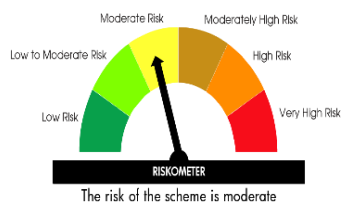
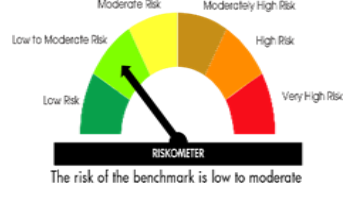


SCHEME INFORMATION DOCUMENT
SECTION I
UTI LIQUID FUND

(Formerly known as UTI Liquid Cash Plan)

(An Open-ended Liquid Scheme. A Relatively low interest rate risk and moderate credit risk)

This Product is suitable for investors who are seeking*	Scheme Risk-o-meter: UTI Liquid Fund	Benchmark Risk-o-meter: Nifty Liquid Index A-I
- Steady and reasonable income over short-term with capital preservation. - Investment in money market securities & high quality debt	 The risk of the scheme is moderate	 The risk of the benchmark is low to moderate

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

The potential risk class matrix based on interest rate risk and credit risk, is as below:

Potential Risk Class Matrix			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

B-I - Relatively low interest rate risk and Moderate credit risk

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).

