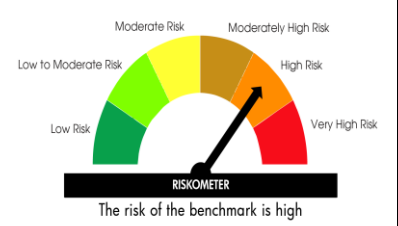


SCHEME INFORMATION DOCUMENT
SECTION I
UTI Gold Exchange Traded Fund (UTI Gold ETF)
(An open ended scheme replicating / tracking Gold)

BSE Scrip Code - 590101

NSE Symbol - GOLDSHARE

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter: UTI Gold Exchange Traded Fund	Benchmark Risk-o-meter: Price of Gold
• returns that, before expenses of the Scheme, closely track the performance and yield of Gold • investment predominantly in gold and gold related 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 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>

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

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

Address of the Mutual Fund, AMC and Trustee Company:

UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.

Website: www.utimf.com

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

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / UTI Financial Centers (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 27, 2025.

DISCLAIMER OF NSE

Stock Exchange Disclaimer Clause:

“As required, a copy of this Offer Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter no. NSE/LIST/39917-5 dated February 21, 2007, permission to the Mutual Fund to use the Exchange’s name in this Offer Document as one of the stock exchanges on which the Mutual Fund’s units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Offer Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Offer Document; nor does it warrant that the Mutual Fund’s units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its promoters, its management or any scheme or project of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.”

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	UTI Gold Exchange Traded Fund
II.	Category of the Scheme	Exchange Traded Fund (ETF)
III.	Scheme Type	An open ended scheme replicating/tracking Gold.
IV	SEBI Code	UTIM/O/O/GET/07/01/0027
V	Investment Objective	The investment objective of the fund is to endeavour to provide returns that, before expenses, closely track the performance and yield of Gold. However, the performance of the scheme may differ from that of the underlying asset due to tracking error. There can be no assurance or guarantee that the investment objective of the UTI Gold ETF will be achieved.
VI	Liquidity	The Units of the Scheme can be bought/sold in demat form like any other share/stock on the National Stock Exchange (NSE) or on any recognized stock exchange on which they are listed/traded. The Authorised Participants / Market Makers / Large Investors can directly create/redeem units with the Fund in creation unit size at NAV based prices.
VII	Benchmark (Total Return Index)	The scheme will be benchmarked against the price of Gold.
VIII	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 the website of UTI Mutual Fund, www.utmif.com and on AMFI's website www.amfiindia.com. Further details please refer Section II.
IX	Applicable timelines	The redemption proceeds shall be paid to the unitholders within 3 (three) working days from the date of redemption
X	Plans and Option	The scheme reserves the right to introduce/alter/ extinguish options at a later date.
XI	Load Structure	Entry Load: Nil Exit Load : Nil
XII	Minimum Application Amount / switch for Purchase	On the stock exchange: Minimum 1 Unit can be bought/sold in demat form at prevailing prices quoted on the NSE and on any other exchange where they are traded. Direct creation of Units with the Fund Authorised Participants / Market Makers / Large Investors can create the Units in demat form in exchange against prescribed portfolio deposit and the applicable cash component at NAV based prices atleast in one creation unit. Direct transaction through UTI AMC As per provision no. 3.6.2.1 to 3.6.2.3 of para 3.6.2 under Chapter 3 of SEBI Master Circular for Mutual Funds the Scheme will offer units for subscription / redemption directly with the Mutual Fund for amounts greater than Rs.25 Cr and in multiples of creation unit size at intra-day NAV based on the actual execution price of the underlying portfolio on all Business Days during the ongoing offer period. The aforesaid threshold will not be applicable for MMs and will be periodically reviewed. Further, pursuant to SEBI letter dated August 26, 2025, the said threshold limit of INR 25 crore for direct transaction in the units of the ETFs with the AMC shall not be applicable for the below mentioned category of investors till February 28, 2026: a) Schemes managed by Employee Provident Fund Organisation, India

		b) Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income tax act, 1961 The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time will not be applicable for direct transaction with UTI AMC in ETFs by MMs and other eligible investors. As per provision of para 3.6.6 under Chapter 3 of SEBI Master Circular for Mutual Funds, liquidity window for Investors of ETFs with UTI AMC: A. Investors can directly approach UTI AMC for redemption of units of ETFs, for transaction of upto INR 25 Cr. without any exit load, in case of the following scenarios: i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or iii. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. B. In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, will be processed by UTI AMC at the closing NAV of the day. C. The above instances will be tracked by UTI AMC on a continuous basis and in case if any of the above-mentioned scenario arises, the same will be disclosed on the website of UTI AMC.	
XIII	Stock lending	The Scheme will not participate in stock lending. For details kindly refer SAI.	
XIV	How to Apply	Details regarding- The Applications Forms duly signed by the Market Makers/Large Investors should be submitted at the UFCs (AMC branches) whose addresses are available on the website of the AMC i.e. https://www.utimf.com; 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.	
XV	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, Email: uti@kfintech.com	All investors could refer their grievances giving full particulars of investment at the following address: Ms. Madhavi Dicholkar UTI Asset Management Company Ltd UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051 Tel: 022-6678 6666/6678 6258 Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in
XXII	Special product/facility available	Systematic Investment Plan, Systematic withdrawal Plan and Systematic Investment Transfer Plan:- Not available	
XXIII	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 Gold Exchange Traded Fund (UTI Gold ETF)**

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 27, 2025
Place: Mumbai

Sd/-
Gayatri Kannan
Compliance Officer

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Gold bullion and Gold Related Instruments #	95%	100%
Money Market instruments and other debt securities	0%	5%

Gold related instruments that may be permitted by SEBI from time to time

Indicative Table

Sl. No	Type of Instrument	Percentage of exposure	Circular references
1	Mutual Funds	Upto 5% of the net assets of the all the schemes of the Mutual Fund	Regulation 44(1), Seventh Schedule of the SEBI (MF) Regulations-

Gold Deposit Scheme, 1999 (GDS) and Gold Monetisation Scheme 2015 (GMS) of Banks

UTI Gold ETF may invest in GDS and GMS of Banks, subject to the following restrictions:-

- The cumulative Investment by Gold ETF in GDS and GMS will not exceed 20% of total asset under management (AUM) of UTI Gold ETF.
- Before investing in GDS and GMS of Banks, a written policy shall be put in place with regard to investment in GDS and GMS of Banks with due approval from the Boards of UTI Asset Management Company Limited and UTI Trustee Company private Limited. The policy shall have a provision to obtain prior approval the Trustees for each investment proposal in GDS and GMS of any Bank. The policy shall be reviewed at least once a year.
- Gold Certificates issued by Banks in respect of investments made by Gold ETFs in GDS and GMS shall be held in dematerialized or physical form.

The Schemes shall not invest in the following securities

- Unlisted debt instrument
- Bespoke or complex debt products
- Securities with special features
- Engage in Inter scheme transactions
- Short selling
- Unrated debt money market instruments (except G-Secs, T-Bills and other money market instruments)
- Debt derivative

B. WHERE WILL THE SCHEME INVEST?

Portfolio of the scheme

Since the objective of the Scheme is to provide investment results that, before expenses, closely tracks the price and yield performance of the gold, the Portfolio at any time will consist of gold of fineness (or purity) of 995 parts per 1000.

The Scheme will invest in money market and other debt securities upto 5% of its total assets for meeting liquidity requirements of the Scheme.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The AMC uses a “passive” approach to try and achieve scheme’s investment objective. The Scheme invests in the underlying asset viz. gold regardless of its investment merit.

The Fund Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimise tracking error to the maximum extent possible. There is no assurance or guarantee that the Scheme will achieve any particular level of tracking error relative to the performance of the underlying asset.

Portfolio Turnover

Portfolio Turnover refers to the volume of trading that occurs in a Scheme’s Portfolio during a specified period of time. As the Scheme is open ended and there could be a number of creations/redemptions taking place through Authorised Participants / Market Makers /others, it would be difficult to estimate the portfolio turnover of the Scheme with any reasonable accuracy

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

UTI Gold Exchange Traded Fund will be benchmarked against the price of gold. The 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 is the dedicated Fund Manager of UTI Gold Exchange Traded Fund (Managing the scheme since May 2025).

Name and Age (in yrs.)	Educational Qualifications	Experience	Other Schemes Managed
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 Arbitrage Fund (b) UTI BSE Housing Index Fund (c) UTI BSE Low Volatility Index Fund (d) UTI BSE Sensex ETF (e) UTI BSE Sensex Index Fund (f) UTI BSE Sensex Next 50 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. Ayush Jain is Assistant Fund Manager of UTI Gold Exchange Traded Fund (Managing the scheme since May 2025).

