADRs/GDRs upto 10% of the funds of the scheme.

As per the provision no. 12.19.1 of para no. 12.19 under Chapter 12 of SEBI Master Circular for Mutual Funds, on Enhancement of Overseas Investment limits for Mutual Funds, the aggregate ceiling for overseas investments is US \$ 7 bn. Within the overall limit of US \$ 7 bn, mutual funds can make overseas investments subject to a maximum of US \$1 billion per mutual fund. The enhanced limit for investment in overseas Exchange Traded Funds (ETFs) by MFs is USD 300 Million within overall industry limit USD One Billion. Headroom of 20% of the average AUM in Overseas securities/ Overseas ETFs, for previous 3 months would be available for investment in that month subject to specified limit as above.

For On-going schemes, that invest or are allowed to invest in Overseas securities/ Overseas ETFs, the headroom of 20% as stated above would be soft limit for the purpose of reporting only by Mutual Funds on monthly basis in the format prescribed vide the provision no. 12.19.1.3 (c) of para 12.19 under Chapter 12 of SEBI Master Circular for Mutual Funds.

The fund manager will consider the risk/reward ratio of the investments in these instruments. Risks may include fluctuating currency prices, relevant regulations of exchanges/countries, financial reporting standards, liquidity and political instability, among others. At the same time, these securities offer new investment and portfolio diversification opportunities into multi-market and multi-currency products.

C. WHAT ARE THE INVESTMENT STRATEGIES?

Investment focus and asset allocation strategy

The investment strategy of the fund is to endeavor to generate returns through various arbitrage opportunities. The equity derivative market provides the opportunity to generate returns from the implied cost of carry between the underlying and the derivatives market. This provides an opportunity to generate returns without taking on market risk. The Implied cost of carry and mis-pricing between the spot and futures markets can lead to profitable arbitrage opportunities. The strategy would be to carry out simple strategies, such as but not limited to, establishing offsetting positions in different markets without taking any directional price risk.

The debt component of the scheme would be invested in debt securities and money market instruments. The duration of the debt portfolio would primarily be managed with a view to generate income with lower interest rate risk as well as managing liquidity. However, when such opportunities are not available, the scheme may invest in short term debt or money market securities.

The strategies, the Scheme may adopt could be as under. The list is not exhaustive and the Scheme could use other strategies as available in the markets on a market neutral basis.

Cash Futures Arbitrage: The strategy would look for market opportunities between the spot and the futures market. The cash futures arbitrage strategy can be employed when the price of the futures exceeds the price of the underlying stock. The Scheme will buy the stock in cash market and will at the same time sell in the futures market thereby locking in the spread known as arbitrage return. Buying the stock in cash market and selling the futures results into a hedge where the scheme has locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. The future contracts are settled based on the last half an hour's weighted average trade of the cash market. Thus there is a convergence between the cash market and the futures market on expiry. This convergence helps the scheme to generate the arbitrage return locked in earlier. The fund may choose to roll over the futures position to the next month if the difference between the futures of the current and next month remains attractive. The position could even be closed earlier in case the price differential is realized before expiry or better arbitrage opportunities are available in other stocks. Also, in case the Scheme has to unwind the positions prior to the expiry on account of redemptions or any other reason, the returns would depend on the spread between the spot and futures price at which the position is unwound. The objective of the strategy is to lock-in the arbitrage gains.

Index Arbitrage: An Index derives its value from the underlying stocks and the underlying stocks can be used to create a synthetic index matching the Index levels. Also, theoretically, the fair value of a stock/ index futures is equal to the spot price plus the cost of carry. Theoretically, therefore, the pricing of Index futures should be equal to the pricing of the synthetic index created by futures of the underlying stocks. However, due to market imperfections, the index futures may not exactly correspond to the synthetic index futures giving rise to arbitrage opportunities. The fund manager can attempt to capture such arbitrage opportunities.

Corporate Action / Event Driven Strategies:

Any corporate action or event driven strategy where there is a potential opportunity for arbitrage in the cash and derivative markets such as:

Dividend Arbitrage: Around dividend declaration time, the stock futures / options market can provide a profitable opportunity. Generally, the stock price declines by the dividend amount when the stock goes ex-dividend.

Buy-Back Arbitrage: When the Company announces the buy-back of its own shares, there could be opportunities due to price differential between the buyback price and traded price.

Merger: When the Company announces any merger, amalgamation, hive off, de-merger, etc., there could be opportunities due to price differential in the cash and the derivative market.

Other Derivative Strategies: As allowed under the SEBI guidelines on derivatives, the fund manager will employ various other stock and index derivative strategies by buying or selling stock/index futures and/or options.

Portfolio Turnover Policy

There could be instances of churning of portfolio to take advantage of trading opportunity existing in the market. But it would be difficult to set the target for the portfolio turnover as it would be a function of purchases/redemptions, general market conditions, trading opportunities, creation of liquidity to meet IDCW etc. Hence it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Nifty 50 Arbitrage Index is the benchmark index for UTI Arbitrage Fund.

Benchmark has been chosen on the basis of the investment pattern/objective of the scheme and the composition of the index. A benchmark may be changed in future if a benchmark better suited to the investment objective of the scheme is available.

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

E. WHO MANAGES THE SCHEME?

Mr Sharwan Kumar Goyal (equity portion) managing the scheme since December 2020 and Mr. Amit Sharma (debt portion) managing the scheme since July 2018 are the Fund Managers of UTI Arbitrage Fund.

Name and Age (in yrs)	Educational Qualifications	Experience	Other Schemes Managed if any
Mr. Sharwan Kumar Goyal 44 yrs.	B.Com, MMS, CFA	He began his career with UTI AMC in June 2006 and has 19 years of overall experience in Risk / Fund management. Presently he is working as Equity Fund Manager & Head of Passive, Arbitrage & Quant Strategies.	(a) UTI BSE Housing Index Fund, (b) UTI BSE Low Volatility Index Fund, (c) UTI BSE Sensex ETF, (d) UTI BSE Sensex Index Fund, (e) UTI BSE Sensex Next 50 Exchange Traded Fund, (f) UTI Gold Exchange Traded Fund, (g) UTI Gold ETF Fund of Fund, (h) UTI Multi Asset Allocation Fund, (Equity / Gold Portion) (i) UTI Nifty 50 ETF, (j) UTI Nifty 50 Index Fund, (k) UTI Nifty 500 Value 50 Index Fund, (l) UTI Nifty Alpha Low-Volatility 30 Index Fund, (m) UTI Nifty India Manufacturing Index Fund, (n) UTI Nifty Bank ETF,

			(o) UTI Nifty IT ETF, (p) UTI Nifty Midcap 150 Exchange Traded Fund, (q) UTI Nifty Midcap 150 Index Fund, (r) UTI Nifty Midcap 150 Quality 50 Index Fund, (s) UTI Nifty Midsmallcap 400 Momentum Quality 100 Index Fund, (t) UTI Nifty Next 50 Exchange Traded Fund, (u) UTI Nifty Next 50 Index Fund, (v) UTI Nifty Private Bank Index Fund, (w) UTI Nifty200 Momentum 30 Index Fund, (x) UTI Nifty200 Quality 30 Index Fund, (y) UTI Nifty50 Equal Weight Index Fund, (z) UTI Quant Fund, (aa) UTI Silver Exchange Traded Fund, (bb) UTI Silver ETF Fund of Fund.
Mr. Amit Sharma 42yrs	B.Com, CA, FRM	He joined UTI in 2008. He has worked in Department of Fund Accounts. He is a B. Com graduate and C.A. He has been associated with the Dept. of Fund Management for the past 8 years	a. UTI Liquid Fund, b. UTI Money Market Fund. c. UTI Medium to Long Duration Fund d. UTI Annual Interval Fund – I

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

List of Existing Hybrid Schemes of UTI Mutual Fund is mentioned below:

Sr. No.	Name of the scheme
1	UTI Aggressive Hybrid Fund
2	UTI Balanced Advantage Fund
3	UTI Multi Asset Allocation Fund (UTI Multi Asset Fund)
4	UTI Conservative Hybrid Fund SID (UTI Regular Savings Fund)
5	UTI Equity Savings Fund

Please refer to the below mentioned link for detailed comparative table:

<https://www.utimf.com/downloads/data-related-to-sid>

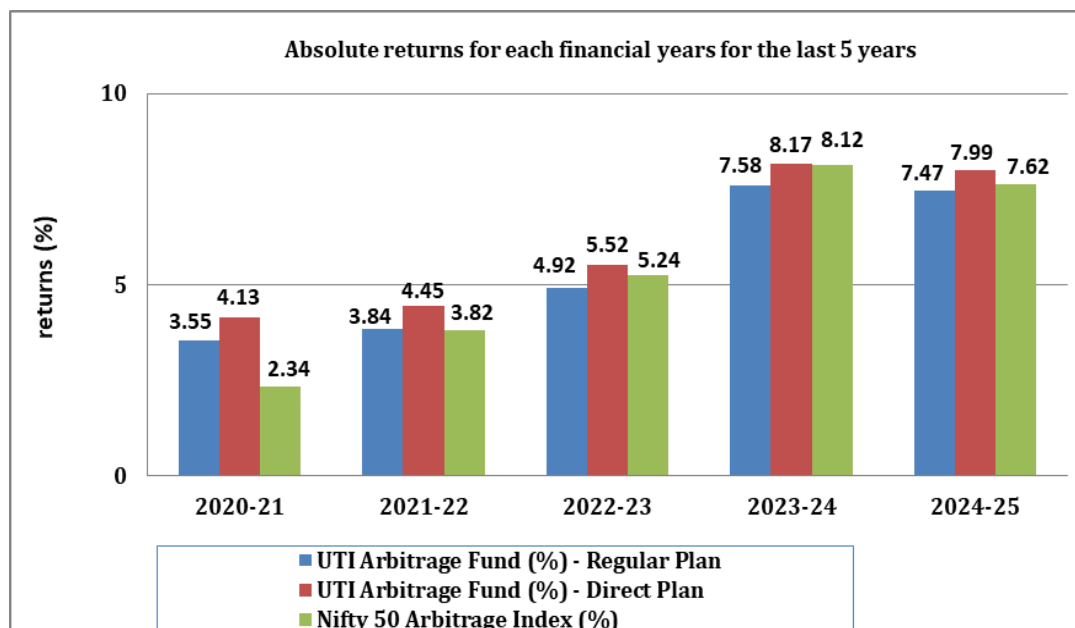
G. HOW HAS THE SCHEME PERFORMED?

Performance of the scheme as on September 30, 2025	Compounded Annualised Returns *	Scheme Returns %	Benchmark Returns %	Scheme Returns %	Benchmark Returns %
		Regular Plan Growth Option	Nifty 50 Arbitrage Index	Direct Plan \$ Growth Option	Nifty 50 Arbitrage Index
	Returns for the last 1 year	6.73	7.87	7.24	7.87
	Returns for the last 3 years	7.04	7.47	7.61	7.47
	Returns for the last 5 years	5.69	6.00	6.27	6.00
	Returns since inception	6.79	6.31	6.76	6.11

Date of Inception: 22nd June, 2006

\$ Direct Plan was introduced from January 01, 2013.

* Computed on compounded annualised basis



Past performance may or may not be sustained in future

The Performance of the Benchmark is calculated using total return index variant of the bench mark index

H. ADDITIONAL SCHEME RELATED DISCLOSURES

- 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>
- Portfolio Disclosure - Fortnightly/Monthly/Half yearly is available under the following link on the website of UTI Mutual Fund
<https://www.utimf.com/downloads;>
(After following the above link, please expand “Portfolio Disclosure-Scheme wise” and select the desired scheme to view its portfolio)
- Portfolio Turnover Ratio as on September 30, 2025: 11.41
- The aggregate investment held in the scheme of persons as on September 30, 2025:

Sr. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
1.	Fund Manager(s)	135461.386	37.8184	5122932.88

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

- Investments of AMC in the Scheme – is available under the following link on the website of UTIAMC Limited. <https://www.utimf.com/statutory-disclosures/amc-seed-capital-investment-mf-schemes>

Part III – OTHER DETAILS

A. COMPUTATION OF NAV

- The Net Asset Value (NAV) of the scheme shall be calculated by determining the value of the scheme's assets and subtracting there from the liabilities of the scheme, taking into consideration the accruals and provisions. NAV shall be declared separately for different options of the scheme.
- The NAV per unit shall be calculated by dividing the NAV of the scheme by the total number of units issued and outstanding on the valuation day. The NAV will be rounded off upto four decimal places and units will be allotted upto three decimal places as follows or such other formula as may be prescribed by SEBI from time to time.

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

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

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

i) 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

ii) 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)

iii) 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

No of units allotted at the time of purchase

$$= \frac{\text{Amount invested}}{\text{NAV of the scheme on the date of investment}}$$

$$= 10,000 / 10 = 1000 \text{ units}$$

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 11 p.m. on every business day on the website of UTI Mutual Fund, www.utimf.com and on AMFI's web-site 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.

B. ANNUAL SCHEME RECURRING EXPENSES

- (1) 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 2.25% 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/business days prior to the effective date of the change. Investors can refer <https://www.utimf.com/downloads/fater-mfs> website of AMFI namely www.amfiindia.com for Total Expense Ratio (TER) details.

Particulars	% of Net Assets
	UTI Arbitrage Fund – Regular Plan
Investment Management and Advisory Fees	Up to 2.25%
Trustee Fee	
Audit Fees	
Custodian Fees	
RTA 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 IDCW 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 and 5 bps of trade value for cash and derivative market trades resp.	
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) (c)	Up to 2.25%
Additional expenses under regulation 52(6A) (c)	Up to 0.05%

Note: Direct plan (investments not routed through a distributor) 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.

- (2) The total annual recurring expenses of the scheme excluding redemption expenses but including the investment management and advisory fees shall be subject to the following limits:

Daily Net Assets of the scheme	(%) of Net Assets
On the first Rs.500 crores of daily net assets	2.25%
On the next Rs.250 crores of daily net assets	2.00%
On the next Rs.1,250 crores of daily net assets	1.75%
On the next Rs.3,000 crores of daily net assets	1.60%
On the next Rs.5,000 crores of daily net assets	1.50%
On the next Rs.40,000 crores of daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net asset or part thereof
On balance of the assets	1.05%

- (3) **Total Expense Ratio (TER) and Additional Total Expenses:**

(i) Charging of additional expenses

- Additional expenses, not exceeding 0.05% 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. Such additional expenses will not be charged if exit load is not levied or is not applicable to the Scheme.
- The 'AMC fees' charged to the scheme with no sub-limits will be within the TER as prescribed by SEBI Regulations.
- 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 and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively 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.