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

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

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

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

This Scheme Information Document is dated November 17, 2025

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description																
I.	Name of the scheme	UTI Liquid Fund																
II.	Category of the Scheme	Liquid Fund																
III.	Scheme Type	An Open-ended Liquid Scheme. A Relatively low-interest rate risk and moderate credit risk. The potential risk class matrix based on interest rate risk and credit risk: B-I - Relatively low interest rate risk and moderate credit risk																
IV.	Scheme Code	UTIM/O/D/LIF/03/06/0016																
V.	Investment Objective	The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.																
VI.	Liquidity	The scheme will offer subscription of units on every business day on an ongoing basis. Redemptions will be open throughout the year without any lock-in-period subject to restrictions, if any, as stated in the SID. However, no redemption will be allowed during the book closure period/s, if any, that may be announced by UTI AMC.																
VII.	Benchmark (Total Return Index)	Liquid Index A-I																
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.utimf.com and on AMFI's web-site www.amfiindia.com . In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day. Further details please refer Section II.																
IX.	Applicable timelines	(a) The redemption proceeds shall be paid to the unitholders within 3 (three) working days from the date of redemption. (b) The Payment of IDCW / Dividend to the unitholders shall be paid within 7 (seven) working days from the record date.																
X.	Plans and Option	Regular Plan Direct Plan* Both the plans offers following options: <table><tr><th>Formerly Known as</th><th>Revised Name</th></tr><tr><td>(a) Growth Option</td><td>(a) Growth Option</td></tr><tr><td>(b) Daily Dividend Reinvestment Option</td><td>(b) Daily Reinvestment of IDCW option</td></tr><tr><td>(c) Weekly Dividend Payout Option</td><td>(c) Weekly Payout of IDCW option</td></tr><tr><td>(d) Weekly Dividend Reinvestment Option</td><td>(d) Weekly Reinvestment of IDCW option</td></tr><tr><td>(e) Fortnightly Dividend Payout Option</td><td>(e) Fortnightly Payout of IDCW option</td></tr><tr><td>(f) Fortnightly Dividend Reinvestment Option</td><td>(f) Fortnightly Reinvestment of IDCW option</td></tr><tr><td>(g) Monthly Dividend Payout Option</td><td>(g) Monthly Payout of IDCW option</td></tr></table>	Formerly Known as	Revised Name	(a) Growth Option	(a) Growth Option	(b) Daily Dividend Reinvestment Option	(b) Daily Reinvestment of IDCW option	(c) Weekly Dividend Payout Option	(c) Weekly Payout of IDCW option	(d) Weekly Dividend Reinvestment Option	(d) Weekly Reinvestment of IDCW option	(e) Fortnightly Dividend Payout Option	(e) Fortnightly Payout of IDCW option	(f) Fortnightly Dividend Reinvestment Option	(f) Fortnightly Reinvestment of IDCW option	(g) Monthly Dividend Payout Option	(g) Monthly Payout of IDCW option
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		<table><tr><td>(h) Monthly Dividend Reinvestment Option</td><td>(h) Monthly Reinvestment of IDCW option</td></tr><tr><td>(i) Quarterly Dividend Payout Option</td><td>(i) Quarterly Payout of IDCW option</td></tr><tr><td>(j) Quarterly Dividend Reinvestment Option</td><td>(j) Quarterly Reinvestment of IDCW option</td></tr><tr><td>(k) Half Yearly Dividend Payout Option</td><td>(k) Half Yearly Payout of IDCW option</td></tr><tr><td>(l) Half Yearly Dividend Reinvestment Option</td><td>(l) Half Yearly Reinvestment of IDCW option</td></tr><tr><td>(m) Annual Dividend Payout Option</td><td>(m) Annual Payout of IDCW option</td></tr><tr><td>(n) Annual Dividend Reinvestment Option</td><td>(n) Annual Reinvestment of IDCW option</td></tr><tr><td>(o) Flexi Dividend Payout Option</td><td>(o) Flexi Payout of IDCW option</td></tr><tr><td>(p) Flexi Dividend Reinvestment Option</td><td>(p) Flexi Reinvestment of IDCW option</td></tr></table> As per provision no.11.1 under chapter 11 of SEBI Master Circular for Mutual Funds, on Review of Dividend option(s)/ Plan(s) in case of Mutual Fund Schemes, all the existing and proposed Schemes of Mutual Fund shall name / rename the Dividend option(s) in the following manner: <table><tr><th>Option / Plan</th><th>Name</th></tr><tr><td>Dividend Payout</td><td>Payout of Income Distribution cum capital withdrawal option</td></tr><tr><td>Dividend Re-investment</td><td>Reinvestment of Income Distribution cum capital withdrawal option</td></tr><tr><td>Dividend Transfer Plan</td><td>Transfer of Income Distribution cum capital withdrawal plan</td></tr></table> Default Option – Growth Option In case IDCW option is selected and the periodicity for IDCW is not specified, the default IDCW option will be the Monthly Payout of IDCW option.	(h) Monthly Dividend Reinvestment Option	(h) Monthly Reinvestment of IDCW option	(i) Quarterly Dividend Payout Option	(i) Quarterly Payout of IDCW option	(j) Quarterly Dividend Reinvestment Option	(j) Quarterly Reinvestment of IDCW option	(k) Half Yearly Dividend Payout Option	(k) Half Yearly Payout of IDCW option	(l) Half Yearly Dividend Reinvestment Option	(l) Half Yearly Reinvestment of IDCW option	(m) Annual Dividend Payout Option	(m) Annual Payout of IDCW option	(n) Annual Dividend Reinvestment Option	(n) Annual Reinvestment of IDCW option	(o) Flexi Dividend Payout Option	(o) Flexi Payout of IDCW option	(p) Flexi Dividend Reinvestment Option	(p) Flexi Reinvestment of IDCW option	Option / Plan	Name	Dividend Payout	Payout of Income Distribution cum capital withdrawal option	Dividend Re-investment	Reinvestment of Income Distribution cum capital withdrawal option	Dividend Transfer Plan	Transfer of Income Distribution cum capital withdrawal plan
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Dividend Re-investment	Reinvestment of Income Distribution cum capital withdrawal option																											
Dividend Transfer Plan	Transfer of Income Distribution cum capital withdrawal plan																											
XI.	Load Structure	Entry Load : Nil Exit Load : <table><tr><th>Investor exit upon subscription / switch-in</th><th>Load as a % of redemption proceeds</th></tr><tr><td>Day 1</td><td>0.0070%</td></tr><tr><td>Day 2</td><td>0.0065%</td></tr><tr><td>Day 3</td><td>0.0060%</td></tr><tr><td>Day 4</td><td>0.0055%</td></tr><tr><td>Day 5</td><td>0.0050%</td></tr><tr><td>Day 6</td><td>0.0045%</td></tr><tr><td>Day 7 onwards</td><td>Nil</td></tr></table> Minimum amount for redemption under Growth Option (both Regular Plan and Direct Plan) is Rs.500/- & all the other options is Rs.500/- and in multiples of Re.1/- thereafter.	Investor exit upon subscription / switch-in	Load as a % of redemption proceeds	Day 1	0.0070%	Day 2	0.0065%	Day 3	0.0060%	Day 4	0.0055%	Day 5	0.0050%	Day 6	0.0045%	Day 7 onwards	Nil										
Investor exit upon subscription / switch-in	Load as a % of redemption proceeds																											
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Day 3	0.0060%																											
Day 4	0.0055%																											
Day 5	0.0050%																											
Day 6	0.0045%																											
Day 7 onwards	Nil																											
XII.	Minimum Application Amount/switch for Purchase	1. Minimum amount of initial investment under both the Plans i) Growth Option - Rs.500/- ii) All the other Options - Rs.20,000/- and in multiples of Re.1/- under both i & ii above 2. Subsequent minimum amount of investment (Lumpsum) under both the Plans All Options Rs.500/- and in multiples of Re.1/-																										