Name and Age (in yrs.)	Educational Qualifica tions	Experience	Other Schemes Managed
Mr. Ayush Jain 29 Yrs.	CA, B.Com (Tax)	He is a manager and designated as Assistant Fund Manager at UTI AMC Ltd. He is a Chartered Accountant holding charter from Institute of Chartered Accountants of India and B.COM from DAVI Ahilya University. He began his career with UTI AMC Ltd in April, 2018 and has over 7 years of experience in Equity Fund Management, Equity Research, Equity Portfolio Analysis & Portfolio Management Services.	(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 ETF Fund of Fund (g) UTI Nifty 50 ETF (h) UTI Nifty 50 Index Fund (i) UTI Nifty 500 Value 50 Index Fund (j) UTI Nifty Alpha Low-Volatility 30 Index Fund (k) UTI Nifty India Manufacturing Index Fund (l) UTI Nifty Bank ETF (m) UTI Nifty IT ETF (n) UTI Nifty Midcap 150 Exchange Traded Fund (o) UTI Nifty Midcap 150 Index Fund (p) UTI Nifty Midcap 150 Quality 50 Index Fund (q) UTI Nifty Midsmallcap 400 Momentum Quality 100 Index Fund (r) UTI Nifty Next 50 Exchange Traded Fund. (s) UTI Nifty Next 50 Index Fund (t) UTI Nifty Private Bank Index Fund (u) UTI Nifty200 Momentum 30 Index Fund (v) UTI Nifty200 Quality 30 Index Fund (w) UTI Nifty50 Equal Weight Index Fund (x) UTI Silver Exchange Traded Fund (y) UTI Silver ETF Fund of Fund

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

Please refer the reference list of existing ETF Schemes of UTI Mutual Fund.

Sr. No.	Scheme Name
1	UTI Nifty 50 ETF
2	UTI BSE Sensex ETF
3	UTI Nifty Next 50 ETF
4	UTI BSE Sensex Next 50 ETF
5	UTI Nifty Bank ETF
6	UTI Silver ETF
7	UTI Nifty Midcap150 ETF
8	UTI Nifty IT ETF
9	UTI Nifty 5 yr Benchmark G-SEC ETF
10	UTI Nifty 10 yr Benchmark G-SEC ETF

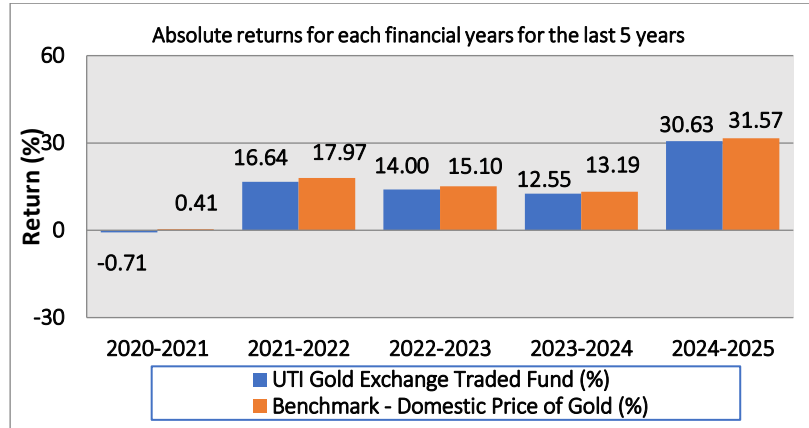
Please refer to the below mentioned link for detailed comparative table:

<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 *	UTI Gold ETF (%)	Benchmark Returns (%) Price of Gold
	Returns for the last 1 year	50.82	52.12
	Returns for the last 3 years	30.56	31.50
	Returns for the last 5 years	16.79	17.83
	Returns since inception	13.42	14.48

Date of Inception / allotment: March 26, 2007



Past performance may or may not be sustained in future.

The Performance of the Bench Mark is calculated using total return index variant of the benchmark 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>
- Disclosure of name and exposure of Top 7 issuers, stock, group and sectors as a percentage of NAV of the scheme 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](https://www.utimf.com/downloads;);
- Portfolio Turnover Ratio as on September 30, 2025: 0.08
- 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)	Nil	Nil	Nil

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

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

Part III – OTHER DETAILS

A. COMPUTATION OF NAV

1. Computation and disclosure of NAV

Since physical gold is denominated in gold tonnage, it will be valued based on the market price of gold in the domestic market and will be marked to market on a daily basis. The market price of gold in the domestic market on any business day (valuation day) would be arrived at as under:

Value of Gold

- (1) The gold held by a Gold Exchange Traded Fund shall be valued at the AM fixing price of London Bullion Market Association (LBMA) in US dollars per troy ounce for gold having a fineness of 995 parts per thousand, subject to the following:
 - a. Adjustment for conversion to metric measures as per standard conversion rates;
 - b. Adjustment for conversion of US dollars into Indian Rupees as per the RBI reference rate declared by the Foreign Exchange Dealers Association of India (FEDAI); and
 - c. addition of –
 - i) Transportation and other charges that may be normally incurred in bringing such gold from London to the place where it is actually stored on behalf of the mutual fund, and
 - ii) Notional customs duty and other applicable taxes and levies that may be normally incurred to bring from London to the place where it is actually stored on behalf of the mutual fund:

Provided that the adjustment under clause (c) above may be made on the basis of a notional premium that is usually charged for delivery of gold to the place where it is stored on behalf of the Fund.

Provided further that where the gold held by the Scheme has a greater fineness, the relevant LBMA prices of AM fixing shall be taken as the reference price under this sub-paragraph.

- (2) If the gold acquired by the gold exchange traded fund scheme is not in the form of standard bars, it shall be assayed and converted into standard bars which comply with the good delivery norms of the LBMA and thereafter valued in terms of sub-paragraph(1).

Domestic price of gold = (London Bullion Market Association AM fixing in US\$/ounce X conversion factor for converting ounce into kg for 995 fineness X rate for US\$ into INR) + custom duty for import of gold + sales tax/octroi and other levies applicable.

The Trustees reserve the right to change the source (centre) for determining the exchange rate. The AMC shall record in writing the reason for change in the source for determining the exchange rate.

Example:

Components	Currency		Values as on September 30, 2025	Workings
Spot price	USD/Ounce		3806.55	a
Premium(cost of import)	USD/Ounce		0.25	b
Metal Rate	USD/Ounce		3806.80	c= (a+b)
Rupee -USD RBI reference rate	INR		88.7923	d
Conversion factor for Ounce to KG			31.9900	e
Value per kg	INR		1,08,13,084.74	f = (c*d*e)
Customs duty per KG	INR		6,26,393	Fixed
Price with Customs duty			1,14,39,477.74	F+ Fixed
Stamp duty at Nil on price			Nil	
Price with Stamp Duty			1,14,39,477.74	
Total Price			1,14,39,477.74	
Rounded off to nearest rupee	INR		1,14,39,478	

Valuation of debt and money market investments:
Please refer to SAI for details

2. Determination of Net Asset Value

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

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

The NAV shall be calculated up to four decimals

- (a) 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.
- (b) 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 website www.amfiindia.com. The Mutual Fund shall prominently disclose the NAVs of the scheme under a separate head on the website and on the website of Association of Mutual Funds in India (AMFI). Further, the Mutual Fund will extend facility of sending latest available NAVs to unit holders through SMS, upon receiving a specific request in this regard. The indicative NAVs of the scheme shall be disclosed on BSE and NSE platforms on continuous basis during the trading hours.

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

Particulars	% of Net Assets UTI Gold ETF
Investment Management and Advisory Fees	Up to 1.00%
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 (0.5 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 1.00%

* The mandatory IAP (Investor Awareness Program) deduction will be 5% of the total TER of Direct Plan, capped at a maximum of 0.5 basis points (bps) of AUM

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 expenses are accrued daily and are reflected in the daily NAV of UTI Gold ETF.

The schemes estimated ordinary operating expenses are accrued daily commencing after the first day of the trading of the units on the NSE/BSE and are reflected in the NAV of the scheme.

Fees are paid to the custodian for its custody services. The custodian is entitled to a fee that is accrued daily at an annual rate of the average daily aggregate value of the gold held in the scheme allocated account payable in monthly instalments in arrears.

The AMC will sell gold held by the scheme on an as needed basis to pay the scheme's expenses. As a result, the amount of gold to be sold will vary from time to time depending on the level of the scheme's expenses and the market price of gold.

UTI Goldshare units will be held in dematerialized form. The rule of SEBI (Depositories and Participants) Regulations, 1996 would apply. The service charges payable to the depository participant will form part of annual recurring expenses

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

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

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

C. LOAD STRUCTURE

1. 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.

Post New Fund Offer, only Authorised Participants / Market Makers and Large Investors can create or redeem units directly with the Fund in multiples creation unit size.

The following load structure would apply:-

Type of Load	As % of NAV
Entry Load	Nil
Exit Load	Nil

2. 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.

- 3 Any imposition or enhancement of load shall be applicable on prospective investments only. The AMC shall not charge any load on issue of units allotted on reinvestment of IDCW for existing as well as prospective investors.

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

- (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
 - (iv) Any other measures which the Mutual Fund may feel necessary.
- (4) A transaction fee as may be prescribed by UTI AMC from time to time will be collected from every applicant for each request for subsequent creation/ repurchase of UTI Goldshare units by the fund, irrespective of the size of the application.