(ii) Goods and Services Tax (GST)

- UTI AMC shall charge GST on investment and advisory fees to the scheme in addition to the maximum limit of TER.
- GST on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER.
- GST on 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.
- 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) shall annually set apart atleast 2 bps on daily net assets within the maximum limit of TER for 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
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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.)	150	150
E	Distribution Expenses (Rs.)	50	0
F	Total NAV after charging expenses (C-D-E)	11200	11250
G	Net returns to investor	12.0%	12.5%

- 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)(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.

Load Structure for both plans under the scheme

Entry Load: For both the plans, the Entry Load will be NIL

In accordance with the requirements specified in provision no. 10.4.1 (a) of para 10.4 under chapter 10 of SEBI Master Circular for Mutual Funds, 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 Plans (STPs) accepted by the Fund.

Exit Load:

Exit Load (As % of NAV)
(A) Redemption / Switch out within 15 days from the date of allotment – 0.25%
(B) Redemption / Switch out after 15 days from the date of allotment – NIL

Any redemption / switch out of units would be done on **First in First Out (FIFO)** basis.

Exit load is not applicable for segregated portfolio.

The above revision shall be applicable for all redemptions / switch out transactions including Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) under Regular Plan and Direct Plan.

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 exit load shall be applicable on prospective investments only. The AMC shall not charge any load on units allotted on reinvestment of IDCW for existing as well as prospective investors.

At the time of changing the exit 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 Documents 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 Documents and Key Information Memoranda 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) Any other measures which the Mutual Fund may feel necessary.

SECTION II

I. **Introduction**

A. **Definitions/Interpretation** – <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 are subject to the laws of the land as they exist at any relevant point of time.
8. Growth, appreciation, 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. “Master Circular for Mutual Funds” means the Master Circular for Mutual Funds issued by SEBI.
10. 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 market related factors and trading volumes, settlement periods and transfer procedures.
11. The liquidity of the Scheme’s investments is inherently restricted by trading volumes in the securities in which it invests.
12. Mutual Funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in schemes. The various factors which impact the value of scheme investments include but are not limited to fluctuations in the equity and bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc. and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
13. As the liquidity of the Scheme’s investments could at times, be restricted by trading volumes and settlement periods, the time taken by the Fund for redemption of units may be significant in the event of an inordinately large number of redemption requests or of a restructuring of the Scheme’s portfolio. In view of this the Trustee has the right, in sole discretion to limit redemptions (including suspending redemption) under certain circumstances, as described under the section titled “Right to limit Redemptions” in SAI.
14. From time to time and subject to the regulations, the sponsors, the mutual funds and investment Companies managed by them, their associates, their associate companies, subsidiaries of the sponsors and the AMC may invest in either directly or indirectly in the Scheme. The funds managed by these associates and / or the AMC may acquire a substantial portion of the Scheme. Accordingly, redemption of units held by such funds, associates and sponsors may 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.

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds, provided it is in conformity to the investment objectives of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

15. **Securities Lending:** It is one of the means of earning additional income for the scheme with a lesser degree of risk. Securities lending is lending of Securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent Securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the Securities borrowed. As per provision no. 12.11.1 of para 12.11 under Chapter 12 of SEBI Master Circular for Mutual Funds, “The SLB shall be operated through Clearing Corporation/Clearing House of stock exchanges having nation-wide terminals who are registered as Approved Intermediaries (AIs).”

The risk is adequately covered as Securities Lending & Borrowing (SLB) is an Exchange traded product. Exchange offers an anonymous trading platform and gives the players the advantage of settlement guarantee without the worries of counter party default. However, the Fund may not be able to sell such lent securities during contract period or have to recall the securities which may be at higher than the premium at which the security is lent.

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, the 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.

16. **Investment in overseas market:** The success of investment in overseas market depends upon the ability of the fund manager to understand conditions of those markets and analyse the information, which could be different from Indian markets. Operations in foreign markets would be subject to exchange rate fluctuation risk besides the market risks of those markets.

17. **Trading in derivatives involves certain specific risks like:**

- a. **Credit Risk:** This is the risk on default by the counter party. This is usually to the extent of difference between actual position and contracted position. This risk is substantially mitigated where derivative transactions happen through clearing corporation.
- b. **Market Risk:** Market movement may also adversely affect the pricing and settlement of derivative trades like cash trades.
- c. **Illiquidity Risk:** The risk that a derivative product may not be sold or purchased at a fair price due to lack of liquidity in the market.
- d. An exposure to derivatives can lead to losses. Success of dealing in derivatives depends on the ability of the fund manager to correctly assess the future market movement and in the event of incorrect assessment, if any, performance of the scheme could be lower.
- e. Interest Rate Swaps (IRSs) and Forward Rate Agreements (FRAs) do also have inherent credit settlement risks. However, these risks are substantially less as they are limited to the interest stream and not the notional principal amount.
- f. Participating in derivatives is a highly specialized activity and entails greater than ordinary investment risks. Notwithstanding such derivatives being used for limited purpose of hedging and portfolio balancing, the overall market in these segments could be highly speculative due to the action of other participants in the market.
- g. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
- h. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

18. The aggregate value of “illiquid securities” of scheme, which are defined by SEBI as non traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of the scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value.
19. 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, the 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.

20. Scheme related Risks

- a. Investors may note that AMC/Fund Manger’s investment decisions may not always be profitable, as actual market movements may be at variance with anticipated trends. The Scheme proposes to invest substantially in equity/equity related securities.
- b. The value of the Scheme’s investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or policies of any appropriate authority and other political and economic developments and closure of stock exchanges which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the units of the Scheme may fluctuate and can go up or down.
- c. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the equity and equity related investments made by the Scheme which could cause the scheme to miss certain investment opportunities. 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 inability of the Scheme to make intended securities purchases due to settlement problems could also cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Scheme’s portfolio due to the absence of a well developed and liquid secondary market for debt securities would result, at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in the Scheme’s portfolio.
- d. 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 have chosen to invest in unlisted securities as permitted for investment by the scheme. Listed securities which may become unlisted in future may increase the risk in the portfolio.
- e. The Scheme may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Usage of derivatives will expose the Scheme to certain risks inherent to such derivatives.
- f. The Scheme may also invest in ADRs / GDRs as permitted by Reserve Bank of India and Securities and Exchange Board of India. To the extent that some part of the assets of the scheme may be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.
- g. The scheme intends to deploy funds in money market instruments to maintain liquidity. To the extent that some assets/funds are deployed in money market instruments, the scheme will be subject to credit risk as well as settlement risk, which might affect the liquidity of the scheme.

21. Additional Scheme specific risk factors:

1. The scheme will aim to generate absolute returns over and above money market returns/liquid funds. The performance of the scheme will depend on the ability of the fund manager to identify opportunities due to price spread in the cash and derivative market. No assurance can be given that Fund Manager will be able to locate investment opportunities or to correctly exploit price spread in the equity markets. There may be instances where the price spread between cash and derivative market is insufficient to meet the cost of carry.

In such situations, the Fund Manager due to lack of opportunities in the derivative market may not be able to outperform liquid/money market funds. In addition to this, there can be increase in number of transactions as the fund manager has to take simultaneous calls in cash and derivative market, which may lead to high portfolio turnover and consequently will lead to high transaction costs.

2. Liquidity Risk

Under certain conditions, the fund manager may not be able to hold simultaneous positions in the cash and derivative market, due to poor liquidity in future/spot market. However, the fund will endeavour to take exposure in those stocks where there is sufficient liquidity in the cash and derivative market, thereby minimising the risk to square off the transaction. This could limit the universe of stocks the fund can invest.

22. Fixed Income Securities:

- **Credit Risk:** Bonds /debentures as well as other money market instruments issued by corporate run the risk of down grading by the rating agencies and even default as the worst case. Securities issued by Central government have lesser to zero probability of credit/ default risk in view of the sovereign status of the issuer.
- **Interest Rate Risk:** Bonds/ Central 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 and 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/Central 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/central government securities in the portfolio of the Scheme may influence the NAV of the Scheme as and when such changes occur.
- **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.
- **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.
- **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.

23. Risk Analysis on underlying asset classes in Securitisation:

Securitisation – Features & Investment Strategy

Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. A typical process of asset securitisation involves sale of specific Receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company. The SPV in turn issues financial instruments (e.g., promissory notes, pass through certificates or other debt instruments) to investors, such instruments evidencing the beneficial ownership of the investors in the Receivables. The financial instruments are rated by an independent credit rating agency. An Investor’s Agent is normally appointed for providing trusteeship services for the transaction.

The Fund will predominantly invest only in those securitisation issuances, which have AAA rating indicating the highest level of safety from credit risk point of view at the time of making an investment.

Generally available Asset Classes for securitisation in India are:

- Commercial Vehicles
- Auto and Two wheeler pools
- Mortgage pools (residential housing loans)
- Personal Loan, credit card and other retail loans
- Corporate loans/receivables

The fund may invest in various type of securitization issuances as contained in the above table, including but not limited to Asset Backed Securitisation, Mortgage Backed Securitisation, Personal Loan Backed Securitisation, Collateralized Loan Obligation/ Collateralized Bond Obligation and so on.

Risk Factors specific to investments in Securitised Papers:

Types of Securitised Debt vary and carry different levels and types of risks. Credit Risk on Securitised Bonds depends upon the Originator and varies depending on whether they are issued with Recourse to Originator or otherwise. A structure with Recourse will have a lower Credit Risk than a structure without Recourse. Underlying assets in Securitised Debt may assume different forms and the general types of receivables include Auto Finance, Credit Cards, Home Loans or any such receipts. Credit risks relating to these types of receivables depend upon various factors including macro economic factors of these industries and economies. Specific factors like nature and adequacy of property mortgaged against these borrowings, nature of loan agreement/ mortgage deed in case of Home Loan, adequacy of documentation in case of Auto Finance and Home Loans, capacity of borrower to meet its obligation on borrowings in case of Credit Cards and intentions of the borrower influence the risks relating to the asset borrowings underlying the securitised debt.

Holders of the securitised assets may have low credit risk with diversified retail base on underlying assets especially when securitised assets are created by high credit rated tranches. Risk profiles of Planned Amortisation Class tranches (PAC), Principal Only Class Tranches (PO) and Interest Only class tranches (IO) will differ depending upon the interest rate movement and speed of prepayment. Various types of major risks pertaining to Securitised Papers are as below:

Liquidity & Price risk

Presently, secondary market for securitised papers is not very liquid. This could limit the ability of the investor to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

Delinquency and Credit Risk

Securitised transactions are normally backed by pool of receivables and credit enhancement as stipulated by the rating agency, which differ from issue to issue. The Credit Enhancement stipulated represents a limited loss cover to the Investors. These Certificates represent an undivided beneficial interest in the underlying receivables and there is no obligation of either the Issuer or the Seller or the originator, or the parent or any associate of the Seller, Issuer and Originator. No financial recourse is available to the Certificate Holders against the Investors' Representative. Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Investor Payouts may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of a Obligor to repay his obligation, the Servicer may repossess and sell the underlying Asset. However, many factors may affect, delay or prevent the repossession of such Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Asset may be sold may be lower than the amount due from that Obligor.

Prepayment Risk

Full prepayment of underlying loan contract may occur during the tenure of the paper. In the event of prepayments, investors may be exposed to changes in tenor and reinvestment risk.

24. Risk factors associated with Creation of Segregated Portfolio –

1. Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.
2. Security comprises of segregated portfolio may not realise any value.
3. 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.

Participation in repo in corporate debt securities

In accordance with Para 12.18 under chapter 12 of SEBI Master Circular on Mutual Funds, read along with SEBI Circular no. SEBI/HO/IMD/POD-2/CIR/P/2023/0085 dated June 8, 2023 and SEBI Circular no. SEBI/HO/IMD/IMD PoD-2/P/CIR/2023/87 dated June 13, 2023 on 'Participation of mutual funds in repo in corporate debt securities', the Scheme may participate in repo transactions in Corporate Debt Securities, within the following overall framework, as per the guidelines of Securities and Exchange Board of India and Boards of UTI Trustee Company Private Limited & UTI Asset Management Company Limited:

(A) Eligibility

The scheme can participate in repos on following corporate debt securities:

- Listed AA and above rated corporate debt securities
- Commercial Papers (CPs) and Certificate of Deposits (CDs)

For the purpose of consideration of credit rating of exposure on repo transactions for various purposes including for Potential Risk Class (PRC) matrix, liquidity ratios, Risk-o-meter etc., the same shall be as that of the underlying securities, i.e., on a look through basis.

(B) Gross Exposure Norms

(i) The gross exposure of any scheme to ‘corporate bonds repo transactions’ shall not be more than 10% of the net assets of the concerned scheme.

(ii) The cumulative gross exposure through ‘corporate bonds repo transactions’ along with equity, debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, and such other securities/assets as may be permitted by the SEBI from time to time should not exceed 100% of the net assets of the scheme.

(iii) For transactions where settlement is guaranteed by a Clearing Corporation, the exposure shall not be considered for the purpose of determination of investment limits for single issuer, group issuer and sector level limits.

(C) Category of the counter-party to be considered for making investment

All entities eligible for transaction in corporate debt repos, as defined by Reserve Bank of India (RBI) and SEBI, shall be considered for repo transactions.

(D) Credit Rating of Counterparty to be considered for making investment

The scheme shall carry out repo transactions with only those counterparties, who have a credit rating of ‘AA- and above’ (Long term rating) or ‘A1+’ (Short term rating).

(E) Tenor of Repo

As a repo seller, the scheme can borrow for a period not more than six months as per the existing Regulation 44(2) of the SEBI (Mutual Funds) Regulations, 1996.

As a repo buyer, the scheme can lend for a maximum period of one year, subject to provision/s of the Scheme Information Document (SID).

(F) Tenor and Credit Rating of the Collateral

The scheme shall participate in repo transactions in Corporate ‘Bonds rated ‘AA’ and above (‘A1+’ in respect of money market instruments).

The tenor of the collateral shall not be more than 10 years.

(G) Minimum Haircut

In terms of RBI guidelines, repo transactions shall be subject to the following minimum haircuts:-

Rating of the Security	AAA	AA+	AA
Minimum Haircut	7.50%	8.50%	10%

The above are minimum stipulated haircuts where the repo period is overnight or where the re-margining frequency (in case of longer tenor repos) is daily. In all other cases, Fund Manager may adopt appropriate higher haircuts.

Depending on the market conditions and risk perceptions, the Fund Manager may seek higher haircut (while lending) or give a higher haircut (while borrowing).