XIII.	Minimum Additional Purchase amount	Subsequent minimum amount of investment (Lumpsum) under both the Plans All Options Rs.500/- and in multiples of Re.1/-
XIV.	Minimum Redemption Amount	Minimum amount of redemption under the scheme Minimum amount for redemption under Growth Option (both Regular Plan and Direct Plan) is Rs.500/- & for all the other options, it is Rs.500/- and in multiples of Re.1/- thereafter. In case of partial redemption, if the balance amount held in the Unit holder's folio / account under the Plan / Option of the Scheme is less than the minimum investment amount, then the transaction shall be treated as an all units redemption and the entire balance of available Units in the folio / account of the Unit holder shall be redeemed.
XV.	Segregated portfolio	The AMC may create a segregated portfolio in case of a credit event at the issuer level i.e., a downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), subject to guidelines specified by the SEBI which may change from time to time. The creation of a segregated portfolio shall be optional and at the discretion of UTI AMC. Please refer to SAI for further details.
XVI.	Swing pricing disclosure	SEBI has mandated swing pricing in response to net outflows from schemes, specifically requiring a full swing during periods of market dislocation for high-risk open-ended debt schemes, as outlined in provision 4.10.1 of paragraph 4.10 in Chapter 4 of the SEBI Master Circular for Mutual Funds. These provisions are applicable to the scheme. Furthermore, the provisions regarding "Triggering of Swing Pricing on Re-opening of a Scheme after Announcement of Winding Up" shall apply in accordance with SEBI letter No. SEBI/HO/IMD-PoD1/OW/P/2024/24219/1, dated July 30, 2024, and AMFI Best Practice Guidelines No. 96B/2024-25, dated November 4, 2024. For details, kindly refer SAI.
XVII.	Stock lending/short selling	The Scheme will participate in stock lending. For details kindly refer SAI.
XVIII.	How to Apply and other details	Details regarding- Availability of application form from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of UTI Mutual Fund; https://www.utimf.com/forms/kims-application-form-and-addenda ; Please refer to the SAI and Application form for the instructions. It is mandatory for investors to mention their Core Banking Solutions (CBS) bank account particulars in their applications/requests for redemption.

XIX.	Investor services	<table><tr><td>Name and Address of Registrar KFin Technologies Limited., Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32 Financial District, Nanakramguda, Serilingampally Mandal, <u>Hyderabad – 500032.</u> Board No: 040 - 6716 2222, Fax no : 040 - 6716 1888, Email: <u>uti@kfintech.com</u></td><td>All investors could refer their grievances giving full particulars of investment at the following address: Ms. Madhavi Dicholkar UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), <u>Mumbai – 400 051.</u> Tel: 022-6678 6666/6678 6258 Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in</td></tr></table>	Name and Address of Registrar KFin Technologies Limited., Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32 Financial District, Nanakramguda, Serilingampally Mandal, <u>Hyderabad – 500032.</u> Board No: 040 - 6716 2222, Fax no : 040 - 6716 1888, Email: <u>uti@kfintech.com</u>	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), <u>Mumbai – 400 051.</u> 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
Name and Address of Registrar KFin Technologies Limited., Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32 Financial District, Nanakramguda, Serilingampally Mandal, <u>Hyderabad – 500032.</u> Board No: 040 - 6716 2222, Fax no : 040 - 6716 1888, Email: <u>uti@kfintech.com</u>	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), <u>Mumbai – 400 051.</u> 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			
XX.	Special product/facility available	1. Systematic Transfer Plan (STP): UTI Liquid Fund is Source & Destination scheme under STP. 2. UTI-STRIP Advantage: UTI Liquid Fund is source scheme under UTI-STRIP Advantage. 3. Systematic Withdrawal Plan (SWP): is available under the Growth Option/Dividend Option with Payout & Reinvestment facility. 4. Transfer of IDCW Plan: UTI Liquid Fund is Source / Target scheme. 5. Flexi Systematic Transfer Plan (Flexi STP) facility, for further details please refer below. 6. Instant Access Facility (IAF) for Resident Individual Investors, for further details please refer below. 7. Demat Facility is available. Please refer to Statement of Additional Information (SAI) and the respective Form for further details relating to STP, UTI-STRIP Advantage, SWP, Transfer of IDCW Plan, Flexi STP & IAF. Flexi Systematic Transfer Plan (Flexi STP) available as Source and Destination Scheme The facility of Flexi STP is introduced from Dec 18, 2019 wherein the unit holder(s) can opt to transfer an amount at regular intervals from a designated open-ended Scheme of UTI Mutual Fund (“Transferor Scheme”) herein after referred to as Source Scheme to the Growth Option of a designated, open-ended Scheme of UTI Mutual Fund (“Transferee Scheme”) hereinafter referred to as Destination Scheme. i. Available Mode: The Flexi STP Facility is available only for units held / to be held in Non-Demat Mode in the Source and the Destination Scheme. ii. Available Schemes: The Flexi STP will be available in all source schemes and for the destination schemes in which the Regular STP is allowed. iii. Limitation on Destination Scheme: Only one Flexi STP registration per destination scheme in a folio would be allowed. Though multiple Flexi STPs and / or Normal STPs are allowed in source schemes, only one Flexi STP or Normal STP will be allowed in the destination scheme.		