From time to time, and for such periods as the AMC decide, the transaction fee (as well as any additional amounts charged in connection with creation and/or redemption) may be increased, decreased or otherwise modified or waived in its entirety for certain number of creation units of UTI Gold ETF created or redeemed, or for creations and/or redemptions made under specified circumstances, in each case without the consent of Beneficial Owners, subject to certain conditions.

SECTION II

I. INTRODUCTION

A. DEFINITIONS/INTERPRETATION

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

B. RISK FACTORS

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 depending upon the factors affecting the stock market and/or bullion markets.
3. Past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the scheme. There can be no assurance or guarantee that the objective of the Scheme will be achieved.
4. The name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns. Investors are therefore urged to study the Scheme Information Document carefully and consult their Financial Advisor before considering an investment in the Scheme.
5. The sponsors are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of `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, Income Distribution cum Capital Withdrawal (IDCW) and income, if any, referred to in this Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time.
9. The UTI Gold ETF is a passively managed scheme by providing exposure to Gold and tracking its performance and yield as closely as possible. The scheme performance may be affected by a general decline in the price of gold. The Scheme invests in the underlying asset viz. gold regardless of its investment merit.
10. Investment decisions made by the AMC may not always be profitable.
11. From time to time and subject to the Regulations, the Sponsors, the Mutual Funds and investment companies managed by them, their associate companies, subsidiaries of the Sponsors, and the AMC may invest either directly or indirectly in the Scheme. The funds managed by these associates, the Sponsors, subsidiaries of the Sponsors and /or the AMC may acquire a substantial portion of the scheme's units and collectively constitute a major investor in the scheme. Accordingly, redemption of units held by such funds, associates and Sponsors might have an adverse impact on the units of the scheme because the timing of such redemption may impact the ability of other unitholders to redeem their units.
12. **Scheme Specific Risk Factors:**
 - a. **Market risk due to volatility in gold prices**
The value of the Units relates directly to the value of the underlying gold held by the Scheme and fluctuations in the price of gold could adversely affect the investment value of the Units. The price of gold may fluctuate due to various factors such as: –
 - (i) Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales, and productions and cost levels in major gold producing countries such as the South Africa, the United States, Australia and China.
 - (ii) Investor's expectations with respect to the rate of inflation.
 - (iii) Currency exchange rates.
 - (iv) Interest rates

(v) Investment and trading activities of commodity funds/hedge funds.

(vi) Global or regional political, economic or financial events and situations.

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

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

Commodities tend to be more volatile than other instruments. This may have an impact on liquidity. Liquidity considerations may have a price basis risk. Liquidity risks may arise due to issues related to the supply chain which affects the availability of Gold. During an undetermined situation, similar to what happened during the pandemic, transportation all over the world had come to a standstill. Financial markets had experienced extreme volatility and severe losses, and trading in many instruments had been disrupted. Liquidity for many instruments had been greatly reduced for periods of time, and most commodities were in short supply resulting in illiquid markets for most commodities including gold. The lack of liquidity in the physical market may also arise due to seasonality of demand and supply or volatility prices. Lastly, government regulations including change in taxation or duties levied on gold may affect the demand and supply and may affect the liquidity.

o. **Risks associated with handling, storing and safekeeping of physical gold**

All physical gold procured must follow the LBMA (London Bullion Market Association) guidelines as per prescribed SEBI guidelines.

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

13. **Risks relating to Debt/Money markets**

Risks associated with Debt / Money Markets in which Interest bearing instruments/securities or Discounted Instruments/securities issued by Corporates, Institutions, Government etc. are traded. The following are some of the most important risks associated with such markets.

- a. **Credit Risk:** Bonds/debentures as well as other money market instruments issued by corporates/Institutions 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.
- b. **Interest – Rate Risk:** Debt/Money market securities run price-risk with changes in interest rates. Generally, when interest rates rise, prices of such 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 such 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 securities in the portfolio of the schemes/plans may influence the NAVs of the schemes/plans as and when such changes occur.
- c. **Liquidity Risk:** 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.
- d. **Migration of rating Risk:** This relates to the risk on account of a fall/rise in price of rated securities on account of change in ratings of such securities.
- e. **Money market instruments** are also subject to price volatility due to factors such as changes in interest rates (when interest rates in the market rise, the value of a portfolio of money market instruments can be expected to decline), general levels of market liquidity, market perception of credit worthiness of the issuer of such instruments and risks associated with settlement of transactions and reinvestment of intermediate cash flows. The NAV of a scheme Units, to the extent that such Scheme is invested in money market instruments, will consequently be affected by the aforesaid factors.

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

As the Scheme is an Exchange Traded Scheme, as per SEBI (MF) Regulations and other applicable circulars, the provisions relating to minimum number of investors and maximum holding of the investors are not applicable.

C. **RISK MITIGATION STRATEGIES:**

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

II. INFORMATION ABOUT THE SCHEME:

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

UTI Gold ETF may invest in GDS and GMS of Banks, subject to the following restrictions:-

- (a) The cumulative Investment by Gold ETF in GDS and GMS will not exceed 20% of total asset under management (AUM) of UTI Gold ETF.
- (b) Before investing in GDS and GMS of Banks, a written policy shall be put in place with regard to investment in GDS and GMS of Banks with due approval from the Boards of UTI Asset Management Company Limited and UTI Trustee Company private Limited. The policy shall have a provision to obtain prior approval the Trustees for each investment proposal in GDS and GMS of any Bank. The policy shall be reviewed at least once a year.
- (c) Gold Certificates issued by Banks in respect of investments made by Gold ETFs in GDS and GMS shall be held in dematerialized or physical form.

B. WHAT ARE THE INVESTMENT RESTRICTIONS?

Subject to SEBI (MF) Regulations and the guidelines on investment from time to time:-

- a) In accordance with Regulation 44(5) of the SEBI (MF) Regulations, the Scheme shall be subject to the following Investment restrictions:
 - i) the funds of the scheme shall be invested only in gold or gold related instruments in accordance with its investment objective, except to the extent necessary to meet the liquidity requirements for honouring repurchases or redemptions, as disclosed in the scheme Information Document; and
 - ii) Pending deployment of funds in accordance with clause (a), the mutual fund may invest such funds in short-term deposits of scheduled commercial banks. Investment in short term deposits of scheduled commercial banks will be in accordance with provision no. 12.16.1 of para 12.16 under Chapter 12 of SEBI Master Circular for Mutual Funds 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. These conditions are not applicable to term deposits placed as margins for trading in cash and derivative market.
 - Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks
 - The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI Regulations change, so as to permit the Scheme to make their investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective. All investments of the Scheme will be made in accordance with the SEBI Regulations and any other regulations that may be applicable from time to time.
 - The above shall not apply to Term Deposits placed as margins for trading in cash and derivatives market
- b) Further, in terms of Regulation 44(1) of the aforesaid Regulations, the “Investment restrictions” as specified in Seventh Schedule to the said Regulations will not apply to the Scheme, being a Gold Exchange Traded Fund
 - (a) The scheme will not accept underwriting and sub underwriting obligations.

- (b) This 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.
- (c) Save as otherwise expressly provided under the SEBI (Mutual Funds) regulations, the mutual fund shall not advance any loans for any purpose.
- (d) The Scheme/UTI AMC may in the interest of scheme consider buyback of the UTI Goldshare units from the market to enhance value of the scheme as permissible under the SEBI (MF) Regulations. Units bought back will be cancelled as per procedure that may be laid down by the AMC from time to time.
- (e) **IST (Inter Scheme Transfer)** : Transfer of investments from one Scheme to another Scheme in the same mutual fund shall not be allowed
- (f) As per paragraph 9.15.1 of para 9.15 under Chapter 9 of SEBI Master Circular for Mutual Funds investments by Mutual Funds in partly paid debentures shall be made as per the guidelines issued by AMFI, in consultation with SEBI from time to time.
- (g) **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 no. 12.9.3.3 of para 12.9.3 under chapter 12 of SEBI Master Circular for Mutual Funds.
 2. Investment limits as mentioned in paragraph (h)(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.
 4. 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.
 5. The existing investments by mutual fund schemes in debt instruments that are not in terms of the provisions of paragraph (h) may be grandfathered till maturity date (as stands on 1st October 2019) of such debt instruments.
 6. 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.

Borrowings:

The scheme shall not borrow except to meet temporary liquidity needs of the scheme for the purpose of redemption of units or payment of interest to the unitholders.

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

C. FUNDAMENTAL ATTRIBUTES

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

(i) Type of the scheme

An open ended scheme replicating / tracking Gold

(ii) Investment Objective

Main Objective – The investment objective of the fund is to endeavour to provide returns that, before expenses, closely track the performance and yield of Gold. However, the performance of the scheme may differ from that of the underlying asset due to tracking error.

There can be no assurance or guarantee that the investment objective of the UTI Gold ETF will be achieved.

Investment pattern – As given in Part II A

(iii) Terms of Issue

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

The Units of the Scheme can be bought/sold in demat form like any other share/stock on the National Stock Exchange (NSE) or on any recognised stock exchange on which they are listed/traded.