(H) Risk factors and mitigation measures

(i) Illiquidity Risk

The repo market for corporate debt securities is over the counter (OTC) and illiquid. Hence, repo obligations cannot be easily sold to other parties.

Therefore, to mitigate such risks, it has been stipulated that gross exposure to Repo in corporate bonds would be limited to 10% of net assets of the concerned scheme. Further, the tenor of repo would be taken based on nature and unit holders' pattern of the scheme.

(ii) Counter-party Risk

Credit risk would arise if the counter-party fails to repurchase the security as contracted or if counterparty fails to return the security or interest received on due date. To mitigate such risks, the scheme shall carry out repo transactions with only those counterparties, which has a credit rating of 'A1+' or 'AA- and above'. In case of lending of funds as a repo buyer, minimum haircuts on the value of the collateral security have been stipulated, and we would receive the collateral security in the scheme's account before the money is lent to the counter-party. Overall, we would have a limited number of counter-parties, primarily comprising of Mutual Funds, Scheduled Commercial banks, Financial Institutions and Primary dealers.

Similarly, in the event of the scheme being unable to pay back the money to the counterparty as contracted, the counter-party may hurriedly dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the Scheme. Thus, the Scheme may suffer losses in such cases. Sufficient funds flow management systems are in place to mitigate such risks.

(iii) Collateral Risk (as a repo buyer)

Collateral risks arise due to fall in the value of the security (change in credit rating and/or interest rates) against which the money has been lent under the repo arrangement. To mitigate such risks, we have stipulated the minimum credit rating of the issuer of collateral security ('AA' for long-term instruments / A1+ for money market instruments), maximum duration of the collateral security (10 years) and minimum haircuts on the value of the security.

4. Participating in Derivative Products:

The Scheme under normal circumstances have exposure of its net assets in the derivative instruments as indicated in the Asset Allocation table.

Derivatives:

A derivative instrument, broadly, is a financial contract whose payoff structure is determined by the value of an underlying security, index, interest rate etc. Thus a derivative instrument derives its value from some underlying variable.

Derivatives are further classified into

Futures
Options
Swaps

Futures:

A futures contract is a standardized contract between two parties where one of the parties commits to sell, and the other to buy, a stipulated quantity of a security at an agreed price on or before a given date in future.

Options:

An option is a derivative instrument which gives its holder (buyer) the right but not the obligation to buy or sell the underlying security at the contracted price on or before the specified date. The purchase of an option requires an up-front payment (premium) to the seller of the option.

There are two basic types of options, call option and put option.

Call option:

A call option gives the buyer of the option the right but not the obligation to buy a given quantity of the underlying asset, at a given price (strike price), on or before a given future date.

Put option:

A put option gives the buyer of the option the right but not the obligation to sell a given quantity of the underlying asset, at a given price (strike price), on or before a given future date.

On expiry of a call option, if the market price of the underlying asset is lower than the strike price the call would expire unexercised. Likewise, if, on the expiry of a put option, the market price of the underlying asset is higher than that of the strike price the put option will expire unexercised.

The buyer/holder of an option can make loss of not more than the option premium paid to the seller/writer but the possible gain is unlimited. On the other hand, the option seller/writer's maximum gain is limited to the option premium charged by him from the buyer/holder but can make unlimited loss.

Swaps:

The exchange of a sequence of cash flows that derive from two different financial instruments. For example, the party receiving fixed in an ordinary Interest Rate Swap receives the excess of the fixed coupon payment over the floating rate payment. Of course, each payment depends on the rate, the relevant day count convention, the length of the accrual period and the notional amount.

Debt derivatives are as of now customized over the counter products and there is no guarantee that these products will be available on tap. The provision for trading in derivatives is an enabling provision and it is not binding on the Schemes to undertake trading on a day to day basis.

The Fund may use derivatives instruments like Stock/Index Futures, Interest Rate Swaps, Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing as permitted under the Regulations and guidelines from time to time.

Some of the derivative techniques/ strategies that may be used are:-

- (i) The scheme may use hedging techniques including dealing in derivative products - like futures and options, warrants, interest rate swaps (IRS), forward rate agreement (FRA) as may be permissible under SEBI (MFs) Regulations.
- (ii) The Scheme intends to use derivatives mainly for the purpose of hedging and/or re-balancing of the portfolio against any anticipated move in the equity and debt markets. A hedge is primarily designed to offset a loss on a portfolio with a gain in the hedge position.
- (iii) The Fund manager may use various strategies for trading in derivatives with a view to enhancing returns and taking cover against possible fluctuations in the market.

Details of Participation in Interest Rate Futures

a) Investment Norms:

To reduce interest rate risk in a debt portfolio, the scheme may hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate Futures (IRFs). The maximum extent of short position that may be taken in IRFs to hedge interest rate risk of the portfolio or part of the portfolio, is as per the formula given below:

$$(\text{Portfolio Modified Duration} * \text{Market Value of the Portfolio}) / (\text{Futures Modified Duration} * \text{Futures Price} / \text{Par Value})$$

At no point of time, the net modified duration of part of the portfolio being hedged shall be negative.

In case the IRF used for hedging the interest rate risk has different underlying security(s) than the existing position being hedged, it would result in imperfect hedging.

Imperfect hedging using IRFs will be considered to be exempted from the gross exposure, upto maximum of 20% of the net assets of the scheme, subject to certain conditions such as exposure to IRFs is created only for hedging, the correlation between the portfolio and the IRF is atleast 0.9 etc. as prescribed in above mentioned SEBI circular.

b) Risk involved in imperfect hedging using Interest Rate Futures (IRFs)

With imperfect hedging, there is a risk that offsetting investments in a hedging strategy will not experience price changes in entirely same direction from each other. This imperfect correlation between the two investments creates the potential for excess gains or losses in a hedging strategy, thus adding risk to the position.

For example, in the attempt to hedge interest rate risk of a scheme (diversified portfolio of various debt securities) with a modified duration of say 6 years, the fund manager takes a short position in 10 year IRF

having a modified duration of 6 years. The risk is that price changes in IRF and the scheme portfolio may not move in the same direction or in the same proportion.

Numerical Example:

To understand risk associated with imperfect hedging let us look at the following illustration:

On Nov 1, 2023 the fund buys Rs. 100 Crs of 10 year Power Finance Co. (corporate bond) with a modified duration of 6 years from the spot market at a yield of 7.50% (Price: Rs. 100). Subsequently, it is anticipated that the interest rate will rise in the near future. Therefore, to hedge the exposure in underlying corporate bond, the fund sells Nov 2023, 10 year benchmark Interest Rate Futures at yield of 7.00% (Price: Rs. 98.50) having a modified duration of 6 years.

Let us assume the following two scenarios:

(i) Both the securities experience price changes in the same direction:

On Nov 15, 2023 the corporate bond and government bond yields move up by 10 basis points (0.10%) on back of deteriorating macro economic factors.

Loss in Corporate Bond Holding = Portfolio Value * Change in Interest Rate * Modified Duration

Loss in Corporate Bond Holding = Rs. 100 Crs * 0.10% * 6 = (Rs. 60 Lacs)

Similarly, Profit on short selling of Interest Rate Futures = Rs. 100 Crs * 0.10% * 6 = Rs. 60 Lacs

This allows the fund manager to hedge the portfolio against interest rate movement using Interest Rate Futures.

(ii) Securities experience price changes in the opposite direction:

On Nov 15, 2023 the corporate bond yield moves up by 10 basis points (0.10%) on back of higher supply of corporate bonds & the government bond yield fell by 5 bps due to improving macro economic factors.

Loss in Corporate Bond Holding = Portfolio Value * Change in Interest rate * Modified Duration

Loss in Corporate Bond Holding = Rs. 100 Crs * 0.10% * 6 = (Rs. 60 Lacs)

Similarly, Loss on short selling of Interest Rate Futures = Rs. 100 Crs * 0.05% * 6 = (Rs. 30 Lacs)

On certain instances like the one illustrated above, it is observed that the co-relation between the corporate bonds and government securities may not be perfect over a short period of time leading to imperfect hedging which may result in higher loss/ gain from the strategy. The likelihood of such instances being prevalent on a sustainable basis is expected to be minimal due to strong correlation between government securities & bond markets over the medium to long term.

5. Securitisation and Portfolio Sale

The Scheme will seek to invest in securitised debt upto 30% of the net assets of the Scheme only when the returns from such portfolio are expected to be higher than the other available securities at the time of making an investment. In making the decision to invest upto 30% in securitised debt, it will be ensured that the ratings, risk profiles and the returns of securitised debt instruments are compared with other equivalent eligible debt securities before making an investment decision.

In case the scheme intends to make investment upto 30% in securitised debt instruments, the Trustees will be informed of the same with due justification prior to making an investment decision. The Scheme will adhere to the per issuer exposure limits with reference to securitised debt as specified under the SEBI Regulations and for this purpose the issuer of the securitised debt would be considered to be the originator of underlying receivables of assets and not the Trust/SPV.

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 / Plan(s) 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 / Plan(s) shall be wound up and the

units would be redeemed at applicable NAV. The two conditions shall be complied within each calendar quarter, 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 scheme may use various derivative products as permitted by the Regulations. Participating in derivatives is a highly specialized activity and entails greater than ordinary investment risks. Primarily, derivatives including Interest Rate Futures would be used for purpose of hedging and portfolio balancing.

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.

Exposure limits as per provision no. 12.24.1 and 12.25.1 to 12.25.7 of para 12.24 and 12.25 under Chapter 12 of SEBI Master Circular for Mutual Funds:

- a. The cumulative gross exposure through equity, debt, derivative positions, repo transactions and credit default swaps in corporate debt securities and such other securities/assets as may be permitted by the SEBI from time to time should not exceed 100% of the net assets of the scheme.
- b. Mutual Funds shall not write options or purchase instruments with embedded written options.
- c. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
- d. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- e. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following
 - (i) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - (ii) Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point a.
 - (iii) Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - (iv) The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
- f. Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.
- g. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point a.

Definition of Exposure in case of Derivative Positions

Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss.

Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts.

- (i) To reduce interest rate risk a scheme may hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate Futures (IRFs). The maximum extent of short position that may be taken in IRFs to hedge interest rate risk of the portfolio or part of the portfolio, is as per the formula given below:

$$\frac{(\text{Portfolio Modified Duration} * \text{Market Value of the Portfolio})}{(\text{Futures Modified Duration} * \text{Futures Price} / \text{PAR})}$$

- (ii) In case the IRF used for hedging the interest rate risk has different underlying security(s) than the existing position being hedged, it would result in imperfect hedging.
- (iii) Imperfect hedging using IRFs may be considered to be exempted from the gross exposure, upto maximum of 20% of the net assets of the scheme, subject to the following:
 - a) Exposure to IRFs is created **only for hedging** the interest rate risk based on the weighted average modified duration of the bond portfolio or part of the portfolio.
 - b) Mutual Funds are permitted to resort to imperfect hedging, without it being considered under the gross exposure limits, if and only if, the correlation between the portfolio or part of the portfolio (*excluding the hedged portions, if any*) and the IRF is atleast 0.9 at the time of initiation of hedge. In case of any subsequent deviation from the correlation criteria, the same may be rebalanced within 5 working days and if not rebalanced within the timeline, the derivative positions created for hedging shall be considered under the gross exposure computed in terms of paragraph 12.24.1 of para 12.24 under Chapter 12 of SEBI Master Circular for Mutual Funds. The correlation should be calculated for a period of last 90 days.

Explanation: *If the fund manager intends to do imperfect hedging upto 15% of the portfolio using IRFs on weighted average modified duration basis, either of the following conditions need to be complied with:*

- i. *The correlation for past 90 days between the portfolio and the IRF is at least 0.9 or*
- ii. *The correlation for past 90 days between the part of the portfolio (excluding the hedged portions, if any) i.e. at least 15% of the net asset of the scheme (including one or more securities) and the IRF is at least 0.9.*
- c) At no point of time, the net modified duration of part of the portfolio being hedged should be negative.
 - (i) The portion of imperfect hedging in excess of 20% of the net assets of the scheme should be considered as creating exposure and shall be included in the computation of gross exposure in terms of paragraph 12.24.1 of para 12.24 under Chapter 12 of SEBI Master Circular for Mutual Funds. The basic characteristics of the scheme should not be affected by hedging the portfolio or part of the portfolio (including one or more securities) based on the weighted average modified duration.
 - Explanation:** *In case of long term bond fund, after hedging the portfolio based on the modified duration of the portfolio, the net modified duration should not be less than the minimum modified duration of the portfolio as required to consider the fund as a long term bond fund.*
 - (ii) The interest rate hedging of the portfolio should be in the interest of the investors.

The AMC retains the right to enter into such derivative transactions as may be permitted by the Regulations from time to time. For risks associated with investments in derivatives investors are requested to refer to Risk Factors of this Scheme Information Document.

II. INFORMATION ABOUT THE SCHEME:

A. Where will the scheme invest – Detailed description of the instruments mentioned in Section I

1. Debt and Money Market in India

(a) 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.

(b) Debt Market Structure:

The Indian Debt market comprises of the Money Market and the Long Term Debt Market.

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.

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

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.

Debt derivatives market comprises mainly of Interest Rate Swaps linked to Overnight benchmarks called MIBOR (Mumbai Inter Bank Offered Rate) and is an active market. Banks and corporate are major players here and Mutual Funds have also started hedging their exposures through these products.

Securitised Debt Instruments – Asset securitization is a process of transfer of risk whereby commercial or consumer receivables are pooled packaged and sold in the form of financial instruments. A typical process of asset securitisation involves sale of specific Receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company. The SPV in turn issues financial instruments to investors, which are rated by an independent credit rating agency. Bank, Corporates, Housing and Finance companies generally issue securitised instruments. The underlying receivables generally comprise of loans of Commercial Vehicles, Auto and Two wheeler pools, Mortgage pools (residential housing loans), Personal Loan, credit card and Corporate receivables. The instrument, which is issued, includes loans or receivables maturing only after all receivables are realised. However depending on timing of underlying receivables, the average tenure of the securitized paper gives a better indication of the maturity of the instrument.

(c) 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.

(d) 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.