iv. **Frequencies Available** are Daily, Weekly, Monthly and Quarterly intervals.

v. **Date of transfer:**

Unitholders will be eligible to transfer a fixed amount on daily basis i.e. on every business day under Daily periodicity; on any pre-specified date under Weekly periodicity; Monthly periodicity and of the first month of each quarter, under Quarterly periodicity. If that day being a holiday, next business day would be considered for the transaction.

However, if in any month, the Flexi STP date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the Flexi STP for those dates shall be processed for the last available Business Day in that month.

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

vii. **First Flexi STP Instalment:** The first Flexi STP instalment will be processed for the instalment amount specified by the Unit holder at the time of enrollment. From the second instalment, Flexi STP instalment will be higher of the instalment amount or the amount as derived by the formula stated below:

$$[(\text{Instalment amount}) \times (\text{Number of instalments including the current instalment})] - (\text{Market Value of the investments through FLEXI STP in the Destination Scheme on the date of transfer})$$

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

viii. **Minimum Amount, Frequency and Number of STPS:** The minimum amount per Flexi STP instalment amount and number of STPS at the time of registration shall be as follows:

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

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

x. **Termination of Flexi STP:** Flexi STP will be terminated in case any of the below reasons are met.

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

- b) Upon registration of Lien or Pledge or STOP against the Units in Source Scheme
 - c) Upon receipt of intimation of death of the unit holder.
 - d) If the unit holder submits a duly signed request for termination of Flexi STP, such Flexi STP shall be cancelled on a T+1 basis on receipt of a valid request from the Unit Holder.
- xi. The Trustee reserves the right to change/modify the terms and conditions of Flexi STP or withdraw the Flexi STP at a later date.
- xii. **Know Your Customer (KYC):** Flexi STP will be registered only if the Investor(s) / Guardian in case of Minor are KRA KYC complied.

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

Illustration 1:

Flexi STP Enrollment Details:	
Source Scheme	UTI Liquid Fund
Destination Scheme	UTI Flexi Cap Fund – Growth Option
Frequency & Date of Transfer	Monthly – 1 st of every Month
Flexi STP amount of Transfer per installment	Rs.1000/-
No. of Installments	12
Enrollment Period	JANUARY – DECEMBER
Steps for calculating Flexi STP Amount for the 5 th Installment as under (i.e. 1 st May 2023)	
Total units allotted up to the date of last installment (i.e. 1 st April 2023)	28 Units
NAV of UTI Equity Fund – Growth Option on 1 st May 2023	Rs.145.8101/-per unit
Market Value of the investment in the destination Scheme on the date of transfer (Rs.145.8101*28 Units)	Rs.4083/-
5 th Flexi STP Amount for 1 st May 2023 will be;	
A. Flexi STP amount of Transfer per installment	Rs.1000/-
B. Installment As determined by Formula $\{(1000*5) - 4083\}$	Rs.917/-
Hence the installment Amount on 1 st May 2023 (Higher of A or B)	Rs.1000/-

Illustration 2:

Flexi STP Enrollment Details:	
Source Scheme	UTI Liquid Fund
Destination Scheme	UTI Value Fund – Growth Option
Frequency & Date of Transfer	Monthly – 1 st of every Month
Flexi STP amount of Transfer per installment	Rs.1000/-
No. of Installments	12
Enrollment Period	November – October
Steps for calculating Flexi STP Amount for the 7 th Installment as under (i.e. 1 st May 2023)	
Total units allotted upto the date of last installment (i.e. 1 st April 2023)	82 Units
NAV of UTI Value Opportunities Fund – Growth Option on 1 st May 2023	Rs.65.5676/-per unit