The Authorised Participants / Market Makers / Large Investors can directly create/redeem units with the Fund in creation unit size at NAV based prices.

Aggregate Expense and Fees [as given in Part III B (1) and (2)] charged to the scheme.

Safety net or guarantee provided – The Scheme does not provide any guarantee or assured return.

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. INDEX METHODOLOGY

ABOUT UTI GOLD ETF

Case for investing in Gold

For hundreds of years, gold has been considered for its unique character of being a store of value. Besides, it is valued as a safe haven during economic and political crises and also viewed as a hedge against inflation.

All forms of investments carry some degree of risk. Holding gold directly also has risks. However, including gold in a well-balanced portfolio can help diversify risk. Gold's ability to serve as a portfolio diversifier is due to its historically low-to-negative correlation with stocks and bonds. The economic forces that determine the price of gold are different from the forces that determine the prices of most

financial assets. The price of gold depends upon various factors, including the supply and demand for gold, the strength or weakness of major foreign currency especially dollar, the rate of inflation, and interest rates and the current political environment. Gold is not a subject to the risk of default or bankruptcy. Financial advisors usually recommend adding gold to one's portfolio to diversify the risk of the portfolio

Exchange Traded Funds (ETFs) and UTI Gold ETF.

Exchange Traded Funds are passively managed funds tracking a benchmark index and reflect the performance of that index. They have the flexibility of trading like a share and offer the best features of open and close end funds. Gold ETFs are exchange traded products that provide exposure to the underlying physical gold on the stock exchanges at which they are listed as a single stock.

UTI Gold Exchange Traded Fund (UTI Gold ETF), an Open Ended Exchange Traded Fund, will passively track the performance Gold Bullion. The units issued under the scheme will be referred to as "UTI Goldshare" units and represents the value of gold held in the scheme. UTI Gold ETF offers investors a new, innovative, relatively cost efficient and secure way to access the gold market.

"UTI Goldshare" units are intended to offer investors a means of participating in the gold bullion market by buying and selling without the necessity of taking physical delivery of gold. The introduction of UTI Goldshare units is intended to lower many of the barriers, such as access, custody, and transaction costs, that have prevented some investors from investing in gold. ETFs are bought / sold as mentioned below:

- a. Large players also known as Authorised Participants / Market Makers / Large Investors swap creation units for gold in physical form or in the form of cash.
- b. The secondary markets where the ETFs are traded like units of common securities on the stock exchange(s) during the trading hours.
- c. The UTI Goldshare units are listed and traded on the National Stock Exchange (NSE) under the symbol/ticker name "GOLDSHARE". Investors may also purchase these Units through 'online mode' platform of such broking entities (which provide online trading facilities) by using the symbol/ticker name assigned by them for such Units.
- d. Units can also be purchased by Investors through their stock brokers on such other Stock Exchange(s) where they are traded

The advantages of the UTI Gold ETF over direct investment in gold are:

1. Investors who want a cost effective and convenient way to invest in gold can get instantaneous exposure to a physical asset viz gold.
2. Its units can be traded like a share and therefore it provides the ability to buy and sell them at the ruling market price unlike gold that can be sold only for a discount and by a cumbersome process.
3. The expenses incurred in buying and selling UTI Goldshare units and the schemes ongoing expenses will be less than the costs associated with buying and selling of gold and storing and insuring gold bullion in a traditional gold bullion market.
4. Minimum investment in ETF in secondary markets is one unit representing approximately one gram of gold in the beginning and the weight of gold representing 1 unit keeps reducing to the extent of expenses.
5. Helps investors to diversify across asset classes.

Tracking Error

The performance of the scheme may not be commensurate with the performance of the underlying asset on any given day or over any given period. Such variation referred to as tracking error may result from a variety of factors whatsoever including but not limited to: –

- (i) Expenditure incurred by the scheme.
- (ii) The potential for trades to fail which may result in the Scheme not having acquired gold at a price necessary to track the underlying asset.
- (iii) The Benchmark reflects the prices of gold at close of business hours. However the scheme may buy or offload gold at different points of time during the trading session at the then prevailing prices, which may not correspond to the closing prices of gold.
- (iv) The holding of a cash position and accrued expenses. Sale to meet redemptions, recurring expenses etc.

Tracking error and tracking difference as on September 30, 2025

Tracking error –

Period	Tracking Error
1 Year	0.14
3 Year	0.11
5 Year	0.09
10 Year	0.79
Since Inception	0.94

Tracking Difference –

Period	Tracking Difference
1 Year	-1.31
3 Year	-0.94
5 Year	-1.03
10 Year	-1.00
Since Inception	-1.06

E. PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS

As of now UTI Asset Management Company Limited is not offering any incentive scheme for Market Making. However, in the future depending upon the business or any other requirement will come out with the Incentive Scheme which would be within the maximum permissible limit of TER.

Please refer following link for details: Link: <https://www.utimf.com/statutory-disclosures/principles-incentive-structure-market-maker>

F. OTHER SCHEME SPECIFIC DISCLOSURES:

Listing and Transfer / Pledge / Transmission / Assignment of Units	Listing The units of the Scheme are listed on the NSE & BSE under the capital market segment. However, the AMC reserves the right to list the units of the Scheme on any other recognised stock exchange(s). Transfer UTI Goldshare units are transferable. The transfer shall be only in electronic form provided that the intended transferee is otherwise eligible to hold units under the scheme. The AMC shall not be bound to recognize any other transfer. The delivery instructions for transfer of UTI Goldshare units will have to be lodged with the DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialised mode. Under special circumstances, holding of units by a company or other body corporate with another company or body corporate or an individual/ individuals, none of whom is a minor, may be considered by the AMC. Pledge/Assignment of units permitted only in favour of banks/other financial institutions The unitholders may pledge/assign units in favour of banks/other financial institutions as a security for raising loans. Units can be pledged by completing the requisite forms/formalities as may be required by the Depository. The pledger may not be allowed to redeem units so pledged until the bank/ financial institution to which the units are pledged provides a written authorization to the Depository that the pledge/ charge/lien may be removed.
Dematerialization of units	(a) UTI Goldshare units will be available only in the dematerialized form.

	(b) Applicants under the scheme will be required to have a beneficiary account with a DP of NSDL/ CDSL and will be required to indicate in the application the DP's name, DP ID number and its beneficiary account number with the DP. (c) Since UTI Goldshare units are issued / repurchased and traded compulsorily in dematerialized form, no request for rematerialisation of UTI Goldshare units will be entertained. (d) Applications without relevant details of his or her depository account are liable to be rejected. (e) Since the units are issued / repurchased and traded compulsorily in dematerialized form, no request for rematerialisation of the units will be entertained.
Dividend (IDCW) Policy	(a) No IDCW will normally be distributed under the Scheme. However, if it is decided to make payment of IDCW, the same will be paid by issue of IDCW warrants or through ECS within 7 working days from the record date (b) In the event of failure to payment of the IDCW within the period specified in sub-clauses (a) the Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by the SEBI for the period of such delay. 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 unit-holders under sub clause (b), the Asset Management Company may be liable for penalty for failure to payment of the IDCW within the stipulated time.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	An application for issue of units may be made by any resident or non-resident Indian as well as non individuals as indicated below: (i) 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, (ii) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor, Minor (as the first and the sole holder only) through a natural guardian (i.e. father or mother) or a court appointed legal guardian. There shall not be any joint holding with minor investments. Process for Investments made in the name of a Minor through a Guardian shall be in line with the provision no. 17.6.1 of paragraph 17.6 under Chapter 17 of SEBI Master Circular for Mutual Funds and SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2023 /0069 dated May 12, 2023. a. 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. b. 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. c. The standing instructions registered for Systematic Investment Plan

	(SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP), Transfer of Income Distribution cum capital withdrawal Plan (Transfer of IDCW Plan) etc., shall be suspended when the minor attains majority, till the status is changed to major. (iii) an association of persons or body of individuals whether incorporated or not, (iv) a Hindu Undivided Family both resident and nonresident, (v) 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, (vi) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc, (vii) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing, (viii) a society as defined under the scheme, (ix) a Financial Institution, (x) an Army/Navy/Air Force/Paramilitary Fund, (xi) a partnership firm, (An application by a partnership firm shall be made by not more than two partners of the firm and the first named person shall be recognised by UTI AMC for all practical purposes as the unitholder. The first named person in the application form should either be authorised by all remaining partners to sign on behalf of them or the partnership deed submitted by the partnership firm should so provide.) (xii) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(j) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019, (xiii) Mutual Funds, (xiv) Authorised Participants / Market Makers (xv) Large Investors, and (xvi) Any other Category Subject to 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. For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund, - Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999. - 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. “Neither this Scheme Information Document nor the units have been registered in any jurisdiction including the United States of America. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe any such restrictions. No persons receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for units, nor
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	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”.
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 (details)	Details regarding- 1. The Applications Forms duly signed by the Market Makers/Large Investors should be submitted at the UFCs (AMC branches) whose addresses are available on the website of the AMC i.e. https://www.utimf.com; Please refer to the SAI and Application form for the instructions. 2. 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.
Policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Presently, the AMC does not intend to re issue the units once redeemed. The number of units held by the unit holder in his demat account will stand reduced by the number of units redeemed.
Cut off timing for subscriptions / redemptions / switches	Directly with the Fund Applications must be placed by 3:00 p.m. or the close of regular trading on the NSE, whichever is earlier.
This is the time before which your application (complete in all respects)	Creation/redemption of units, directly with the Fund, would, however, be based on Portfolio deposit and the cash component applicable for the respective business day on which such creation/ redemption of units are made.