(e) Types of security issuance and eligible investors:

Issuer	Instruments	Yields % (as on 30.09.2025)	Maturity	Investors
Central Government	Dated Securities	5.65-7.20 (Semi)	1-30 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Central Government	T-Bills	5.60-5.49	364/91 days	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
State Government	Dated Securities	7.30-7.40	10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals
PSUs Corporates	Bonds	7.00-7.15	5-10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Corporates (AAA Rated)	Bonds	6.75-7.30	1-10 years	Banks, MFs, Corporates, Individuals, FPI
Corporates	Commercial Papers	5.80-6.50	15 days to 1 year	Banks, MFs, Fin Inst, Corporates, Individuals, FPIs
Banks	Certificates of Deposit	5.75-6.40	15 days to 1 year	Banks, Insurance Co, PFs, MFs, PDs, Individuals
Banks	Infra Bonds	7.20-7.35	10 years	Banks, Companies, MFs, PDs, Individuals

(f) Trading Mechanism:**Government Securities and Money Market Instruments**

Currently, Government Securities (G-Sec) trades are predominantly routed through NDS-OM which is a screen based anonymous order matching systems for secondary market trading in G Sec 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.

(3) Underwriting by the Fund

Subject to the Regulations, the Scheme may enter into underwriting agreements after the Fund obtains a certificate of registration in terms of the Securities and Exchange Board of India (Underwriters) Rules and the Securities and Exchange Board of India (Underwriters) Regulations, 1993, authorizing it to carry on activities as underwriters.

The capital adequacy norms for the purpose of underwriting shall be the net assets of the Scheme and the underwriting obligation of the Scheme shall not at any time exceed the total net asset value of the Scheme.

B. What are the investment restrictions?

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

- (a) Investment in the equity shares or equity related instruments of any company shall not exceed 10% of the NAV of the scheme at the time of investment.

Provided that, the limit of 10% shall not be applicable for investments in case of index fund or exchange traded fund or sector or industry specific scheme.

- (b) As per the SEBI Gazette dated 23 September, 2019 all investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.
- (c) The aggregate value of “illiquid securities” of the scheme, which are defined by SEBI as non traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of the scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value.
- (d) As per provision no. 12.8.3.1 of para 12.8.3 under Chapter 12 of SEBI Master Circular for Mutual Funds, 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.

Existing investment in the scheme as on effective date of guidelines i.e. 29th November 2022 shall be grandfathered from these guidelines till the maturity of the underlying debt and money market securities.

The scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Directors of UTI Trustees Company Pvt. Ltd. and the Board of Directors of UTI Asset Management Company Ltd.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and Triparty Repo on Government Securities or treasury bill.

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the SEBI.

Provided further that such limit shall not be applicable for investments in case of debt exchange traded funds or such other funds as may be specified by the SEBI from time to time.

(e) Prudential limits in sectoral exposure and group exposure of the Scheme:

The exposure of the Scheme in a particular sector (excluding investments in Bank CDs, Triparty Repo on Government Securities or treasury bill, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme;

Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs); Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

However, the overall exposure in HFCs shall not exceed the sector exposure limit of 20% of the net assets of the scheme.

Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Group Exposure –

(a) The total exposure of the Scheme in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.

(b) The investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.

For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

The investments of mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company of the mutual fund in excess of the limits specified therein, made on or before October 1, 2019 may be grandfathered till maturity date of such instruments. The maturity date of such instruments shall be as applicable on October 1, 2019.

(f) Investment in Listed and Unrated Debt instruments SEBI vide the provision no.12.1.1 of para 12.1 under Chapter 12 of SEBI Master Circular for Mutual Funds.

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.

However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

SEBI vide the provision no.12.1.2 of para 12.1 under Chapter 12 of SEBI Master Circular for Mutual Funds had allowed the existing unlisted NCDs to be grandfathered till maturity, such NCDs are herein referred to as “identified NCDs”.

SEBI vide the provision no.12.1.2 of para 12.1 under Chapter 12 of SEBI Master Circular for Mutual Funds clarified that the grandfathering of the identified NCDs is applicable across the mutual fund industry. Accordingly, mutual funds can transact in such identified NCDs and the criteria as specified in first para f (1) is not applicable.

However, investments in such identified NCDs shall continue to be subject to compliance with investment due diligence and all other applicable investment restrictions.

2. The implementation of the provisions at paragraph above would be subject to the following:
 - a. The existing investments of mutual fund schemes in unlisted debt instruments, including NCDs, may be grandfathered till maturity date (as stands on 1st October 2019) of such instruments.
 - b. All fresh investments in unlisted NCDs shall be made only in NCDs satisfying the conditions mentioned at paragraph (f)(1) above.
 - c. Extension of maturity or rolling over of existing investments in unlisted NCDs shall be subject to the prescribed limits mentioned at paragraph (f)(2)(i) and the requirements mentioned at paragraph (f)(1) above.
 - d. For mutual fund schemes whose existing investments in unlisted NCDs are more than the threshold limit as on the timeline mentioned at paragraph (f)(2)(i), all fresh investments in NCDs by mutual fund schemes, shall only be in listed NCDs till they comply with the above mentioned requirements.

3. For the purpose of the provisions of paragraph (f), listed debt instruments shall include listed and to be listed debt instruments.
4. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.
5. Further, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), 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 Fund) 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.
 - d. The existing investments of mutual fund schemes in such instruments in excess of the aforesaid limit of 5% may be grandfathered till maturity date (as stands on 1st October 2019) of such instruments.

(g) Restrictions on Investment in debt instruments having Structured Obligations/Credit Enhancements: SEBI vide the provision no.12.3.1 to 12.3.5 of para 12.3 under Chapter 12 of SEBI Master Circular for Mutual Funds. (for all fresh investments w.e.f. 1st January 2020)

1. The investment of mutual fund schemes in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:
 - (i) Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.
 - (ii) For the purpose of this provision, 'Group' shall have the same meaning as defined in paragraph B(3)(b) of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/35 dated February 15, 2016.
2. Investment limits as mentioned in paragraph (g)(1) above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.
3. Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.
AMCs may ensure that the investment in debt instruments having credit enhancements are sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs should initiate necessary steps to ensure protection of the interest of the investors.
4. The existing investments by mutual fund schemes in debt instruments that are not in terms of the provisions of paragraph (g) may be grandfathered till maturity date (as stands on 1st October 2019) of such debt instruments.
5. Details of investments in debt instruments having structured obligations or credit enhancement features should be disclosed distinctively in the monthly portfolio statement of mutual fund schemes.

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

(i) 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 SEBI Circular No. SEBI/IMD/CIR No. 1/ 91171 /07 dated April 16, 2007, SEBI/IMD/CIR No.7/129592 dated June 23, 2008 and SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 01, 2019 as amended from time to time 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 (SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2019/101 dated September 20,2019.).

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 and derivatives market as per SEBI Circular SEBI/IMD/CIR No. 7 / 129592 dated June 23, 2008.

- (j) 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.

However, the scheme may also enter into derivatives transactions for the purpose of hedging and rebalancing the portfolio as may be permissible under the guidelines issued by SEBI.

- (k) 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.

- (l) Investment by this Scheme in other Mutual Fund Schemes will be in accordance with Regulation 44(1), Seventh Schedule of the SEBI (MFs) 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.

Such investment will be consistent with the investment objective of the Scheme. No investment management fees will be charged by the AMC on such investments.

- (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 & 12.30.2.2 (a) of para 12.30 under Chapter 12 of SEBI Master Circular for Mutual Funds.
- (iv) 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.(m)II & (m)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) 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 is as follows:
 - i. AMCs shall seek prices for IST of any money market or debt security (irrespective of maturity), from the valuation agencies.
 - ii. AMFI, in consultation with valuation agencies shall decide a turn-around-time (TAT), within which IST prices shall be provided by the agencies.
 - iii. 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.
 - iv. If price from only one valuation agency is received within the agreed TAT, that price may be used for IST pricing.
 - v. 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.
- (o) (i) The scheme may participate in the securities lending programme, in accordance with the terms of securities lending scheme announced by SEBI. The activity shall be carried out through approved intermediary.
- (ii) The maximum exposure of the scheme to a single intermediary in the securities lending programme at any point of time would be 10% of the market value of the security class of the scheme or such limit as may be specified by SEBI.
- (iii) The scheme, in appropriate circumstances, may borrow securities in accordance with SEBI guidelines as amended from time to time.
- (p) 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.
- (q) 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 except for investments by equity oriented exchange traded funds and index funds and subject to such conditions as may be specified by the SEBI.
- (r) Investment in non-publicly offered debt: Depending upon the available yield, the scheme, may invest in non-publicly offered debt securities to the extent to which such investment can be made by the scheme.
- (s) Based upon the liquidity needs, the scheme may invest in Government of India Securities to the extent to which such investment can be made by the scheme.
- (t) The scheme shall not make any investments in any fund of funds scheme.

- (u) 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 or IDCW to the unitholders:
Provided that the mutual fund shall not borrow more than 20 per cent of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.

- (v) The aggregate value of “illiquid securities”, which are defined by SEBI as non traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of the scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value.

The scheme would aim to invest in a higher proportion of liquid and traded debt instruments including Government Securities.

In case of the need for exiting from such illiquid debt instruments in a short period of time, the NAV of the scheme could be impacted adversely.

C. FUNDAMENTAL ATTRIBUTES

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

(i) Type of a scheme

UTI Arbitrage Fund an open ended scheme investing in arbitrage opportunities.

(ii) Investment Objective

Main Objective -- The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments.

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

Investment pattern – The tentative portfolio break-up of Equity, Debt, Money Market Instruments and such other securities as may be permitted by the SEBI from time to time with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations – as given in Part II A (1)

(iii) Terms of Issue

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

The schemes will offer subscription and redemption of units on every business day on an ongoing basis.

Aggregate Expenses and fees as given in Part III (B) (a) & (b)] charged to the 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, 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 fundamental attributes of any scheme, the Trustees shall take comments of SEBI before bringing such change(s)”.

D. OTHER SCHEME SPECIFIC DISCLOSURES:

Dematerialization of units	For units issued in Dematerialised Form. - At present, this facility is available for the demat accounts opened with NSDL/CDSL. - In order to redeem the units, investor have to approach their Depository Participant (DP) / broker for stock exchange transactions for redeeming them. Investor will not be able to redeem these units from any office of UTI Mutual Fund / Kfintech. - In case the investor holds the units in demat mode and wishes to change bank/address details, he/she needs to approach his/her Depository Participant and submit a request with his/her DP. - In order to opt for units in Demat mode, the investor needs to select the unit holding option mode as Demat in the application form. Also he/she needs to specify the name of the Depository Participant (DP), DP Id and the beneficiary account number of the applicant with the DP (any one Demat account only). If the investor has not specified the depository details correctly in the application form or has not submitted the supporting documents for Demat allotment, units will be allotted in the physical mode. - In case, investors desire to convert the physical units into dematerialised form or vice versa, investors shall contact their Depository Participant where the demat account is held. The investor needs to submit any one of the documents stated below along with the application form to Depository Participant if he/she wishes to opt for units in Demat mode: - Client Master List (CML) - Transaction-cum-Holding Statement - Cancelled Delivery Instruction Slip (DIS) - In case the investor, wishes to convert units from demat mode to physical (remat) mode, he/she needs to approach his/her Depository Participant (DP) and submit a request in their prescribed format. Conversion of units from demat to physical (remat) is subject to KYC compliance and the date of acceptance for such transactions will be the date of receipt of electronic request by the R&T Agents from DP. This will be considered for arriving at the holding period. - The condition of submission of proof for PAN card is not required for purchase of units through this facility, as it is construed that the necessary proof for PAN& Know your Client (KYC) has already been submitted at the time of opening of the Demat Account. - Investor can switch units held in demat into another scheme.
Dividend Policy (IDCW)	IDCW: IDCW, if any, under the scheme will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustee to make IDCW. It will be the endeavour of the scheme to declare IDCWs monthly, subject to be the availability of distributable surplus as computed in accordance with SEBI Regulations. There is no assurance or guarantee to the unitholders as to the rate of IDCW by the scheme. Though it is the intention of the scheme to make periodical IDCW, there may be instances when no IDCW could be made. As per the provision no.11.2 under Chapter 11 of SEBI Master Circular for Mutual Funds on Review of Dividend option(s)/ Plan(s) in case of Mutual Fund Schemes,

	the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. (b) Reinvestment of IDCW Unitholders, if they so desire, have the facility to reinvest IDCW, if any, payable to them, into further units of the scheme. (c) Threshold limit for Payout of IDCW option a. In case the Payout of IDCW option under a folio is less than or equal to Rs.1,500/- and where complete bank account details are not available or facility of electronic credit is not available with Investor's Bank/Bank Branch, then such amount will be compulsorily reinvested wherever Reinvestment of IDCW option is available under the scheme and an Account Statement (SoA) will be sent to the Investors at their Registered Address. b. For folios where IDCW warrants are returned undelivered and/or the IDCW warrant remains unencashed / unclaimed on 3 consecutive occasions, future IDCW amount will be reinvested, wherein Reinvestment of IDCW option is available and an Account Statement (SoA) would be sent to the Investors at their Registered Address.
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 under: (a) a resident individual or a NRI or 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 para 17.6 under Chapter 17 of SEBI Master Circular for Mutual Funds 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, 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 Plan (STP), Systematic Withdrawal Plan (SWP), Transfer of IDCW 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 three partners of the firm and the first named person shall be recognised 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) Mutual fund schemes, as may be permitted by SEBI from time to time, (p) Any other category of investors. (q) 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. 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, 1. Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999. 2. 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
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	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 IDCWs 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 recognise 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?	Subscriptions from Overseas Corporate Bodies (OCBs) in the Schemes of UTI MF will not be accepted. 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/forms/kims-application-form-and-addenda;

	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 acceptance, 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.																				
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): <table><tr><th>Scenario</th><th>Applicable NAV</th></tr><tr><td>Application is received before the cut-off time of 3.00 P.M. and funds are available for utilization before the cut-off time.</td><td>Closing NAV of the day on which the funds are available for utilization before cut-off time.</td></tr><tr><td>Application is received after the cut-off time of 3.00 P.M. and funds are available for utilization on the same day or before the cut-off the next business day.</td><td>Closing NAV of the next Business Day.</td></tr><tr><td>Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time.</td><td>Closing NAV of the day on which the funds are available for utilization before cut-off time.</td></tr></table> For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plan (STP), Transfer of Income Distribution cum capital withdrawal Plan (Transfer of IDCW 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, STP or record date of IDCW etc. <table><tr><th colspan="3">Redemption:</th></tr><tr><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr><tr><td>Valid applications received.</td><td>up to 3 p.m.</td><td>Closing NAV of the day of receipt of the application.</td></tr><tr><td>Valid applications received.</td><td>After 3 p.m.</td><td>Closing NAV of the next business day.</td></tr></table> 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	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 day or before the cut-off the next business day.	Closing NAV of 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.	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.
Scenario	Applicable NAV																				
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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.																			
Minimum amount for purchase/redemption/ switches	Regular Plan / Direct Plan: Minimum initial investment is Rs.5,000/- under both the plans. Subsequent minimum investment under a folio is Rs.1,000/- and in multiples of Re.1/- thereafter with no upper limit. Minimum SIP Amount: The minimum amount of each investment for SIP is Rs.500/- (for Daily, Weekly and Monthly Option) and Rs.1500/- (for Quarterly Option).																				