		<table><tr><td>Market Value of the investment in the destination Scheme on the date of transfer (Rs.65.5676*82 Units)</td><td>Rs.5376/-</td></tr><tr><td>7th Flexi STP Amount for 1st May 2023 will be;</td><td></td></tr><tr><td>Flexi STP amount of Transfer per installment</td><td>Rs.1000/-</td></tr><tr><td>Installment As determined by Formula $\{(1000*7) - 5376\}$</td><td>Rs.1624/-</td></tr><tr><td>Hence the installment Amount on 1st May 2023 (Higher of A or B)</td><td>Rs.1624/-</td></tr></table>	Market Value of the investment in the destination Scheme on the date of transfer (Rs.65.5676*82 Units)	Rs.5376/-	7 th Flexi STP Amount for 1 st May 2023 will be;		Flexi STP amount of Transfer per installment	Rs.1000/-	Installment As determined by Formula $\{(1000*7) - 5376\}$	Rs.1624/-	Hence the installment Amount on 1 st May 2023 (Higher of A or B)	Rs.1624/-					
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Installment As determined by Formula $\{(1000*7) - 5376\}$	Rs.1624/-																
Hence the installment Amount on 1 st May 2023 (Higher of A or B)	Rs.1624/-																
Note: The amounts have been rounded off to nearest Rupee. The above are only illustrations explaining the concept of FLEXI STP using assumed figures. The Load and STT, if any, is not considered for this illustration. Instant Access Facility (IAF): IAF facilitates credit of redemption proceeds in the bank account of the investor on the same day of redemption request. The features of this facility are as under: <table><tr><td>I</td><td>Eligible investors & Pre-requisites</td><td> The facility shall be available only under Growth option of UTI Liquid Fund. Instant Access Facility shall be available only under Growth Option of the Scheme to investors whose - a. Status is Resident Indian Individual. b. Complete CBS (Core Banking System) account number is registered in the folio along with IFS code. c. Investor's bank is Immediate payment service (IMPS) enabled. </td></tr><tr><td>II</td><td>Mode of transaction</td><td> The facility of insta redemption shall be available on the official website of UTI Mutual Fund i.e. www.utimf.com and UTI Mutual Fund Mobile Application. UTI AMC reserves the right to extend the same to any other official point of acceptance and digital platforms. </td></tr><tr><td>III</td><td>Minimum Redemption amount</td><td> 1. Investor can submit redemption only in terms of amount. 2. Minimum redemption amount shall be Rs.5000/- and in multiples of Re.1/- thereafter. </td></tr><tr><td>IV</td><td>Maximum Monetary Limit</td><td> Investor can submit redemption under Instant Access facility (IAF) for a maximum of Rs.50,000/- or 90% of the latest Value of Available Units in the scheme (the redeemable balance), whichever is lower. This limit shall be applicable per calendar day per scheme per investor. </td></tr><tr><td>V</td><td>Redeemable balance</td><td> 90% of the latest Value of Available Units. Latest Value of Available Units shall be value of available units as per the last declared NAV (Number of Available Units X Last declared NAV). Available units are such units in the folio for which the investor can place a redemption request at any point of time after considering units which are un-cleared for funds realization or reconciliation, or are under lien, or are in dematerialized mode and after considering any transaction/s pending for unit adjustments. </td></tr></table>			I	Eligible investors & Pre-requisites	The facility shall be available only under Growth option of UTI Liquid Fund. Instant Access Facility shall be available only under Growth Option of the Scheme to investors whose - a. Status is Resident Indian Individual. b. Complete CBS (Core Banking System) account number is registered in the folio along with IFS code. c. Investor's bank is Immediate payment service (IMPS) enabled.	II	Mode of transaction	The facility of insta redemption shall be available on the official website of UTI Mutual Fund i.e. www.utimf.com and UTI Mutual Fund Mobile Application. UTI AMC reserves the right to extend the same to any other official point of acceptance and digital platforms.	III	Minimum Redemption amount	1. Investor can submit redemption only in terms of amount. 2. Minimum redemption amount shall be Rs.5000/- and in multiples of Re.1/- thereafter.	IV	Maximum Monetary Limit	Investor can submit redemption under Instant Access facility (IAF) for a maximum of Rs.50,000/- or 90% of the latest Value of Available Units in the scheme (the redeemable balance), whichever is lower. This limit shall be applicable per calendar day per scheme per investor.	V	Redeemable balance	90% of the latest Value of Available Units. Latest Value of Available Units shall be value of available units as per the last declared NAV (Number of Available Units X Last declared NAV). Available units are such units in the folio for which the investor can place a redemption request at any point of time after considering units which are un-cleared for funds realization or reconciliation, or are under lien, or are in dematerialized mode and after considering any transaction/s pending for unit adjustments.
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				The decision of UTI AMC in determining the Redeemable Balance shall be final. The UTI AMC reserves the right to modify the limit stated above, at any time.															
	VI	Applicability of NAV		While observing the SEBI cut-off timings with respect to redemptions, the following NAVs shall be applied for applications processed under IAF: 1. Where the IAF application is received up to 3.00 pm – the lower of (i) NAV of previous calendar day and (ii) NAV of calendar day on which application is received; 2. Where the IAF application is received after 3.00 pm – the lower of (i) NAV of calendar day on which such application is received, and (ii) NAV of the next calendar day.															
	VII	Demat Unit holders	Unit	This facility is not available for Demat Unit Holders.															
	Insta redemption will have preference over other modes of offline and online redemptions even if redemption requests for other modes are received before the instant redemption. Investors are requested to note that while UTI AMC/MF would endeavor its best to process all applications received under IAF on the same day, there might be certain scenarios where IAF may be suspended or IAF may not be available, and IAF requests would be processed as normal redemption requests in such circumstances. Some of such scenarios are enumerated as below:- 1. Requests (under IAF) higher than cash set aside in the scheme based on past track record of such requests. 2. Settlement/clearing issues at RBI/clearing bank. 3. Scheme is facing extreme liquidity issues. 4. Unpredictable operational problems and technical failures (e.g. a black out), occurred in spite of appropriate diligence. 5. In the event AMC imposes restriction on normal redemptions due to any of the reasons specified in scheme related document and as per process approved by SEBI. UTI AMC / MF reserves the right to modify the features or withdraw the facility at later date. Please refer to SAI for further details.																		
	Auto cancellation of SIP		Pursuant to SEBI Letter No. SEBI/HO/OW/IMD/IMD-SEC-1/P/2024/270/1 dated January 03, 2024 on Uniformity in Cancellation of Systematic Investment Plan SIPs across Mutual Funds, investors are hereby requested to note the below mentioned changes with respect to Systematic Investment Plans (SIPs)/ Pragati SIP in the Schemes of UTI Mutual Fund with effect from April 01, 2024: <table><tr><th>Sr. no.</th><th>SIP Interval</th><th>No. of failed debit attempts prior to cancellation of SIP</th></tr><tr><td>1</td><td>Daily</td><td>3</td></tr><tr><td>2</td><td>Weekly, Fortnightly</td><td>3</td></tr><tr><td>3</td><td>Monthly</td><td>3</td></tr><tr><td>4</td><td>Bi-monthly, Quarterly or Longer interval SIPs</td><td>2</td></tr></table>		Sr. no.	SIP Interval	No. of failed debit attempts prior to cancellation of SIP	1	Daily	3	2	Weekly, Fortnightly	3	3	Monthly	3	4	Bi-monthly, Quarterly or Longer interval SIPs	2
Sr. no.	SIP Interval	No. of failed debit attempts prior to cancellation of SIP																	
1	Daily	3																	
2	Weekly, Fortnightly	3																	
3	Monthly	3																	
4	Bi-monthly, Quarterly or Longer interval SIPs	2																	