should reach the official points of acceptance.	Intra-day NAV shall be applicable in case of subscription/redemption of units directly with the Fund. The applicability of intra-day NAV for subscription of units of the Fund will be subject to realization of funds or credit of gold deposits in physical form (including applicable cash component) in scheme account with in applicable cut off timing. Additionally, transaction handling charges, if any, will have to be borne by Authorised Participants / Market Makers, Large Investors and Other Entities. For details relating to applicable NAV in relation to the cut off time, please refer to SAI. For Secondary Market transactions As the Scheme is listed and traded on the NSE, the provisions of cut off time is not applicable for secondary market transactions which will be subject to the trading time/restrictions for purchase/sale of units as per the rules and regulations prescribed by the stock exchanges on which they are listed / traded.
Minimum amount for purchase/redemption/s witches	Direct creation of Units with the Fund: Authorised Participants / Market Makers / Large Investors can create the Units in demat form in exchange against prescribed portfolio deposit and the applicable cash component at NAV based prices atleast in one creation unit in multiple of creation unit size. AMC at its own discretion, may allow creation or redemption of units to Authorised Participants / Market Makers /Large Investors. On the stock exchange: Minimum 1 Unit can be bought/sold in demat form at prevailing prices quoted on the NSE and on any other exchange where they are traded. The face value of units of UTI Gold Exchange Traded Fund is Re.1/-. Unit Creation Size (in units) is 1,00,000 units plus units in multiples of 1 unit.
Statement of Account (SoA) Accounts Statements	As the units of the Scheme are in demat form, investors would be provided with a statement of holdings by their Depository Participant as per the rules and regulations of the depository.
Redemption	For redemption request directly received with the Fund The redemption proceeds will consist of physical gold and cash component, if any. While, the physical gold will be delivered by the custodian to the applicants on the basis of delivery instructions issued by the AMC to the custodian, the cash component, if any, forming part of the proceeds, will be paid by the AMC. The redemption proceeds will be paid within 3 working days from the date of a valid redemption request. Sale of units at the stock exchange. Any investor may sell the units on the stock exchange on which the units are listed at prices traded on such exchange. The AMC may at its own discretion, may allow cash redemption by paying redemption proceeds to Authorised Participants/Large Investors.
Delay in payment of redemption / repurchase proceeds	(a) As per SEBI Guidelines the redemption proceeds shall be paid to the unitholders within 3 working days from the date of redemption. (b) In the event of failure to payment of the redemption or repurchase proceeds within the period specified in sub-clauses (a), 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).

	(c) Notwithstanding payment of such interest to the unit-holders under sub-clause (b), UTI AMC may be liable for penalty for failure to payment of the redemption or repurchase proceeds within the stipulated time.
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.
Ongoing Offer Period This is the date from which the Scheme will be open for subscription / redemption after the closure of the NFO period.	The Scheme opened for trading and subscription consequent on listing of units on the NSE with effect from 17 th April 2007.
Market Makers	AMC will appoint at least two Market Makers (MMs)/Authorised Participants, who are members of the Stock Exchanges, for ETFs to provide continuous liquidity on the stock exchange platform. MM will transact with UTI AMC only in multiples of creation unit size. UTI AMC will facilitate in-kind creation and redemption of units of ETFs by MMs on a best effort basis. Currently no incentives have been finalised for MMs. Incentives, if any, to MMs will be charged to the scheme within the maximum permissible limit of TER.
Ongoing price for purchase and sale or creation/ redemption of Units by investors. This is the price you need to pay / receive for purchase / redemption	Investment on an ongoing basis in secondary markets. An investor can buy/sell units of UTI Goldshare units on a continuous basis on the National Stock Exchange/ other recognized stock exchanges where UTI Goldshare units are listed/ traded like any other publicly traded securities at prices which may be close to the actual NAV of the scheme. There is no minimum investment. The trading lot is one UTI Goldshare units. Investors can purchase UTI Goldshare units at market prices, which may be at a premium/discount to the NAV of the scheme depending upon the demand and supply of UTI Goldshare units at the exchanges. Entry/Exit Load There will be no entry/exit load on UTI Goldshare units bought or sold through the secondary market. An investor may have to incur brokerage or commission

	as charged by his broker and may have to bear the impact cost while buying/selling the UTI Goldshare units. Settlement of purchase/sale of UTI Goldshare units on the stock exchange Buying / Selling UTI Goldshare units on the stock exchange is just like buying / selling any other normal listed securities. If an investor has bought units, an investor has to pay the purchase amount to the broker / sub-broker such that the amount paid is realised before the funds pay-in day of the settlement cycle on the exchange. If an investor has sold units, an investor has to deliver the units to the broker/sub-broker before the securities pay-in day of the settlement cycle on the exchange. The units (in case of units bought) and the funds (in the case of units sold) are paid out to the broker on the payout day of the settlement cycle on the exchange in accordance with the Exchange Regulations, Policy guidelines etc as applicable If an investor has bought units, he should give standing instructions for 'Delivery-In' to his/ her DP for accepting units in his/her beneficiary account. An investor should give the details of his/her beneficiary account and the DPID of his/her DP to his/her trading member. The trading member will transfer the units directly to his/her beneficiary account on receipt of the same from exchange's clearing corporation. An investor who has sold units should instruct his/her depository participant (DP) to give 'Delivery Out' instructions to transfer the units from his/her trading member through whom he/she have sold the units. The details of the pool A/c of his/her trading member to which the units are to be transferred, unit quantity etc. should be mentioned in the delivery out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the delivery out instructions should be given atleast 24 hours prior to the cut off time for the prescribed securities pay in to avoid any rejection of instructions due to data entry errors, network problems, etc. All transactions in secondary market for trading and settlement of units will be subject to the rules and regulations of the stock exchanges/SEBI/ Depositories /other relevant authority as may be prescribed from time to time. Creation and redemption of units directly with the Fund The AMC will create and redeem units on a continuous basis, but only in one or more baskets (a basket approximately equals 1,00,000 Units plus units in multiples of 1 unit as determined by UTI AMC from time to time) The creation and redemption of baskets will only be made in exchange for the delivery to or by the scheme of the amount of gold and cash, if any, represented by the baskets being created or redeemed. The total amount of gold and cash if any required for such a delivery will be based on the prorata amount of the NAV of the scheme represented by the baskets being created or redeemed as determined on the day the order to create or redeem is placed. Authorised Participants / Market Makers may act for their own accounts or as agents for broker dealers, custodians and other securities market participants that wish to create or redeem baskets. An order of one or more baskets may be placed by an Authorised Participants / Market Makers on behalf of multiple clients. The custodian will allocate specific bars of gold representing the amount of gold (to the extent such amount is representable by whole gold bars) to the scheme's allocated account. <u>All gold bullion held in the scheme's allocated account with the custodian must be of fineness (or purity) of 995 parts per 1000 (99.5%)</u>
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	Creation Procedures On any business day, an Authorised Participant / Market Makers /Large Investors may submit an Application with the AMC. Applications must be placed by 3:00 p.m. or the close of regular trading on the NSE, whichever is earlier. By submitting the application for purchase of units, an Authorised Participant / Market Makers agrees to deposit gold and the cash component in the scheme's account. The Authorised Participant / Market Makers has the option to deposit at least 1 kilogram of physical gold & in multiples of 1 kilogram thereof along with the applicable cash component in order to create units of the scheme. The gold bars deposited should bear the certificate issued by a refiner or manufacturer accredited by London Bullion Market Association. A copy of the acceptance receipt has to be submitted at the designated places of AMC. The AMC may at its own discretion, allow cash purchases by accepting cash from the Authorised Participants / Market Makers /Large Investors. Units will be allotted on the date of realisation. Purchase request for creation units shall be made by such investor to the AMC whereupon the AMC will arrange to buy gold. The AMC has the right to collect any cost incurred by the AMC in terms of the transaction charges, other incidental charges. Such costs may be adjusted by allotting proportionately lesser number of units to the investor. The AMC may levy a fees/load/charges to be announced from time to time, for this facility. Determination of required deposits The total deposit required to create each basket will be an amount of gold or/and cash that is in the same proportion to the total assets of the scheme (net of accrued but unpaid fees, expenses and other liabilities) on the date the order to purchase is properly received as the number of units to be created in respect of the deposit bears to the total number of units outstanding on the date the order is received. Delivery of required deposits An Authorised Participant / Market Makers submits an application for the process of creation of units. By submitting the application the Authorised Participant / Market Makers agrees to deposit physical gold to the custodian by T+1date. On having credited the scheme's allocated account with the gold deposits in physical form, the AMC intimates the registrar the total number of units to be created. The creation of units will be at the NAV of the fund on T day. The registrar will then allocate the units in the proportion of the amount received from the Authorised Participant / Market Makers and will credit the units to the demat account of the respective Authorised Participants/ Market Makers. Redemption Procedures The procedure by which an Authorised Participant / Market Makers can redeem one or more baskets will mirror the procedure for the creation of units. On any business day, an Authorised Participant / Market Makers may send a redemption request to the AMC. AMC will, based on the redemption application and request forms received from the Authorised Participant / Market Makers, instruct the Registrars to confirm the transaction. The custodian will deliver the gold in physical form to the nearest Kilogram and the balance amount, if any, will be paid / received in cash by AMC. The redemption of gold will be made in physical form or cash to the Authorised Participants / Market Makers and Large Investors. The delivery of physical
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	gold will be subject to Mumbai Jurisdiction and or at such other place as may be decided by UTI AMC Ltd. The redemption price will be based on the NAV of the same business day. These redemption procedures allow Authorised Participants / Market Makers / Large Investors to redeem baskets and do not entitle an individual unit holder to redeem any units in an amount less than a basket or to redeem baskets other than through an Authorised Participant / Market Makers. By placing a redemption order, an Authorised Participant / Market Makers / Large Investors agrees to deliver the units to be redeemed along with the cash component, if any, to the AMC. However, the AMC at its discretion may allow redemption of units of UTI Gold ETF to investors other than Authorised Participants / Market Makers if there is insufficient liquidity in the secondary market. Despatch of redemption proceeds: The AMC will deliver physical gold of the specified quality and quantity to the Authorised Participants / Market Makers within 3 working days from the date of receipt of redemption request. Redemption of units Redemption of UTI Goldshare units will be open throughout the year except during the book closure period/s. 1. Minimum number of units to be redeemed by the AMC shall be in creation unit size. 2. Applications for redemption of UTI Goldshare units have to be submitted in the prescribed format duly completed and signed along with the delivery order duly receipted by the DP stating the number of UTI Goldshare units transferred to the scheme's DP account. 3. Application for redemption by non-individuals should be accompanied by certified copy (ies) of the board/governing body resolution clearly authorizing the official concerned to redeem units and to receive/collect gold/cash after complying with operational procedure and formalities. 4. The application for redemption on a form prescribed by the AMC will have to be submitted at the designated place before the cut off time. 5. The expenses associated with taking physical delivery of gold will have to be borne by the Authorised Participant / Market Makers.
Direct transaction in UTI Gold ETF through UTI AMC	Direct transaction in UTI Gold ETF through UTI AMC: As per provision no. 3.6.2.1 to 3.6.2.3 of para 3.6.2 under Chapter 3 of SEBI Master Circular for Mutual Funds the Scheme will offer units for subscription / redemption directly with the Mutual Fund for amounts greater than Rs.25 Cr and in multiples of creation unit size at intra-day NAV based on the actual execution price of the underlying portfolio on all Business Days during the ongoing offer period. The aforesaid threshold will not be applicable for MMs and will be periodically reviewed. Further, pursuant to SEBI letter dated August 26, 2025, the said threshold limit of INR 25 crore for direct transaction in the units of the ETFs with the AMC shall not be applicable for the below mentioned category of investors till February 28, 2026: a) Schemes managed by Employee Provident Fund Organisation, India b) Recognised Provident Funds, approved gratuity funds and approved superannuation funds under Income tax act, 1961 The requirement of "cut-off" timing for NAV applicability as prescribed by SEBI from time to time will not be applicable for direct transaction with UTI AMC in ETFs by MMs and other eligible investors.