	Non applicability Minimum Application Amount (Lump-sum) and Minimum Redemption Amount As per the provisions of para 6.10 under Chapter 6 of SEBI Master Circular for Mutual Funds (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) has, inter alia specified compulsory contribution by certain employees of the AMCs in the scheme(s) of the Fund in which they have a role/oversight. The minimum application amount and minimum redemption amount, wherever specified in the SID / KIM, will not be applicable for investment made in schemes of UTI Mutual Fund in compliance with the regulatory requirements, including as above
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 UTI AMC 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) UTI AMC 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) UTI 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 IDCW Option, Reinvestment of IDCW Option, Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and merger, if any. For further details on other Folios exempted from issuance of CAS, PAN related matters of CAS etc, please refer to SAI. <u>CAS for Demat accounts</u> (f) Pursuant to the provisions 14.3.3.1 to 14.3.3.3 of para 14.4.3 under Chapter 14 of SEBI Master Circular for Mutual Funds, requiring Depositories to generate and dispatch 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, then CAS shall be sent to that investor through email on monthly basis 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 and demat accounts then CAS with holding details shall be sent to the investors by email 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. The CAS shall be dispatched by email to all the investors whose email addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the the AMCs/MF-RTAs. vi. The despatch of CAS by the depositories where ever prescribed by the regulator 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 receipt of the request from the unit holders. 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, 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
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	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. (h) Additional disclosures in CAS - Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. - Further, CAS issued for the half-year (ended September/ March) shall also provide:- - The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here 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. Further, a mention will be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods and Service Tax (GST) (wherever applicable, as per existing rates), operating expenses, etc. - 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. - Such half-yearly CAS shall be issued to all the Scheme's investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. - The aforesaid information will be provided in the CAS in line with the format indicated by SEBI For further details, refer to the provisions 14.3.3.4 of para 14.4.3 under Chapter 14 of SEBI Master Circular for Mutual Funds.
Transfer of units held in Non-Demat [Statement of Account (SoA)] mode in all the schemes (excluding ETFs) of UTI Mutual Fund:	In accordance with AMFI Best Practices Guidelines Circular No. 116/2024- 25 dated August 14, 2024, titled "Standard Process for Transfer of Units held in Non-Demat (SoA) Mode" ("AMFI Guidelines"), units held by individual unitholders in mutual fund schemes (excluding Exchange Traded Funds or ETFs) in Non-Demat ("SoA") mode can now be transferred in specific cases mentioned below, as outlined in the AMFI Guidelines: - Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). - A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee. - A minor unitholder who has turned major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s). - transfer to siblings - Gifting of units - Transfer of units to third party - addition/deletion of unit holder etc. Partial transfer of units held in a folio shall be allowed subject to specified threshold/

	minimum number of units as specified in SID of the particular scheme, if any. And if the balance units in the transferor's folio falls below specified threshold / minimum number of units as specified in any SID, such residual units shall be compulsorily redeemed, and the redemption amount will be paid to the transferor. If the request for transfer of units is lodged on the record date, the IDCW payout/ reinvestment shall be made to the transferor. Redemption of transferred units will be restricted for a period of 10 days from the date of transfer. This measure will provide the investor with an opportunity to reverse the transfer in the event of fraudulent activity. Mode of submitting / accepting the Transfer Request in SoA mode: The facility for transfer of units held in SoA mode shall be available only through online mode via the transaction portals of the RTA and the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper-based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc. Pre-requisites: The surviving unit holder /nominee/minor unitholder who has turned major, will need to first complete the required process for transmission of units or change of status from minor to major (as the case may be), after submission of required forms / documents and should be registered as the rightful unitholder of the units in the folio to be eligible to apply for transfer of units held in SoA mode. There should be no "lien" or freeze on the units being transferred for any reason whatsoever. Also, the Units should not be under any lock-in period. The transferee(s) should mandatorily – - be an individual / individual(s). - have a valid folio in the mutual fund in which the transferor wishes to transfer the units. - be KYC compliant with "KYC validated" status. - have valid PAN. - have/provide a valid CBS Bank account details of the transferee/ 1st named transferee (in case of more than one transferee). - have a valid email address and mobile number. - have submitted duly completed Nomination form or Opt-out declaration. - should be eligible to hold the Units as per the respective SID. - fulfil any other regulatory requirement as may be applicable. Payment of Stamp duty on Transfer of Units: - The Stamp duty for transfer of units, if/where applicable, shall be payable by the transferor. - For calculation of the amount of stamp duty, the consideration value will be calculated as per the last available NAV (irrespective of the amount of consideration mentioned by the transferor in the transfer request). - The stamp duty if/where applicable, shall be collected by the RTAs from the transferor through online mode by ensuring that the payment is received from the bank account registered in the folio.
Dividend/ IDCW	- The IDCW warrants shall be paid to the unitholders within 7 working days from the record date. In case of funds received through Cash Payment mode, the IDCW proceeds shall be remitted only to the designated bank account. - In the event of failure to make payment of the IDCW proceeds within the period specified in sub-clauses (a), the Asset Management Company Ltd. shall be liable to pay interest to the Unit holders at such rate as may be specified by the SEBI for the period of such delay. In case of delay in payment of IDCW amount, UTI AMC Ltd. shall be liable to pay

	interest to the unitholders at such rate as may be specified by SEBI for the period of such delay. The interest for the delayed payment of IDCW shall be calculated from the record date. (presently @ 15% per annum). (c) Notwithstanding payment of such interest to the unitholders under sub-clause (b), UTI AMC Ltd. may be liable for penalty for failure to make payment of the IDCW proceeds within the stipulated time.
Redemption	The redemption proceeds shall be paid to the unitholders within 3 working days from the date of redemption request. In case of funds received through Cash Payment mode, the redemption proceeds shall be remitted only to the designated bank account. Physical despatch 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 despatches. However, in case of exceptional circumstances prescribed by AMFI, in consultation with SEBI, redemption or repurchase proceeds shall be transferred / despatched 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 in such case Additional 2 working days is allowed. 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. 2) For further details in this regard, please refer to SAI. <u>Restriction on redemption of units</u> Further to the possibility of delays in redemption of units under certain circumstances as stated in the aforesaid paragraphs relating to “Risk factors”, the Trustee / UTI AMC Ltd, at its sole discretion, reserves the right to impose restriction on repurchase / redemption (including switch-outs) or suspend repurchase / redemption (including switch-outs) from the Scheme, in the general interest of the unitholders of the Scheme and keeping in view the unforeseen circumstances / unusual market conditions upon occurrence of following events. (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 <i>force majeure</i>, unpredictable operational problems and technical failures (e.g. a black out). 1. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. 2. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Board of Trustees. 3. 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. For further details in this regard, please refer to SAI. 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. 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 claim refer to SAI.
Delay in payment of redemption / repurchase proceeds/dividend (IDCW)	a) The redemption proceeds shall be paid to the unitholders within 3 (three) working days from the date of redemption. b) The payment of dividend/IDCW to the unitholders shall be made within 7 (seven) working days from the record date In case of funds received through Cash Payment mode, the redemption proceeds shall be remitted only to the designated bank account. c) In the event of failure to make payment of the redemption or repurchase proceeds or dividend within the period specified in sub-clauses (a) & (b), UTI AMC 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). d) Notwithstanding payment of such interest to the unit-holders under sub-clause (c), UTI AMC may be liable for penalty for failure to make payment of the redemption or repurchase proceeds or dividend within the stipulated time.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	As per SEBI guidelines, the unclaimed redemption and IDCW amounts, that are currently allowed to be deployed only in call money market or money market instruments, shall also be 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 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 Plan (STP), 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 / Options offered	The scheme offers following Plans Regular Plan Direct Plan Both the Plans offer following Options : i) Growth Option – Ordinarily under this option no Income Distribution cum Capital Withdrawal i.e. IDCW will be made and all accrued and earned income will be ploughed back and reflected through growth in the NAV. ii) Payout of IDCW Option iii) Reinvestment of IDCW Option Default Option–Growth Option In case of valid applications received, without indicating any choice of the Option, it would be considered as Growth option and processed accordingly. The NAVs of the two options will be different and separately declared, the portfolio of investment remaining the same. *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. All categories of Investors (whether existing or new Unitholders) as permitted under this SID are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various modes (except Platform(s) where investor's applications for subscription of units are routed through Distributors).

The Direct Plan will be a separate plan under the Fund/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 Arbitrage Fund will have to indicate “Direct Plan” against the Scheme name in the application form, as for example. “UTI Arbitrage 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:

- (a) No exit load shall be levied in case of switches from Direct Plan to Regular Plan and Regular Plan to Direct Plan.
- (b) No exit load shall be levied in case of change over from IDCW Option to Growth Option or from Growth Option to IDCW Option. All change over will be at applicable NAV of respective options.
- (c) Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of Units will be paid / charged under Direct Plan.
- (d) **Investments through systematic routes:** In case of Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP)/ Transfer of IDCW Plan, registered prior to January 1, 2013 without any distributor code under the Regular Plan of the Scheme, instalments falling on or after the January 1, 2013 will automatically be processed under the Direct Plan.
- (e) **Eligible investors/modes for applying:** All categories of investors (whether existing or new unitholders) as permitted under this SID are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Platform(s) where investors’ applications for subscription of units are routed through Distributors}.

Existing Investments prior to 1st January 2013

IDCW will continue to be reinvested in the Regular Plan only in respect of Investments made without Distributor code where the Investor has opted for the IDCW

	Reinvestment facility. 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. For further details refer to SAI. <u>Bank Mandate registration as part of the new folio creation</u> 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/IDCW 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 provision no. 17.16.1 of para 17.16 under chapter 17 of SEBI Master Circular for Mutual Fund, SEBI had mandated that investors subscribing to mutual fund units on or after October 1, 2022, shall have the choice of: - Providing nomination in the format specified in fourth schedule of SEBI (Mutual Funds) Regulations, 1996 (or) - 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 signature as per mode of holding in the folio(s) / demat account(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/service-request-forms.
Ongoing price for	The face value of a unit is Rs.10/-

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.	Purchase Price = Applicable NAV (for respective plan and option of the scheme) Example: An investor invests Rs.10,000/- and the current NAV is Rs.10/- then the purchase price will be Rs.10/- and the investor receives $10,000/10 = 1000$ units. Purchase on all business days at the applicable NAV. Entry Load-Nil
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 97 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 2% Exit Load is charged, the Redemption Price per Unit will be calculated as follows: = Rs. 10 * (1-0.02) = Rs. 10 * (0.98) = Rs. 9.80
Book Closure Period / Record date	The purchase and redemption of units under the scheme shall remain open on all business days throughout the year except during book closure period/s not exceeding 15 days in a year. Besides, record date/s for the scheme may be announced for distribution of IDCW, if any, during the year.
Transactions through Stock Exchanges	Pursuant to provision no. 14.4.2 of para 14.4 under chapter 14 of SEBI Master Circular for Mutual Funds; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form. 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. For details of terms and conditions, kindly refer to the Statement of Additional Information. 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. As per provision no. 16.2.12 of para 16.2 under Chapter 16 of SEBI Master Circular for Mutual Funds, 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. 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. For further details please refer to SAI.
Switching of Units of UTI Mutual Fund	In addition to the facility of Purchase and Redemption available on the BSE Star MF of Bombay Stock Exchange, the facility of Switching units is available. The request for

(UTI MF) Schemes on BSE Star MF Platform	switch can be given in number of units. For further details refer to SAI.
Mode of Payment – Cash / Transfer of funds through NEFT/RTGS	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 procedure etc., 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.
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 on the accounts of to report 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. The scheme applications, where FACTA/CRS declaration is not provided, shall not be accepted. 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.
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.
Acceptance of financial transactions through email in respect of non-individual investors	In accordance with AMFI Best Practice Guidelines Circular No.135/BP/118 /2024-25 dated January 31, 2025 and AMFI email dated February 27, 2025 advising all AMCs to Accept financial transactions through email in respect of non-individual investors with effect from May 01, 2025 subject to the following terms and conditions. The facility of carrying out financial transactions through Designated E-mail, in units of UTI Mutual Fund Schemes, is available for the non-individual Investors subject to the following terms and conditions. UTI AMC declares its Designated E-mail server as one of the Officials Points of Acceptance. The UTI AMC reserves the right to