		In case of a request placed by the investor for cancellation of SIP/ Pragati SIP, the cancellation of auto-debit/SIP/Pragati SIP shall be processed within 10 calendar days of such request placed by the investor.
XXI.	Weblink	TER for last 6 months, Daily TER and Factsheet is available under the following link on the website of UTI Mutual Limited https://www.utimf.com/downloads/fater-mfs

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

Due Diligence Certificate submitted to SEBI for UTI Liquid Fund

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct.
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Date: November 17, 2025

Place: Mumbai

**Sd/-
Gayatri Kannan
Compliance Officer**

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Securities/ Instruments	Indicative Allocations (% of total assets)	
	Minimum	Maximum
Money market instruments (including Triparty Repo on Government Securities or treasury bill & Repo)	0	100
Debt Securities (including securitised debt)*	0	100

*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio.

Indicative Table

Sr. No.	Type of Instrument	Percentage of Exposure	Circular references
1	Securities Lending (Stock lending)	20% of Net Assets of the Scheme The maximum exposure of the scheme to a single intermediary in the securities lending programme at any point of time would be 10% of the market value of the security class of the scheme or such limit as may be specified by SEBI.	Clause 12.11 of the SEBI Master Circular for Mutual Funds
2	Derivatives	The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy.	Clause 12.25 of the SEBI Master Circular for Mutual Funds
3	Securitized Debt	Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio	-
4	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, 1996
5	Repo/ Reverse repo transactions in corporate debt securities	10% of Net Assets of the Scheme	Clause 12.18 of the SEBI Master Circular for Mutual Funds
6	Corporate Debt market Development Fund ("CDMDF")	25 bps of AUM	Regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/ HO/ IMD/PoD2/P/CIR/2023/129 dated July 27, 2023

The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. The cumulative gross exposure through debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities and such other securities/assets as may be permitted by the SEBI from time to time should not exceed 100% of the net assets of the scheme in accordance with provision no. 12.24.1 of para 12.24 under chapter 12 of SEBI Master Circular for Mutual Funds.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund –

- (a) Scheme shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within prescribed timeline.
- (b) An incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.
- (c) In case of winding up of contributing Scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.
- (d) For calculation of asset allocation limits of the scheme as per 'Categorization and Rationalization of Mutual Fund Schemes' of Master Circular for Mutual Funds, investment in units of CDMDF shall be excluded from base of net assets.
- (e) Further, investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.
- (f) CDMDF shall not be considered as an "associate" of the UTI Mutual Fund and investment made in units of CDMDF in accordance with this circular shall not be considered as investment in associate or group company of UTI Mutual Fund.