	As per provision of para 3.6.6 under Chapter 3 of SEBI Master Circular for Mutual Funds liquidity window for Investors of ETFs with UTI AMC: A. Investors can directly approach UTI AMC for redemption of units of ETFs, for transaction of upto INR 25 Cr. without any exit load, in case of the following scenarios: - Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or - No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or - Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. B. In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, will be processed by UTI AMC at the closing NAV of the day. The above instances will be tracked by UTI AMC on a continuous basis and in case if any of the above-mentioned scenario arises, the same will be disclosed on the website of UTI AMC.
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:- - 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. - 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 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 /
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	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.
Nomination	Since the units of the scheme will be issued in electronic form in the depository account of the unit holder, the nomination registered with the Depository will be applicable to the units of the scheme.
Book closure period / Record date	The purchase and redemption of units shall remain open throughout the year except during book closure period/s not exceeding 15 days in a year.
Suspension of purchase / Redemption / Right to limit redemption / Restrictions on purchase and redemption of units.	The Trustee may decide to temporarily suspend determination of NAV of the Scheme offered in this Document, and consequently purchase and redemption of units, in any of the following events: - When the bullion markets in London and forex markets which provide basis for valuation are closed otherwise than for ordinary holidays. - When, as a result of political, economic or monetary events or any circumstances outside the control of UTI AMC, the disposal of the assets of the Scheme is not reasonable, or would not reasonably be practicable without being detrimental to the interests of the unitholders. - In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated. - During periods of extreme volatility of markets, which in the opinion of UTI AMC are prejudicial to the interests of the unitholders of the Scheme. - In case of natural calamities, strikes, riots and bandhs. - In the event of any force majeure or disaster that effects the normal functioning of the AMC or the Registrar. - If so directed by SEBI. - The purchase of units may also be suspended if, in the Trustee's or AMC's view, increasing the Scheme's size any further may prove detrimental to the existing unitholders. In the above eventualities the time limits indicated in the Scheme Information Document for processing of requests for purchase and redemption of units will not be applicable. The approval of the Board of the AMC and the Trustee giving details of circumstances and justification for the suspension of redemption shall be informed to SEBI in advance. Restriction on redemption of units Further to the possibility of delays in redemption of units under certain circumstances as stated in the aforesaid paragraphs relating to "Risk factors", the following points relating to restrictions on redemption of units may be noted:-

	1. Restrictions on redemption of units may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: (i) Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security (ii) Market failures, exchange closures etc (iii) Operational issues – when exceptional circumstances are caused by <i>force majeure</i>, unpredictable operational problems and technical failures (e.g. a black out). 2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. 3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees 4. When restriction on redemption is imposed, the following procedure shall be applied:- (i) No redemption requests upto INR 2 lakh shall be subject to such restriction. (ii) Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. 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. For details regarding “Right to limit redemption” and “Restrictions on purchase and redemption of units”, and other provisions relating to redemptions, please refer to SAI.
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Role of Market Makers (MMs) / Authorised Participants	Market Makers: AMC will appoint at least two Market Makers (MMs)/Authorised Participants, who are members of the Stock Exchanges, for ETFs to provide continuous liquidity on the stock exchange platform. MM will transact with UTI AMC only in multiples of creation unit size. UTI AMC will facilitate in-kind creation and redemption of units of ETFs by MMs on a best effort basis. Currently no incentives have been finalised for MMs. Incentives, if any, to MMs will be charged to the scheme within the maximum permissible limit of TER. The role of Market Makers / Authorised Participants is to offer continuous liquidity of the units of the Scheme on the Stock Exchange where the Units are listed. Presently following Authorised Participants have been appointed by the AMC • Riddhisiddhi Bullions Ltd. • Raksha Bullion • Vaibhav Stock & Derivatives Broking Pvt Ltd • Achintya Securities Pvt Ltd Market Makers /Authorised Participants may offer to buy and sell quotes (bid and ask quotes) on the Exchanges such that buy and sell orders get executed in the market subject to price compatibility. Market Makers /Authorised Participants may for the purpose of creating liquidity subscribe or redeem the units of the Scheme directly with the Mutual Fund. The AMC reserves right to appoint / remove any Market Makers /Authorised Participants.
Risk Mitigation process against Third Party Cheques	Restriction on Third Party Payments Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions. “Third Party Payments” means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made. Bank Mandate registration as part of the new folio creation In order to reduce the risk of frauds and operational risks and thereby protect the interests of the Unit holders/Investors from fraudulent encashment of redemption/ 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.
Details under Foreign Account Tax Compliance provisions (commonly known as FATCA) / Foreign Tax Laws and Common	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