	change/add the Designed email id(s) from time to time. Modes of receipt of transactions: 1. Transaction request on UTI AMC's designated email from email ID of authorised official of non-individual investor : The investor shall provide a copy of the board resolution or an authority letter on its letter head, granting appropriate authority to the designated officials of the investor. The board resolution/ authority letter shall explicitly mention the following: - List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs. - An undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement. 2. Transaction request digitally signed by investor, received on UTI AMC's designated email : In case the document is executed electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s of investor, the same shall be considered as valid and acceptable, and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name. 3. Scanned transaction request with wet signature of investor received on UTI AMC's designated email : In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the investor, received from some other official / employee of the non individual investor will be accepted, and shall be binding on the non-individual investor provided - - The email is also CC'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and - The domain name of the email ID of the sender of the email is from the same organization's official domain name. 4. Scanned transaction request received on UTI AMC's designated email from email ID of MFD or third party : Scanned copies of signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from the registered mutual fund distributor of the entity or a third party duly authorized by the non-individual investor will be accepted subject to fulfillment of the following requirements: - Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor. - In such cases, the non-individual unitholder's registered email ID shall also be copied in the email sent by the MFD/person sending the scanned copies of the duly signed transaction form/request letter. Following Terms and conditions are applicable for above mode of receipt of financial transactions: - Investor agrees that based on the scanned image of application for purchase, redemption or switches, the transaction will be processed subject to receipt of the subscription amount in case of purchase and subject to signature verification in case of redemption and switches. - The receipt of such scanned image by UTI AMC at designated email id shall be deemed sufficient for effecting the transaction without the receipt of original application. Investor further agrees to retain records of such transactions in line with the applicable laws / regulations - All transaction requests will be deemed to be valid, where applications, transaction slips, forms, supporting documents are received at the designated email id. The timestamp will get generated and affixed on the transaction request once it is received on the server/system of the UTI AMC. - This facility will be provided subject to provisions of cut off timing for
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	applicability of NAV and time stamping requirements, as amended by Securities and Exchange Board of India (SEBI) from time to time and any other applicable laws, rules and regulations as may be enforced from time to time. For the purpose of determining the applicable NAV in accordance with SEBI (Mutual Funds) Regulations, 1996, the system generated date and time on the transmitted email received at server / system of the UTI AMC and availability of funds for utilization for the same shall be considered. e) Any change in the registered email id/contact details of non-individual investor shall be accepted only from the designated officials authorized to notify such changes vide board resolutions/authority letter. Further, such change request shall be submitted through physical request letter (or a scanned copy thereof with wet signature of the designated authorized officials) only. f) No change in /addition to the bank mandate shall be allowed via email. Change in bank details or addition of bank account of the investor shall be permitted only via the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized officials. g) Any change in the registered email address/ contact details of the investor shall be accepted only through a physical letter (including scan copy thereof) with wet signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head h) Further, in case the document is executed electronically with a valid DSC or through Aadhaar based e-signatures of the authorized official/s, shall be considered valid, and the same shall be binding on the non-individual investor even if the same is not received from the registered email id of authorized officials. However, the domain name of the email ID through which such email is received should be the same as the non-individual investor's official domain name. i) The UTI AMC shall act in good faith and shall take necessary steps in connection with the email requests received regardless of the value involved and the same shall be binding on the investor. The UTI Mutual Fund (UTI MF), UTI Trustee Company Pvt. Ltd. (Trustee) or UTI AMC will not be held responsible/liable for any loss, if any, suffered by the investor or any other person for processing such transactions. j) The investor acknowledges that it is in the nature of telecommunication services that transmissions/ emails may not be properly received or emails may not be received or may be inadvertently read or may be erroneous or made known to unauthorised persons. Investor agrees that all the risks, errors or breaches shall be borne by the investor and the UTI MF, Trustees, UTI AMC shall not be responsible/liable for any claims, liability, loss, damage, cost or expenses arising from such risks, errors or breach of confidentiality. However UTI MF will be taking necessary safeguard measures to ensure security of email communications. k) At the request of the investor, UTI AMC is hereby requested and authorised, but is not obliged, to process the transactions as per email submissions received from time to time from investors and otherwise to rely upon and act in accordance with email Submission which is signed, or is believed to have been signed by any person authorised by the documents governing the arrangement between the UTI AMC and the Investor. l) It is further mutually agreed that if any other permission is required under the provisions of law for processing such requests / instructions, the investor shall be solely liable and responsible for any failure to comply with such provisions of laws, rules and regulations. The investor will keep the UTI MF, Trustee, UTI AMC fully absolved and indemnified with respect to any violation of such laws, rules and regulations and consequences thereafter in case of such violation mentioned hereinabove. m) It is agreed by the parties that the UTI AMC need not confirm (whether orally, in writing or otherwise) any email Submission or verify the identity of the person making or giving or purporting to make or give any email Submission. n) Investor agrees that security procedures adopted by UTI AMC may include signature verification, telephonic call backs or a combination of the same, that may be recorded and investor consents to such recording and agrees to co-operate with the UTI AMC to enable confirmation of such electronic transactions. However, the UTI AMC shall be under no duty to prescribe or adopt any procedures for the purpose of such confirmations or verification and any such procedure prescribed or
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	adopted by UTI AMC shall not impose upon the UTI AMC any obligation to adopt or comply with the same in any or every instance. o) The entity availing the facility for submitting the financial transactions via email shall retain records of such transactions in line with the applicable laws/regulations.
Seeding of Aadhaar Number	PAN-Aadhaar seeding mandatory for transactions in securities market The Indian government has made it mandatory for everyone to link their PAN to their Aadhaar, with certain exceptions for NRIs, non-citizens, those over 80, and residents of the states of Assam, Jammu and Kashmir and Meghalaya. Clients in whose case, PAN Aadhaar linkage are not found to be verified, shall be allowed to transact with the existing intermediary subject to valid PAN, however the client's KYC shall not be allowed portability in securities market.” 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 <i>Aadhaar number</i> issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit <i>proof of application</i> 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 <i>certified copy of an officially valid document</i> 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, <i>Aadhaar numbers and PANs</i> 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, <i>proof of application</i> towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted, an <i>officially valid document</i> 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, <i>certified copy of an officially valid document</i> 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:- 1. 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. 2. 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. 3. 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. 4. 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. 5. 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 upto 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/sNDML, 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
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	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/ authorised 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.
CanServe facility under Payout of IDCW option & Growth Option	A new facility titled “CanServe” is introduced with effect from August 26, 2015, for investments (fresh as well as existing) under the IDCW and Growth options [both Regular Plan & Direct Plan] of UTI Arbitrage Fund as under: A) ‘CanServe’ facility under Payout of IDCW Option to facilitate Investors who are desirous to contribute IDCW payouts towards a medical cause. Under the IDCW option, Investors by opting for ‘CanServe’ Option can donate the IDCW payout to be declared on a prospective basis. The investors will have a choice to donate either i) 50% of the IDCW declared or ii) 100% of the IDCW declared in future, subject to a minimum amount of donation of Rs.1000/-. In case such amount arrived as above is less than Rs.1000/-, the entire amount will be paid out to investor in line with the provisions of the Scheme/s. Investors may claim tax exemption under sec 80 G of the Income Tax Act, 1961 to this effect. In case the Investor opts for ‘CanServe’ facility and does not tick either of the options (i) or (ii) as mentioned above, the default option would be (i) 50% of the IDCW declared. B) ‘CanServe’ facility under Growth option to facilitate Investors who are desirous to contribute a specified sum periodically towards a medical cause. Under the Growth option, Investors by opting for ‘CanServe’ facility can contribute by indicating a specified amount (Minimum Rs.1000/- at each half-yearly payout) to be paid out under

this facility by redeeming corresponding units on semi - annual basis. If no amount is mentioned by the Investor, the default 'specified amount' will be Rs.1,000/- per payout period. Such redemption will be done on the 1st business day of April and October at the NAV applicable on that day. In case the value of units held by the Investor on the specified date is less than the 'specified amount', no units would be redeemed on that date.

The contributions mentioned above under A) and B) will go to St. Jude India ChildCare Centres as donation towards medical / social cause. St. Jude India ChildCare Centres provides cost-free housing, nutritional support, counseling, educational and recreational activities, therapy and yoga to the needy and under-privileged children who are being treated for cancer and their families, during the period of the child's treatment. St. Jude India ChildCare Centres started operations in 2006 and now has 18 centres in 5 cities with 227 family units located in Mumbai, Delhi, Kolkata, Hyderabad and Jaipur.

St. Jude India ChildCare Centres will issue certificate towards donation receipt to avail tax exemption under section 80 G of the IT Act, 1961.

The certificate to be issued to investors in respect of donation / contribution will be for an amount post deduction of applicable load charges, if any, and applicable Securities Transaction Tax (STT) [0.001% at present]. An example of calculation in respect of Growth option is illustrated, for easy understanding of the investors, as follows:

A	Investor's outstanding units in XYZ scheme as on 1 st November 2017. Investor has opted for contribution of Rs.1100/- towards CanServe	1609.969
B	Specified Amount opted by investor for donation towards CanServe	Rs.1100.000
C	Securities Transaction Tax @0.001% on specified donation amount	Rs.0.011
D	Gross redemption amount (B+C)	Rs.1100.011
E	NAV of growth option as on 1st April 2016 (1st business day of next semi cycle) [Assumed]	Rs.88.900
F	Exit load @ 1% (Assuming redemption is within one year)	Rs.0.889
G	Repurchase price (E- F)	Rs.88.011
H	Number of units repurchased @ Rs.88.011 (D/G)	12.4986
I	Amount payable as donation ((H*G)-C)	Rs.1100.00

The net amount of Rs.1100.00 post deduction of load & Securities

Transaction Tax would be transferred to St Jude India ChildCare Centres as per his/her pre-received mandate. **St Jude India ChildCare Centres will issue certificate to the Investor towards donation / contribution amount of Rs.1100.00 to avail tax exemption under section 80 G of the IT Act, 1961.**

Investor can opt out / or cancel the 'CanServe' facility by giving 15 days' notice prior to record date for IDCW payout option and 15 days' notice before semi-annual payout date under Growth option to UTI Mutual Fund or our R & T Agent, M/s. KFin Technologies Ltd.

"CanServe" is just a term used to denote the facility being offered to investor for contribution towards Medical/Social cause. It does not imply any scheme benefit/s.

Existing investors may provide a fresh mandate for availing CanServe Facility by mentioning their existing folio number in the request form. The investment under the said facility will attract the same loads as applicable to normal investments under the scheme.

To know more about St. Jude India ChildCare Centres, please visit <https://stjudechild.org/>

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 <u>Common Account Number (CAN)</u>. 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 authorised 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 Transaction 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. AMC will not be responsible for any delay or omission whatsoever, on the part of MFUI. For further details regarding procedures for obtaining CAN and other particulars about MFU etc., please refer to SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.
MF Central	As per the provision of para 16.6 under Chapter 16 of SEBI Master Circular for Mutual Funds, 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.
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 IDCW /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.
Friend in Need	“Friend in Need” facility is introduced for the Individual investors (Resident as well as Non-resident) of UTI MF under all the schemes, 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.
Custodian of the Scheme	The Trustees have appointed Stock Holding Corporation of India Ltd. (SCHIL) and Axis Bank Ltd. as the Custodian of the Scheme.
Investment by UTI AMC in the schemes	UTI AMC will invest such amount in the scheme based on the risk associated with the scheme as may be specified by the SEBI from time to time. Accordingly, in terms of provision no. 6.9.1 to 6.9.6 of para 6.9 under Chapter 6 of SEBI Master Circular for Mutual Funds as amended from time to time, based on the risk value assigned to the scheme, UTI AMC shall invest minimum amount as a percentage of assets under management (‘AUM’) in the scheme. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

III. Other Detail

Periodic disclosure	
A. 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; 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; 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; e) Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. f) 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 in the manner specified by SEBI. 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 MF website and on the website of AMFI. UTI AMC shall display the link of the full scheme wise annual reports prominently on their 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, d. the Abridged Annual Report shall be sent to them in physical mode in case they have

	opted for the same. e. 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. f. 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 Disclosure	The Mutual Fund shall declare the Net asset value separately for different Options of the Plans by 11 p.m. on every business day on website of UTI Mutual Fund, www.utimf.com and on AMFI's website www.amfiindia.com. The NAV shall be calculated for all business days. 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.						
D. 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 the provision no. 10.1.1 of para 10.1 under Chapter 10 of SEBI Master Circular for Mutual Funds a stamp duty at the prescribed rate (at present @ 0.005%) of transaction value (amount for which units are allotted excluding any other deduction) 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.						
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 and other terms & conditions please refer to the clause on Taxation in the SAI apart from the following: <table><tr><th></th><th>Resident Investors</th><th>Mutual Fund</th></tr><tr><td>Tax on dividend</td><td> 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. The dividend shall be taxed in the hands of the unitholders at applicable tax rates provided under the IT Act. </td><td> 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. </td></tr></table>		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. The dividend shall be taxed in the hands of the unitholders at applicable tax rates provided under the IT Act.	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.
	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. The dividend shall be taxed in the hands of the unitholders at applicable tax rates provided under the IT Act.	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.					

		TDS for Resident Unitholders: TDS at the rate of 10% shall be deducted on dividend income credited / paid to resident unitholders.	The Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.
	Capital gain Long Term: Short Term:	Tax on capital gains on equity-oriented funds (EOFs) : (i) Long Term Capital Gains Units of EOFs held for more than twelve months preceding the date of their transfer are long term capital asset. For units of EOFs transferred on or after 23rd July 2024, capital gains tax on long term capital gains stands increased to 12.5%. However, LTCG upto Rs.1.25 lakhs in a financial year is tax exempt. (ii) Short Term Capital Gains Units of EOFs held for not more than twelve months preceding the date of their transfer are short term capital asset. For units of EOFs transferred on or after 23rd July 2024, capital gains tax on short term capital gains stands increased to 20%. Securities Transaction Tax (STT): In addition to capital gains tax, STT is also applicable on redemption/switch/transactions of units of EOFs.	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.
		Higher TDS: Higher TDS rates on dividend and capital gains will apply as specified under the Income tax Act and the Rules made thereunder including in cases where PAN is not available or where any person has failed to intimate / link Aadhaar with PAN.	
		Surcharge and Health & Education Cess: The tax on dividend/capital gains tax/deduction of tax at source is to be increased by surcharge, if applicable. 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 provisions 17.4.1. of para 17.4 under Chapter 17 of SEBI Master Circular for Mutual Funds, the following shall be applicable: - 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. - 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. - 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. - Mutual Funds shall publish a table of scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary. - 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
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. As per provision no.5.1.1. of para 5.1 under Chapter 5 of SEBI Master Circular for Mutual Funds, for debt schemes portfolio disclosure will be done on fortnightly basis within 5 days of every fortnight. In addition to the current portfolio disclosure, yield of the instrument will also be disclosed. The disclosure will be made in the format mentioned in the provision no.5.1.5. of para 5.1 under Chapter 5 of SEBI Master Circular for Mutual Funds. 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	The AMCs shall prepare 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): - AUM from different categories of schemes such as equity schemes, debt schemes, etc. - 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). - Contribution to AUM from sponsor and its associates. - 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 6.16.1 to 6.16.15 of para 6.16 under Chapter 6 of SEBI Master Circular for Mutual Funds. 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. Merger/Consolidation of Schemes of MFs:	Tax neutrality has been provided to unit holders upon consolidation or merger of mutual fund schemes provided that the consolidation is of two or more schemes of an equity oriented fund or two or more schemes of a fund other than equity oriented fund. As per sections 2(42A), section 47 and section 49: Pursuant to mergers/consolidations of the Schemes, units of consolidating scheme surrendered by unitholders in lieu of receipt of units of the consolidated scheme shall not be treated as transfer and capital gains tax will not be imposed on unitholders under the Income-tax Act. However, it may be noted that when the unitholders transfers the units of the consolidated scheme, such transfer will attract applicable capital gains tax and STT. Cost of Acquisition: The cost of acquisition of the units of consolidated scheme shall be the cost of units in the consolidating scheme. Period of holding: The period of holding of the units of the consolidated scheme shall

	include the period for which the units in consolidating schemes were held by the unitholder. <u>Consolidating Scheme and Consolidated Scheme:</u> Consolidating Scheme will be the scheme of a mutual fund which merges under the process of consolidation of the schemes of mutual fund in accordance with the SEBI (Mutual Funds) Regulations, 1996 and consolidated scheme will be the scheme with which the consolidating scheme merges or which is formed as a result of such merger. By the Finance Act 2017, similar tax treatment regarding cost of acquisition and period of holding is extended in respect of consolidation of plans of a scheme of a mutual fund. Investors are advised to refer to the Scheme Information Document and the Statement of Additional Information, as amended from time to time, for the detailed tax provisions.
P. List of official points of acceptance	Please refer the below mentioned link for detail list https://www.utimf.com/downloads/data-related-to-sid
Q. 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 list 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

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, **Bardoli** : UG 18 & 19 Central Plaza Upper Ground Floor, Station Road, 26 Shri Ram Nagar, Nityanand Society, Bardoli District: Surat, State: Gujarat PIN:394601, **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, **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, **Gandhinagar** : Shop No.8, Ground Floor, Shalin Centrum, Besides Croma Showroom Sector 11, Gandhinagar. Gujarat : 382 011 Landline No: 079-45870779, **Godhra** : G-5 Dhanraj Complex, Ground Floor, Opp Rayanwadi Society, Nr Hanuman Temple, Bamroli Road, Gita Nagar, Godhra, District: Panchmahal, State: Gujarat, PIN:389001, **Himmatnagar** : Shop No. A-103, Vee Atharv Impression, First Floor, GIDC, Near Motipura Circle, Himmatnagar, District: Sabarkantha, State: Gujarat, PIN:383001, **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** : 1st Floor, 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, **Palanpur** : SF-203 S9 Imperial Tower, 2nd Floor, Besides Hotel TGR, Near S9 Complex, Opp. Bihari Bag, Abu Road, Palanpur, District: Banaskantha, State: Gujarat, PIN:385001, **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, **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** : Shop No.1, Ground Floor, Sawant Villa, Beside Shree Swami Samarth Math, Rambagh Lane no. 2, Kalyan (West), Pin code: 421301, Tel: 0251 2317191/6063 **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 Ramdaspath 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, **Korba** : 1st. Floor of the building namely Corporate Avenue, Plot No-93, ICRC, T.P Nagar, Korba, Korba, Madhya Pradesh-495677, **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, 1st Floor, Above Trimurti Sweet, Do Batti Square, New Road, Ratlam, Madhya Pradesh-457 001, Tel: 07412-292241, 222771, 222772, **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

Ahmednagar: Office No. 105. 1st Floor, "Vedant Icon", Premdan Chowk, Savedi, Ahmednagar, Maharashtra-414003, Tel: 0241-2995077, **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, **Dhule** : CTS No.1606/A, 1st Floor, Madhutara Arcade, Lane No.6, Dhule, Maharashtra-422001, Tel: 02562-298856, **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, **Latur** : Ground Floor, Shop No. A-4, Nirmal Heights, Nandi Stop AUSA Road, Latur, District: Latur, State: Maharashtra, PIN: 413512, **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, **Ratnagiri** : KSP Alexa Shop No 8 & 9, A Wing Upper Ground Floor, Near Maruti Mandir, Malnaka, District: Ratnagiri, State: Maharashtra, PIN: 415612, Tel No.: 8655885182, **Sangli** : 1st Floor, Building No 524-A, Unit No 17, Krishnayan Business Arcade, Opp. Zillha Parishad, Miraj Road, Sangli, Maharashtra-416416, Tel: 0233-299051, **Satara** : 21/22, Ruchi Heights, Shop No: 3 & 4, CST No. 21/1, Pratapganj Peth, Beside Goraram Mandir, Satara, Maharashtra-415002, Tel: 9136125036, **Solapur** : 157/2C, Ground Floor, Rajabhau Patwardhan Chowk, Railway Lines, Solapur, Maharashtra-413 001, Tel: 0217-2311 767, 0217-2311 110.

SAURASHTRA REGION

Amreli: Shop 1, 2 & 3 Jay Jalaram Complex, 1st Floor, Nr. HDFC Bank, Manekpara Main Road, Opp: Swaminarayan Temple, District: Amreli, State: Gujarat, PIN: 365601, **Porbandar**: Purusharth First Floor, Above Aroon Studio, Opp. SBI Bank, District: Porbandar, State: Gujarat, PIN: 360515, **Surrendranagar**: Shop No. 133, Mega Mall, 1st Floor, SH 17, Near Milan Cinema, Ambedkarnagar, Wadhwan, District: Surendranagar, State: Gujarat, PIN: 363002.

VIDHARBHA REGION

Bhusawal : Ground Floor, Jawahar, Besides Axis Bank, Jamner Road, District: Jalgaon, State: Maharashtra, PIN: 425001, **Buldana** : 1st Floor, Dinode Complex, Tilak Wadi, Bus Stand Main Road, District: Buldhana, State: Maharashtra, PIN: 443001, **Chandrapur** : 1st Floor of the building namely Akbar Villa, Tadoba Road Chandrapur, Chandrapur, Maharashtra-442401, **Gondia** : Ground Floor, R S Niwas, Old Bus Stand Road, Opp. Canara Bank, Gurunanak Ward, District: Gondia, State: Maharashtra, PIN: 441601, **Jalgaon** : First Floor, Plot No-68, Opp. Himalay Tractor, Above Mothoot Finance, Chitra Chowk, Zilha Peth, Jalgaon, Maharashtra-425 001, Tel: 0257-2240480, 2240486, **Nanded** : shop/mulgies bearing No. 5 on the 1st Floor, Sanman Prestige situated in Near ZP Building Nanded, Nanded, Maharashtra-431601, Tel: 9967574611, **Wardha** : 1st Floor, Grace Towers, Above Bank of India, Mahadeo Pura, District: Wardha, State: Maharashtra, PIN: 442001, Tel No.: 7972229516, **Yavatmal** : Ground Floor, MH - 29, Fun-N-Mall, SBI Road, Opp. Khwaja Colony, Bombaywala Compound, District: Yavatmal, State: Maharashtra, PIN: 445001.

MP & CHATTISGARH

Chhindwara : Ground Floor, Patel Arcade, Dashera Maidan, Sehestrabahu chowk, Nagpur Road, District: Chhindwara, State: Madhya Pradesh, PIN: 480001, **Khandwa** : Landmark One Building Mansingka Tiraha, Pandhana, Khandwa, Khandwa Main Rd, Madhya Pradesh, District: Khandwa, State: Madhya Pradesh, PIN 450001, **Raigarh** : 1st Floor, Rahul Complex, Behind Axis Bank, Dhimrapur Road, Jagatpur, Raigarh, District: Raigarh, State: Chhattisgarh, PIN: 496001, **Satana** : 1st Floor, Ahinsa Tower, Pushpraj Colony, Behind SBI, District: Satna, State:

Madhya Pradesh, PIN: 485001, **Shivpuri** : 1st Floor, Above Indian Bank, Hazi Sannu Market, A B Road, Shivpuri, District: Shivpuri, State: Madhya Pradesh, PIN: 473551

NORTH ZONE

CHANDIGARH REGION

Ambala : 5686-87, 1st 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, **Bathinda** : MCB, Z-3/03228, 1st Floor, Nr. Vandana Hospital Tinkkoni Chowk, Goniana Road, Bathinda, Punjab-151 001, (0164) 2236650/2236500, **Bhiwani** : House No.99, First Floor, Near Dhamija Hospital, Agarsen Chowk, District: Bhiwani, State: Haryana, PIN: 127021, **Chandigarh** : SCO No.2907-2908, 1st 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, **Kangra**: 2nd Floor, S S Tower, above Indian Bank, Near Indian Oil Petrol Pump, Dharamsala Road, Kangra, District: Kangra, State: Himachal Pradesh, PIN: 176001, **Kurukshetra** : 1st Floor, Ward No-8 Adjoining Bank of India, Railway Road, Opp-Bank of Baroda, District: Kurukshetra, State: Haryana PIN: 136 118, **Ludhiana** : SCO 14 (First Floor), Feroze Gandhi Market, Ludhiana, Punjab-141 001, (0161) 2441264/ 4679098, **Mandi**: House No.290/12, Ground Floor, Ram Nagar Mandi, Near Vishal Mega Mart, District: Mandi, State: Himachal Pradesh, PIN:175001, **Moga**: Ground Floor, Khasra No. 2464, 2465, Khatauni No. 587, Ferozepur, Ludhiana, G T Road Near Gandhi Road, District: Moga, State: Punjab PIN: 142001, **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, **Rewari**: Shop No. 65, First Floor, Brass Market, Bawal Road, District: Rewari, State: Haryana, PIN: 123 401, **Sangrur**: First Floor, SCF No.-1 SST Nagar, Sunam Road, Near UCO Bank, District: Sangrur, State: Punjab PIN: 148001, **Shimla** : Bell Villa, 5th Floor, Below Scandal Point The Mall, Shimla, Himachal Pradesh-171 001, (0177) 2657803, **Sirsa**: Opp HDFC Bank, 2nd Floor, Reliance Fashion World, Sangwan Chowk, Circular Road, District: Sirsa, State: Haryana PIN 125055, **Solan** : Dang Complex, 3rd Floor, Rajgarh Road, Opposite D Baghat Urban Co-operative Bank Ltd., District: Solan, State: Himachal Pradesh, PIN: 173 212, **Yamuna Nagar**: MC Unit-B-5/386-B, 1st Floor, Ganpati Building, Opposite Madhu Hotel, District: Yamuna Nagar, State: Haryana, PIN: 135 001.

DELHI REGION

Dehradun : 3/5, Mahant Laxman Das Road, Near Astley Hall, Dehradun Pin code: 248001 Landline No.: 0135 2743203, **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** : FF-108, 1st Floor, Vipul Agora, M.G. Road, Sector 28, Gurgaon-122001(Haryana) Phone no: 0124-4148994., **Haridwar** : First Floor, Aashirwad Complex Near Ahuja Petrol Pump, Opp Khanna Nagar, Jwalapur Haridwar, Uttarakhand-249401, 01334 221177, **Hisar**: SCF-98, First floor, Green Square Market, District: Hisar, State: Haryana, Pin Code: 125001, Tel.: 8657593506, **Janak Puri** : B-30, 1st Floor B-1, Community Centre, Near HDFC Bank, Janak Puri, Delhi-110 058, 01140751525, 01149056597, **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, **Pitampura** : 110-111, FIRST FLOOR P P TOWER Netaji Subhash Place, Pitampura, 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.

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, **Bharatpur**: Plot No. - 200, Shop No. - 2, Opp. Raj Garden, 100 Feet Road, Sec - 3, District: Bharatpur, State: Rajasthan Pin: 321001, **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, **Chittorgarh** : 12-C, First Floor, Meera Nagar, Near HDFC Bank, District: Chhitorgarh, State: Rajasthan, PIN: 312 001, **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, **Ballia** : 159/1, First Floor, Singh Stationary Mart Building, Middhi Chauraha, Near SBI, Thikhampur, District: Ballia, State: Uttar Pradesh, PIN: 277 001, **Bareilly** : 1st Floor, Mandakani Towers, 148 - Civil Lines, Station Road Bareilly, Uttar Pradesh-243001, 8291424988 / 0581-2423016, **Basti** : Kamta Kripa Building, Ground Floor, Beside IDFC First Bank, Ward No.- 4, Mohalla Pikaura Shiv Gulam, Malviya, Road, District: Basti, State: Uttar Pradesh, PIN: 272 001, **Etawah**: Mamta Press Bhawan, Opposite Farrukhabad Crossing, Katra, Balsingh, District: Etawah, State: Uttar Pradesh, PIN: 206001, **Faizabad**: 2/6/55/A Hina Complex, Rikabganj Kandhari Bazar, District: Faizabad, State: Uttar Pradesh, PIN: 224 001, **Firozabad** : 266/267, First Floor, Agra Gate, Nai Basti, Near Telephone Exchange, District: Firozabad, State: Uttar Pradesh, PIN: 283 203, **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, **Jaunpur** : 397-A, First Floor, Wazidpur Dakshin Shahari, District: Jaunpur, State: Uttar Pradesh, PIN: 222 002, **Jhansi** : 551/1 & 556/2, 1st Floor, 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, **Muzaffarnagar** : Shop No.414, First Floor, Jansath Road, Kambalwala Bagh, District: Muzzaffarnagar, State: Uttar Pradesh, PIN: 251 001, **Raebareli** : Divya Dristi Tower, First Floor, CP-14, Firoj Gandhi Nagar Yojna City, District: Raebareli, State: Uttar Pradesh, PIN: 229 001, **Varanasi** : 1st Floor, Bhavani Market, D-58/2A-1, Rathyatra, Varanasi, Uttar Pradesh-221010, 7572021141 / 0542-2226872.

EAST ZONE

BIHAR REGION

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, **Bettiah**: 1st Floor, Supriya Cinema Road, Chawani, Mirza Tola, Near-PNB, Bettiah, District: West Champaran, State: Bihar, PIN:845 438,Tel No.:086559-89581, **Begusarai**: Radha Krishna Market, Patel Chowk, District: Begusarai, State: Bihar PIN:851101, Tel No.:06243-450497, **Bhagalpur** : 1st Floor, Kavita Apartment, Opp Head Post Office, Mahatma Gandhi Road, Bhagalpur, Bihar-812 001, Tel: (0641) 2300040, **Bihar Shariff** : First Floor of the building namely Kamla complex “Palika Market”, Ranchi Road, Biharsariff, Nalanda, Bihar, Bihar-803101, **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 Devasthan (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.

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, **Aizawl**: A 57, Zote Bakery, Lower Zarkawt, Chanmari District: Aizawl, State: Mizoram, PIN:796007, Tel No.:098625-01964, **Dibrugarh**: 1st Floor, House of Subhas Chandra Jain, New Market, H S Road, Near Hotel East End, District: Dibrugarh, State: Assam, PIN:786001, Tel No.: 072089-69717, **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, , **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 **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

ORISSA & JHARKHAND REGION

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, **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, **Bhadrak**: 1st Floor, Hotel City Residency Complex, Naripur, Bonth Chhak, Near Old Bus Stand, District: Bhadrak, State: Odhisa, PIN: 756100, Tel No.:06784-353181, **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, **Deoghar** : Ground Floor of the building namely Durga Tower V.I.P Chowk, Court Road, Deoghar, Orissa Jharkhand-814112, **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, **Hazaribag**: 1st Floor, Dhiman Complex, Near Annada Chawk, Above Union Bank, District: Hazaribag, State: Jharkhand, PIN:825301, Tel No.: 06546-450988, **Kendujhar**: 1st Floor, Singh Market Complex, Sirazuddin Square, District: Kendujhar, State: Odhisa, PIN: 758001, Tel No.:06766-351881 **Mayurbhanj**: 1st Floor, Prasanti Building, Ward No.5, Lalbazar, Baripada, District: Mayurbhanj, State: Odhisa, PIN: 757001, Tel No.:06792-351691, **Ranchi**: Kujara Plex, 2nd Floor Opp. Wool House Main Road Ranchi Pin Code: 834 001 Jharkhand Phone No: 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, **Puri** : 1st Floor Above Indian Bank, VIP Road, Puri, Orissa Jharkhand-752001, Tel: (06752) 353553.