Reporting (CRS)	Standard	be levied on certain US source income/receipt of the Schemes of the Mutual Fund, unless they are FATCA compliant. FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons as well as passive NFFEs in which controlling interest is held by specified US person. The term FFI is defined widely to cover a large number of non-US based financial service providers, such as mutual funds, depository participants, brokers, custodians, as well as banks. FATCA requires enhanced due diligence processes by the FFI so as to identify US reportable accounts. The identification of US person will be based on one or more of following “US indicia”- • Identification of the Account Holder as a US citizen or resident; • Unambiguous indication of a US place of birth; • Current US mailing or residence address (including a US post office box); • Current US telephone number; • Standing instructions to transfer funds to an account maintained in USA; • Current effective power of attorney or signing authority granted to a person with a US address; or • An “in-care of” or “hold mail” address that is the sole address that the Indian Financial Institution has on the file for the Account Holder. FATCA due diligence will be applicable to each unit holder (including joint holders) irrespective of the country of residence/citizenship, and on being identified as reportable person/specified US person, all folios/accounts will be reported. Such information may include (not limited to) their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Unit holders will therefore be required to comply with the request of the AMC / Fund to furnish such information as and when deemed necessary by the AMC / Fund in accordance with the Applicable Laws. FATCA provisions are relevant not only at on-boarding stage of unit holders but also throughout the life cycle of investment with the Mutual Fund. Unit holders therefore should immediately intimate to the Fund/the AMC, any change in their status with respect to FATCA related declaration provided by them previously. In case unit holder / investor fails to furnish the relevant information and/or documentation in accordance with the Applicable Laws, the AMC / Fund reserves the right to reject the application or redeem the units held directly or beneficially and may also require reporting of such accounts/levy of withholding tax on payments made to investors. Prospective investors / Unit holders should consult their own advisors to understand the implications of FATCA provisions / requirements. The AMC reserves the right to change/modify the provisions mentioned at a later date. Common Reporting Standard (CRS) – The New Global Standard for Automatic Exchange of Information On similar lines as FATCA, the Organisation of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a “Standard for Automatic Exchange of Financial Account Information in Tax Matters”, in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, requiring cooperation amongst tax authorities. The G20 and OECD countries have together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI).
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	All Applicants whose country of tax residence is not India shall fill in the prescribed FATCA & CRS Form. AMC reserves right to reject the application in case the applicant / investor fails to submit information /documentation for any of the above. Please refer to Instructions given in the FATCA/CRS Form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular Nos. CIR/MIRSD/2/2015 dated 26th August 2015 & CIR/MIRSD/3/2015 dated 10th September 2015 and guidelines / circulars issued by SEBI from time to time.
Mode of Payment	For direct creation with the Fund (a) Portfolio deposit: The Authorised Participant / Market Makers will be required to deposit gold of the prespecified purity with the custodian in the proportion as declared by AMC from time to time. (b) Cash Component: For the cash component, RTGS/NEFT, all cheques, bank drafts and pay order should be drawn in favour of “UTI Gold Exchange Traded Fund” and be crossed “Account Payee Only”. If the instruments for cash component is not honoured for any reason whatsoever, the application is liable to be rejected.
Option offered under the scheme	The scheme reserves the right to introduce/alter/ extinguish options at a later date.
Role of Custodian	The Custodian is responsible for safekeeping of the Scheme’s gold deposited with it by Authorised Participants / Market Makers in connection with the creation of Baskets. The Custodian is responsible for allocating specific bars of gold bullion to the scheme Allocated Account. The Custodian will provide the AMC with regular reports detailing with identifying the gold bars held in the scheme Allocated Account. The Custodian may also from time to time act as Authorised Participants / Market Makers or purchase or sell gold or units for their own account, as agent for their customers and for accounts over which they exercise investment discretion. Axis Bank Ltd and Deutsche Bank AG or any other custodian appointed by UTI AMC will act as the custodian of UTI Gold Exchange Traded Fund. Custody of the scheme’s gold Custody of the gold bullion deposited with and held by the scheme is provided by the custodian at its, Mumbai Vaults. The custodian, as instructed by the AMC, is authorized to accept, on behalf of the AMC, deposits of gold. On the instructions given by the AMC, the custodian allocates gold by selecting bars of gold bullion for deposit to the scheme’s allocated account. The AMC and the custodian enter into the custody agreements, which establish the allocated account. The gold deposited with the scheme is held in the scheme allocated account. Under the agreement entered into by the AMC and the custodian, the custodian is responsible for the safekeeping of the gold held on behalf of the AMC. The custodian is responsible for any loss or damage suffered by the scheme as a direct result of any negligence, fraud or willful default in the performance of its duties. The custodian’s liability is limited to the market value of the gold

	held in the scheme's allocated account at the time such negligence, fraud or willful default is discovered by the custodian, provided that the custodian promptly notifies the AMC of its discovery. In the event of a loss caused by the failure of the custodian to exercise reasonable care, the AMC has the right to seek recovery with respect to the loss against the custodian in breach. Allocated Accounts: An allocated account is an account with a bank, to which individually identified gold bars owned by the account holder are credited. The gold bars in an allocated gold account are specific to that account and are identified by a list which shows, for each gold bar, the refiner, assay or fineness, serial number and fine weight. The account holder has full ownership of the gold bars and, except as instructed by the account holder, the bank may not trade, lease or lend the bars. Transfer of Gold At the end of each business day gold is transferred to the schemes allocated account. The custodian allocates specific bars of gold from its gold stocks, so that allocated gold bars represent the amount of gold credited to the extent such amount is represent able by whole bars. The bars of gold should be held directly by the Custodian. The custodian updates its records at the end of each business day to identify the specific bars of gold allocated to the scheme. The withdrawal of gold from the scheme for the purpose of redemption will follow the same procedure in the reverse order. Description of the custody agreements Reports: The custodian provides the AMC with reports for each business day, no later than the following business day, identifying the movements of gold in and out of the scheme's allocated account. The monthly statement contains sufficient information to identify each bar of gold held in the scheme allocated account and the custodian or sub-custodian having possession of such bar. Sub-custodians: The custodian may select Sub-custodians to perform any of its duties, including holding gold for it. The sub-custodians selected by the custodians will have to be informed by the custodians to the AMC. Any additions or stops of sub-custodians will have to be reported to the AMC on a periodic basis. Custodian may, with the prior written consent of AMC, entrust Gold held in the Account to a specified sub-custodian that is eligible to act as a custodian of Gold under applicable laws and regulations (a "Sub-Custodian") selected by Custodian with due care. The custodian shall remain responsible in all respects to its client for safekeeping of the gold kept with such other person, including any associated risks. The custodian of securities shall continue to fulfill all duties to the clients relating to the gold so kept with the other person, except for its physical safekeeping. All books, documents and other records relating to the gold so kept with the other person shall be maintained in the premises of the custodian or if they are not so maintained, they shall be made available therein. Location & Segregation of Gold
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	Gold held for scheme's allocated account by the custodian or sub-custodians appointed by the custodians is held at the custodian's Vaults in Mumbai. The custodian's books and records will identify every bar of gold held in the scheme's allocated account in its own vault by refiner, assay or fineness, serial number and gross and fine weight. The AMC may upon reasonable notice, visit the custodian's premises and examine the scheme's gold held there and the custodian's records concerning the scheme's allocated account. The AMC's independent auditors may also visit the custodians premises in connection with their audit of the financial statements of the scheme. Insurance The custodian will maintain insurance for its bullion and custody business. The AMC and the sponsor may, subject to confidentiality restrictions, review this insurance coverage from time to time.
Termination / winding up of the scheme	- The winding up/termination of the scheme shall be governed by SEBI (Mutual Funds) Regulation, 1996. In case of any inconsistency contained in the provisions of this Scheme Information Document with the SEBI (Mutual Funds) Regulations, 1996, the SEBI (MF) Regulations shall prevail. - UTI Gold Exchange Traded Fund is an open-ended scheme. The Trustee may, however, terminate and initiate steps to wind it up under the following circumstances: - if the outstanding holding in the scheme falls below a limit to be decided by the Trustee. - on the happening of any event which in the opinion of the Trustee requires the scheme to be wound up, or - if 75% of the unitholders of the scheme pass a resolution to the effect that the scheme be wound up; or - if the SEBI so directs in the interest of the unitholders of the scheme. - Where the scheme is wound up/terminated in pursuance of sub clause (b) above, The Trustee shall give notice of the circumstances leading to the winding up/ termination of the scheme to SEBI and also in two daily newspapers having circulation all over India and also in a vernacular newspaper circulating in Mumbai before the termination/ winding up is effected as stipulated in SEBI (MF) Regulations from time to time. - On and from the date of advertisement indicating the termination/ winding up, the AMC shall cease to carry on any business activities in respect of the scheme and cease to issue, redeem and cancel units in the scheme. - The Trustee shall call a meeting of the unitholders to consider and pass necessary resolution by simple majority of the unitholders present and voting at the meeting for authorising the Trustee or any other person to take steps for termination/winding up of the scheme. - The Trustee or the person authorised under sub clause (d) shall dispose of the assets of the scheme in the best interest of the unit holders of the scheme. - The proceeds of underlying gold shall, in the first instance be utilized towards discharge of such liabilities as are properly due under the scheme and after making appropriate provision for meeting the expenses connected with such winding up/termination, the balance gold/instruments with gold as underlying assets/cash shall be distributed amongst the unitholders in proportion to their respective interest in the assets of the scheme as on the date fixed for that purpose. - The AMC shall pay the terminal proceeds and/or return gold/cash equivalent to the terminal value of units as early as possible but within 10 business days from the date on which the termination becomes effective or redemption request slip duly completed in the manner as may be

	prescribed from time to time, is received whichever is later and other procedural and operational formalities are complied with. - On completion of the winding up, the Trustee shall forward to the SEBI and the unitholders a report on the winding up containing particulars such as circumstances leading to the winding up, the steps taken for disposal of any of the assets of the scheme before winding up, expenses of the scheme for winding up, net assets available for distribution among the unitholders together with a certificate from the auditors of the scheme. - To NRI investors terminal proceeds in terms of cash will be paid / returned in India. Gold in physical form will not be delivered to NRI's. - In case of FPIs, redemption proceeds will be only in terms of cash will be credited to their Special Non- Resident Rupee Account. No gold in physical form will be given to FPIs. - Notwithstanding anything contained hereinabove, the application of the provisions of SEBI (MF) Regulations in respect of disclosures of half yearly and annual reports shall continue until the winding up/termination is completed or the scheme ceases to exist After the receipt of the report referred to in sub clause(l) above, if the SEBI is satisfied that all measures for winding up of the scheme have been completed, the scheme shall cease to exist.
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III. OTHER DETAIL

A. Periodic Disclosure Half Yearly Disclosure: Portfolio / Financial Results	- 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. - 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; - 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. - 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
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	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; Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. 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.
A. Periodic Disclosure Annual Report	a. An abridged annual report in respect of the Scheme shall be provided to the Unitholders not later than four months from the date of closure of the relevant accounting year. The full annual report shall be made available for inspection at UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. The scheme wise annual report shall be hosted on the website and on the website of AMFI. UTI AMC shall display the link of the full scheme wise annual reports prominently on its website. b. The Mutual Fund shall e-mail the scheme annual reports or abridged summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund. c. In case of unitholders whose email addresses are not registered with the Mutual Fund, the Abridged Annual Report shall be sent to them in physical mode in case they have opted for the same. d. The Mutual Fund shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. e. The Mutual Fund shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.
B. Transparency / NAV Disclosures	The Mutual Fund shall declare the Net asset value of the scheme by 11p.m. on every business day on website of UTI Mutual Fund, www.utimf.com and website of AMFI namely www.amfiindia.com. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs. The NAV shall be calculated for all business days. <u>Disclosure of indicative Net Asset Value (iNAV)</u> iNAV of the scheme i.e. the per unit NAV based on the current market value of its portfolio during the trading hours of the scheme, will be disclosed on a continuous basis on the Stock Exchange(s), where the units of the scheme are listed and traded and will be updated based on the latest available data for Gold. Accordingly, iNAV disclosed for the scheme may either be static or dynamic depending upon the availability of the underlying price.
C. Stamp duty	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 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. Please refer to SAI for further details.						
D. Associate Transactions	Please refer to Statement of Additional Information (SAI).						
E. 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. TDS for Resident Unitholders: TDS at the rate of 10% shall be deducted on dividend income credited / paid to resident unitholders. </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. The Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act. </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. TDS for Resident Unitholders: TDS at the rate of 10% shall be deducted on dividend income credited / paid to resident unitholders.	The Finance Act, 2020 has abolished the payment of Income/Dividend Distribution Tax (DDT) by the Mutual Funds with effect from 01st April 2020. Under the new tax regime, Mutual Funds will not be required to pay DDT. UTI Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under section 10 (23D) of the Income Tax Act, 1961 (the Act) to have its entire income exempt from income tax. The Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.
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	Capital gain Long Term: For transfers effected on or after 23rd July 2024, by the Finance (No.2) Act of 2024, the period of holding of the units for being treated as long term capital gain has been reduced to (a) more than twenty four months for such schemes which are not listed on the stock exchange and (b) more than twelve months for such schemes which are listed on the stock exchange. For transfers effected on or after 23rd July 2024, by the Finance (No.2) Act of 2024, LTCG tax on the units of such schemes will be 12.5% without indexation. With effect from 10th July 2014, the option of income tax @10%, without indexation, on long term capital gains is not available.	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.
	Short Term: Short Term Capital Gains For transfers effected on or after 23rd July 2024, by the Finance (No.2) Act of 2024, the period of holding for being treated as short term capital gains is (a) less than or upto twenty four months for such schemes which are not listed on the stock exchange (b) less than or upto twelve months for such schemes which are listed on the stock exchange.	

	Short Term Capital Gains tax on STCG shall be taxable at the applicable rates/marginal tax rate. 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.
F. Rights of Unitholders	Please refer to SAI for details
G. Risk-o-meter	In terms of the provision no. 17.4.1 (g) to (k) of para 17.4 under Chapter 17 of SEBI Master Circular for Mutual Funds, 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 - It has been decided that investment in commodities by mutual fund schemes shall be assigned a risk score corresponding to the annualized volatility of the price of the said commodity
H. Disclosure of Tracking Error and Tracking Difference	Tracking Error for ETFs - The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the ETF based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. - For ETFs in existence for a period of less than one year, the annualized standard deviation will be calculated based on available data. - All ETFs will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of UTI AMC and AMFI. Tracking Difference Along with tracking error, tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the ETF shall also be disclosed on the website of UTI AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.
I. Daily Performance Disclosure	The AMC shall upload performance of the Scheme on a daily basis on AMFI website in the prescribed format along with other details such as Scheme AUM and previous day NAV, as prescribed by SEBI from time to time.
J. Monthly Portfolio Disclosure	The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all its Schemes on its website and on the website of AMFI within 10 days from the close of each month in a user friendly and downloadable spreadsheet format.

	The format for monthly portfolio disclosure shall be the same as that of half yearly portfolio disclosures. The Mutual Fund shall also disclose additional information (such as ratios etc.) subject to compliance with the SEBI Advertisement Code. In case of unitholders whose e-mail addresses are registered, the Mutual Fund shall send via email the monthly statement of scheme portfolio within 10 days from the close of each month in user-friendly and downloadable format (preferably in a spreadsheet) in the email itself or should contain a link which when clicked should download the respective monthly portfolio disclosures without re-directing the investor to the website of the AMC, so as to ensure that the information is made available to the investors in a uniform and user friendly manner. The mutual fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.
K. Scheme Summary	The AMC has prepared scheme summary document in a prescribed format and upload the same on the AMCs AMFI and Stock Exchange website in PDF, spread sheet and machine readable format. The scheme summary shall be updated by the AMC on a monthly basis or on changes, in any of the specified fields.
L. Disclosure of Assets Under Management	The Mutual Fund shall disclose the following on monthly basis, in the prescribed format, on its website and also share the same with Association of Mutual Funds in India (AMFI): - AUM from different categories of schemes such as equity scheme, debt scheme, 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. - 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	- The AMC shall record and disclose, in the prescribed format, specific rationale supporting its voting decision (for or against) with respect to each vote proposal on matters relating to Corporate governance, changes to capital structure, stock option plans, social & corporate responsibility issues, appointment & removal of Directors and related party transactions of the investee companies (excluding own group companies) etc. as stated in provision no. 6.16.1 to 6.16.15 of para 6.16 under Chapter 6 of SEBI Master Circular for Mutual Funds. - The AMC shall additionally publish in the prescribed format summary of the votes cast across all its investee company and its break-up in terms of total number of votes cast in favor or against. In case of the Mutual Funds

	having no economic interest on the day of voting, it may be exempted from compulsorily casting of votes. The vote shall be cast at Mutual Fund Level. c. The AMC shall disclose votes cast on their website on a quarterly basis, in machine readable spreadsheet format as prescribed by SEBI, within 10 working days from the end of the quarter. A detailed report in this regard along with summary thereof shall also be disclosed on the website of the AMC. Further, AMCs shall provide the web link in their annual reports regarding the disclosure of voting details. d. Further, on an annual basis, the AMC shall obtain certification from a “scrutinizer” appointed in terms of Companies (Management and Administration) Rules, 2014 on the voting reports disclosed. The same shall be submitted to the trustees and also disclosed in the relevant portion of the Mutual Funds' annual report & website. e. The Boards of AMC and Trustees shall review and ensure that the AMC has voted on important decisions that may affect the interest of investors and the rationale recorded for vote decision is prudent and adequate. The confirmation to the same, along with any adverse comments made by the scrutinizer, shall be reported to SEBI in the half yearly trustee reports.
O. List of official points of acceptance	Please refer the below mentioned link for detail list https://www.utimf.com/downloads/data-related-to-sid
P. Penalties, Pending Litigation or proceedings, Findings of Inspection or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority.	Please refer the below mentioned link for detail information https://www.utimf.com/downloads/data-related-to-sid

CORPORATE OFFICE

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

OFFICIAL POINTS OF ACCEPTANCE

Applications for subscription/redemptions of UTI Goldshare Units directly with the Fund can be submitted at the Lotus Court UFC of the UTI AMC or at such other authorised official points of acceptance as may be designated by the AMC from time to time. The address of the Lotus Court UFC where the applications can be presently submitted is as below:-

Lotus Court Building,
196, Jamshedji Tata Road,
Backbay Reclamation,
Mumbai - 400 020
Tel: (022) 22821357