WEST BENGAL REGION

Asansol : 1st Floor, 129 G T Road, Rambandhutala, Asansol, West Bengal-713 303, Tel: (0341) 2970089, 2221818, **Bankura** : shop/mulgies bearing No. 80/1/A on the Ground Floor "Gourab" situated at Natunachati, raghunathpur, Main Road, Bankura, West Bengal-722101, **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, **Birbhum**: Pankajini Lodge, Ground Floor, Shantiniketan Road, Bhubandanga, Bolpur, District: Birbhum, State: West Bengal, PIN: 731204, Tel No.:03463-266053, **Coochbehar**: Ground Floor, Bani Mahal, Silver Jubilee Road, Ward No 6, Dharmatala More, District: Coochbehar, State: West Bengal, PIN:736101, Tel No.: 03582-450638 **Durgapur**: 3rd Administrative Building, 2nd Floor, City Centre, Asansol. Durgapur Development Authority, Durgapur, West Bengal-713 216, Tel: (0343) 2546 831/832, 2546 136, **Gangtok**: C/O S K Enterprise, 1st Floor, Near NBBB College, Tadong Bazar, National Highway 10, Gangtok, East Sikkim, Sikkim, PIN: 737102, **Haldia**: Premises No. 3/10, Akash Ganga Commercial Complex, 3rd Floor, Basudebpur, Khanjanchak, Haldia, District: Purba Medinipur, State: West Bengal, PIN: 721602, Tel No.: 03224-450398, **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, **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, **Krishnanagar**: 21, Ananta Hori Mitra Road, Utsab Building, 1st Floor, Nedarpara, Krishnanagar, Opposite DOMINOS Pizza Restaurant ,Beside HDFC Life Insurance Office, District: Nadia, State: West Bengal, PIN:741101, Tel No.:03472-291600, **Malda** : 10/26 K J Sanyal Road, 1st Floor, Opp Gazole Taxi Stand, Malda, West Bengal-732 101, Tel: 03512-223724, 03512-223728, **Raiganj**: 1st Floor, Beside, SBI Main Branch, M G Road, Raiganj, District: Uttar Dinajpur, State: West Bengal, PIN:733134, Tel No.:03523-299988, **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.

SOUTH ZONE

ANDHRA PRADESH REGION

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, **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** : 42/377-14-3 Bhagya Nagar Colony Kadapa Andhra Pradesh- 516002 Tel: 08562-222240, **Kakinada**: 24-6-37/1, Ground Floor Revenue Ward No. 15, Ganjam Vari Street, Kakinada District: East Godavari, State: Andhra Pradesh PIN: 533 001, Tel No.:9177776868, **Kannur** : door No: 51/2277 on the 2nd Floor Grand Plaza Building situated at Fort Road Kannur Kannur, Andhra Pradesh-670001, Tel: 0497 2970086, **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, **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, Wyr Road, Khammam Khammam, Andhra Pradesh-507002, Tel: 08742-457684/9136016389, **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, **Nellore** : # 16/1433, 1st Floor, Sunshine Plaza, Ramalingapuram, Main Road, Nellore, Andhra Pradesh-524 003, Tel: 0861-2335818/19, **Nizamabad**: D. No. 5-6-430, Ward 5, Block 6, Shop A, Ginza View, First Floor, Bank of Baroda Building, Yellammagutta, Hyderabad Road, District: Nizamabad, State: Telangana, PIN: 503 003, **Ongole**: D. No. 2-397, Shop no. 24 & 25, Gupthas Midtown Ground Floor, Bilal Nagar, Revenue S. No. 117, Ward No. 28, Ongole District: Ongole, State: Andhra Pradesh PIN: 523 001, Tel No.: 8655773515, **Punjabgutta** : 6-3-679, 1st Floor, Elite Plaza, Green Land Road Punjabgutta, Hyderabad, Telangana-500 082, Tel: 040-23417426/7246, **Rajamahendravaram** : 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, **Srikakulam**: Venkata Kameshwari Complex, Second Floor, One Way Traffic Road, Near Saraswathi Theatre, Srikakulam, District: Srikakulam, State: Andhra Pradesh PIN: 532 001, Tel No.:9866233369, **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, **Vizianagaram**: Shop No. 6, Second Floor, PSN Estate, LT B Road, Near RTC Complex, Vizianagaram, District: Vizianagaram, State: Andhra Pradesh, PIN: 535 003, Tel No.: 9866233369, **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.

KARNATAKA REGION

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** : Sanganakallu Doddasharanappa Tower, 3rd Floor, Next to Ganesh Petrol pump, Main Road, Parvathi Nagar, Bellary Karnataka: 583 101 Tel: 08392 – 254648/255635, **Davangere** : No.998 (Old No.426/1A), "Satya Sadhana" Kuvempu Road, Lawyers 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, **Karwar**: F7 1st Floor, Landmark Ultima, Opp SBI, KEB Road, Karwar, District: North Kanara, State: Karnataka PIN: 581301, Tel No.: 82919 70075, **Malleswaram** : No 60, Maruti Plaza, 8th Main, 18th Cross, Malleswaram West, Bangalore, Karnataka-560 055, Tel: 080 23340672, **Mangalore** : 103 /104, 1st floor, Indus Business Centre, Near Canara Bank, Bunts Hostel - Kadri Road, Mangalore, Karnataka-575002, Tel: (0824) - 2426290/2426258/2426325, **Mysore** : No. 399, Ground Floor, 14th Main, Saraswathipuram, Mysore, Karnataka: 570 009 Tel: 0821-2344425, **Shimoga** : Ground Floor, #321, 5th Parallel Road, Durgigudi, Shimoga, Karnataka-577201, Tel: 08182-295677, **Tumkur**: 3F-A, 3rd Floor, Leelamouli Mansion, Ashoknagar, 7th Cross, District: Tumkur, State: Karnataka, PIN: 572102, Tel No.: 9900092815, **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, **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, **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, Palacal 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, **Dindigul**: SASTI COMPLEX, First Floor, 95 M, Siluvathur Road, Kumaran Thirunagar, Near Kamarajar Kalyana Mahal, District: Dindigul, State: Tamil Nadu, PIN:624 004, Tel No.: 0451-2428186, **Erode** : Shop/Mulgies Bearing No. 16/1A First Floor Situated In Kumarasamy Street, Erode Erode, Tamil Nadu & Kerala-638001, **Kasaragod**: Geetha Complex, First Floor, Door No : 32/307/B, Nellikunnu Road, Post- Kasaragod, District: Kasaragod, State: Kerala, PIN: 671121, Tel No.: 9895736786, **Kottayam** : Muringampadam Chambers, 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, **Kumbakonam**: Block -11, First Floor, No 16, Sarangapani Koil East Vadampoki Street @ TSR Big Street, Kumbakonam, District: Thanjavur, State: Tamil Nadu, PIN:612001, Tel No.: 0435-2422005 **Madurai** : No. 3 West Marret Street, LIC Building (1st Floor), Opposite To Railway Station, Madurai, Tamil Nadu-625 001, Tel: (0452)2338186, **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, **Nagarcoil**: Shivas Arcade II, First Floor 130 A, Cape Road, Opposite to St. Joseph School, Nagercoil, District: Nagercoil, State: Tamil Nadu PIN: 629002, Tel No.: 04652- 250186, **Namakkal**: Periyannagounder Plaza, First Floor, No: 6/614/1D, Anna Nagar, Poyerikarai Road, Periyapatti, Namakkal, District: Namakkal, State: Tamil Nadu, PIN: 637001, Tel No.:04286- 224499, **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, **Pondicherry** : Door No. 20, Savitha Plaza, 100 Feet Road, Near Indira Gandhi Square Pondicherry, Pondicherry-605005, Tel: 8433617552, **Salem** : Old No.20, New No. 60, 1st Floor, Ramakrishna Road, Opp to Aadhiparasakthi Temple, Salem, Tamil Nadu: 636007 Tel: 0427-2316163/ 4040273, **Tuticorin**: 22 D/8, Palai Road, West Kamaraj Nagar, Near (Government Medical College) Thoothukudi, District: Thoothukudi, State: Tamil Nadu, PIN: 628008, Tel No.: 0461 – 2330141, **Thanjavur**: No: 1 , Pakkirisamy Pillai Street, First Floor, Easwari Nagar, Thanjavur, District: Thanjavur, State: Tamil Nadu, PIN: 613004, Tel No.: 04362- 223436 **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** : 204, Tip Top Commercial Centre, 2nd Floor, 24-29, Bhadrakali Amman Kovil Second Street, 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** : Grand Lingam Residency, Sankaranpalayam, Arni Road, Vellore, Tamil Nadu-632 001, Tel: 0416-2235357.

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- 500238 **Azamgarh:** Shop No.18, Ground Floor, Nagarpalika Market, In front of Treasury Office, Civil Lines, Azamgarh-276 001, Uttar Pradesh Tel.: 7518801805, **Bangalore:** No.35, Puttana Road, Basavanagudi, Bangalore-560004, Phone No. 9611131412, **Begusarai:** C/o Dr Hazari Prasad Sahu Ward No 13, Behind Alka Cinema, Begusarai, Bihar – 851117, Tel.: 7518801807, **Borivali:** Surbhi Apartment, Ground Floor Shop No 5-8, SVP Road, Opp HDFC Bank, next to Jain Temple, Borivali (West), Mumbai 400092 Tel.: 9673606377 **Chinsurah:** No : 96, PO: Chinsurah, Doctors Lane, Chinsurah 712101, West Bengal, Phone no. 033- 26801973, **Daltonganj:** C/o Mr Dimbesh Shrivastava, Mahendra Arcade, 2nd Floor, Near Zila School Chowk, Daltonganj, Dist. Palamau-822 101, Jharkhand, Mob.: 6562295044, **Deoria:** K. K. Plaza, above Apurwa sweets, Civil Lines Road,

Deoria 274001, Uttar Pradesh, Phone No. 7518801811, **Eluru:** D. No: 3B-15-1/1, Vaibhav Fort, Agraharam, Western Street, Eluru – 534001 Andhra Pradesh Tel.: 08812-222233, **Ferozpur:** The Mall Road, Chawla building 1st Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozepur 152002, Punjab, Phone No. 01632-241814, **Gangapur:** C/o Mr Laxmi Narayan Gupta, 98, Bharat Katla, Opposite Private Bus Stand, Gangapur City, Dist. Sawaimadhopur, Rajasthan-322 201, Tel. No. 07463-294775, **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, **Hoshiarpur:-** Unit No. SF6, The Mall Complex, 2nd Floor Opp.Kapila Hospital, Sutheri Road, Hoshiarpur Punjab. Pin -146001 Tel. No. 01882500325, **Howrah:** C/o Shri Asok Pramanik, Uluberia-R.S., Majharrati, Jaduberia, Dist. Howrah, West Bengal, Pin-711316, Tel.: 033- 29557468, **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:** 3, Randhir Colony Near Doctor J.C.Bathla Hospital, Karnal-132 001, Haryana, Tel.:(0184) 44037677, **Karur:** No 88/11, BB plaza, NRMP Street, K S Mess Back side, Karur-639002, Tamil Nadu, Phone No. 04324-241755, **Nadiad:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, -387001, Gujarat, Tel.: 9824327979, **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.: 05442-265528, **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. 022-46052082, **Nagercoil:** 45, East Car Street, 1st Floor, Nagercoil-629 001, Tamil Nadu Tel.: (04652) 233552, **New Delhi -** 305, New Delhi House, 27 Barakhamba Road, New Delhi- 110001, Tel No.011-41911300, **Palghat (Palakkad):-** No: 20 & 21 Metro Complex H.P. O. Road Palakkad H.P.O. Road Palakkad Kerala, PIN Code -678001 Contact number 9633072271, **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) 220077, **Pathankot:** 2nd Floor, Sahni Arcade, Adjoining Indra Colony Gate, Railway Road, Pathankot, Punjab-145 001, Tel. No. 0186 5074362, **Port Blair :** C/o Mr. P Krishna Murthy, Miduna Tower Ground Floor, 5 Middle Point, 122 M G Road Port Blair, -744101, Mobile: 03192 207146, **Renukoot:** C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonbhadra (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 07662-403450, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee-247 667, Tel.: 7518801845 **Satna:** C/o Shri. Ajay Dinkar Modak, Prem Nagar Near MPEB Office Satna-485 001, Madhya Pradesh, M- 7672310068, **Secunderabad -** JBS Station, Lower Concourse 1 (2nd Floor) Situated in Jubilee Bus Metro Station, Secunderabad 500009. **Shivpuri:** A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri-473551, Madhya Pradesh, Phone No. 7518801850, **Sitapur:** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001, Phone No. 7518801851, **Sonepat:** PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001 Tel.: 0130-4054883 **Srinagar :** C/o Smt Sunita Malla (Koul), 2nd Floor Room No -10, 2nd Floor Room No -10, Srinagar - 190001, Tel.: (0194) 2450031, **Sultanpur -** 1st Floor, Ramashanker Market, Civil Line, Sultanpur, Uttar Pradesh, Pin- 228001. Mobile No. 7518801854, **Supaul:** Lohiya Nagar, Ward no. 9, Near Om Hero Motor's Agency, Supaul- 852131 Bihar, Tel No. 9430696032, **Thane:** Room No. 302 3Rd Floor, Ganga Prasad, Near Rbl Bank Ltd. Ram Maruti Cross Roadnaupada, Thane West Mumbai, 400602 Maharashtra, Tel.: 022 25303013, **Thiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank Ltd, Thiruvalla, , Kerala-689 107. Tel.: (0469) -2740540, **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin-628 003, Tel.: (0461) 2334603, **Andheri :** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex 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.: 7518801857.

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, 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.

Open Network for Digital Commerce (ONDC)

The Open Network for Digital Commerce (ONDC) ('the Network') is an official point of acceptance for the financial transactions under the Regular Plans of the schemes of UTI Mutual Fund (the 'Fund'), excluding Exchange Traded Funds.