Note - In accordance with the clarification issued by SEBI through its Circular dated December 13, 2024, CDMDF is classified as a Category I AIF.

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

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

Portfolio Rebalancing

As per provision no. 1.14.1.2 (b) of para 1.14 under chapter 1 of SEBI Master circular for Mutual Funds the above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders upto 30 calendar days. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.

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

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

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

Reporting and Disclosure Requirements: i. AMCs to report the deviation to Trustees at each stage. ii. In case the AUM of deviated portfolio is more than 10% of the AUM of main portfolio of scheme: 1. AMCs have to immediately disclose the same to the investors through SMS and email / letter including details of portfolio not rebalanced. 2. AMCs shall also have to immediately communicate to investors through SMS and email / letter when the portfolio is rebalanced. 3. Subject line of the aforementioned emails / letters would clearly indicate “breach of” / “deviation” from mandated asset allocation. iii. AMCs have to disclose any deviation from the mandated asset allocation to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines. The above mentioned norms shall be applicable to main portfolio only and not to segregated portfolio(s), if any.

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

B. WHERE WILL THE SCHEME INVEST?

1. As per SEBI guidelines, the scheme can invest in/purchase debt and money market securities with maturity of up to 91 days. Subject to SEBI (Mutual Fund) Regulations, as amended from time to time and the disclosures made under the sections “How will the Scheme allocate its assets” and “What is the Investment objective of the Scheme”, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:-

- a) Securities created and issued by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- b) Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- c) Repos in the form of investment, where the counterparty is rated not below investment grade and which does not involve any borrowing of funds by the Scheme/Fund
- d) Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee
- e) Corporate debt securities (of both public and private sector undertakings)
- f) Obligations or Securities issued by banks (both public and private sector) including term deposits as permitted by SEBI / RBI from time to time and development financial institutions
- g) Securitised Debt
- h) Money market instruments as permitted by SEBI/RBI and rated not below the investment grade
- i) Triparty Repo on Government Securities or treasury bill.
- j) Securities with Floating rate Instruments
- k) Certificate of Deposits (CDs).
- l) Listed or to be listed Commercial Paper (CPs).
- m) Pass through, Pay through or other Participation Certificates, representing interest in a pool assets including receivables
- n) Such other securities / assets as may be permitted by the SEBI from time to time
- o) Debt Derivative instruments as permitted by SEBI from time to time.
The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.
- p) Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities.
- q) Short term deposits with banks overseas where the issuer is rated not below investment grade.
- r) Initial and follow on public offerings for listing at recognized stock exchanges overseas.
- s) Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies
- t) Government securities where the countries are rated not below investment grade

Investment in various overseas Securities, as aforesaid, (clauses 'p' to 't') shall be made in accordance with the requirements stipulated by SEBI Circular No. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007, SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020 and other applicable regulatory guidelines as prescribed by SEBI and RBI (after considering the monetary ceilings fixed for such investments from time to time).

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

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

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

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

C. WHAT ARE THE INVESTMENT STRATEGIES?

1. **Investment focus and asset allocation strategy:**

The scheme is positioned as low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short term surplus. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, the scheme can invest in/purchase debt and money market securities with maturity of up to 91 days.

2. **Portfolio Turnover policy:**

The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Nifty Liquid Index A-I is the benchmark for UTI Liquid Fund.

The benchmark for the scheme has been chosen on the basis of the investment pattern/objective of the scheme and the composition of the indices.

UTI AMC reserves the right to change the benchmarks in future if 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. Amit Sharma is the Fund Manager of UTI Liquid Fund managing the scheme since July 2017.

Name and Age	Educational Qualifications	Experience	Other Schemes Managed
Mr. Amit Sharma 42 yrs.	B.Com, CA, FRM	He joined UTI in 2008. He has worked in Department of Fund Accounts. He is a B.Com graduate and C.A. He has been associated with the Dept. of Fund Management for the past 8 years	a) UTI Arbitrage Fund b) UTI Money Market Fund c) UTI Medium to Long Duration Fund d) UTI Annual Interval Fund – I

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

List of Existing Open Ended Debt Schemes of UTI Mutual Fund is mentioned below:

Sr. no.	Name of the Scheme
1	UTI Overnight Fund
2	UTI Dynamic Bond Fund
3	UTI Money Market Fund
4	UTI Ultra Short Duration Fund
5	UTI Low Duration Fund
6	UTI Short Duration Fund
7	UTI Medium Duration Fund
8	UTI Medium to Long Duration Fund
9	UTI Long Duration Fund
10	UTI Floater Fund
11	UTI Banking & PSU Fund
12	UTI Corporate Bond Fund
13	UTI Gilt Fund
14	UTI Credit Risk Fund
15	UTI Gilt Fund With 10 Year Constant Duration

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

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

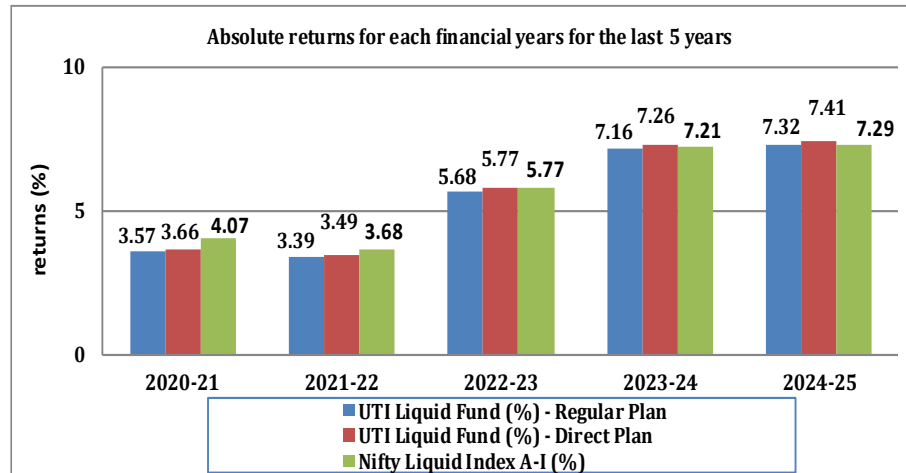
G. HOW HAS THE SCHEME PERFORMED?

Performance of the scheme as on September 30, 2025	Compounded Annualised Returns *	Regular Plan		Direct Plan \$	
		Scheme Returns % Growth Option	Benchmark Returns % (Nifty Liquid Index A-I)	Scheme Returns % Growth Option	Benchmark Returns% (Nifty Liquid Index A-I)
	Returns for the last 1 year	6.82	6.82	6.91	6.82
	Returns for the last 3 years	7.01	7.08	7.10	7.08
	Returns for the last 5 years	5.64	5.72	5.74	5.72
	Returns since inception	6.96	7.00	6.85	6.77

Date of Inception: 23rd June, 2003

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

* Computed on compounded annualised basis using NAV of Growth Option



Past Performance may or may not be sustained in future

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

H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) is available under the following link on the website of UTI Mutual Fund –

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

- ii. Portfolio Disclosure - Fortnightly/Monthly/Half yearly is available under the following link on the website of UTI Mutual Fund

<https://www.utimf.com/downloads>;

(After following the above link, please expand “Portfolio Disclosure-Scheme wise” and select the desired scheme to view its portfolio)

- iii. Portfolio Turnover Ratio as on September 30, 2025: 4.40

- iv. 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)	445.428	4385.5133	19,53,430.42

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

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

Part III – OTHER DETAILS

A. COMPUTATION OF NAV

- (a) The Net Asset Value (NAV) of the scheme shall be calculated by determining the value of the scheme's assets and subtracting therefrom the liabilities of the scheme taking into consideration the accruals and provisions. NAV shall be declared separately for the different Plans and Options of the scheme.
- (b) The NAV per unit shall be calculated by dividing the NAV of the scheme by the total number of units issued and outstanding on the valuation day. The NAV will be rounded off to 4 decimals and Units will be allotted upto three decimal places as follows or such other formula as may be prescribed by SEBI from time to time. NAV shall be declared separately for both the Plans.

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

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

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

i) In case of Purchase of mutual fund units

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

NAV	10.00
Entry Load	Not Applicable
Sale Price	10.00

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

ii) Redemption / Repurchase of mutual fund units

In case of redemption, repurchase price is calculated as below

Repurchase Price = NAV as on date of redemption - exit load (if applicable)

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

Amount Invested- Rs.10,000/-

Date of Investment - 1st April 2022

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

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

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

No of units allotted at the time of purchase

Amount invested

= -----

NAV of the scheme on the date of investment

= 10,000 / 10 = 1000 units

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

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

- (c) A valuation day is a day other than (i) Saturday and Sunday (ii) a day on which both the stock exchanges (BSE and NSE) and the banks in Mumbai are closed (iii) A day on which the purchase and redemption of units is suspended. If any business day in UTI AMC, Mumbai is not a valuation day as defined above then the NAV will be calculated on the next valuation day and the same will be applicable for the previous business day's transactions including all intervening holidays.
- (d) The Mutual Fund shall declare the Net asset value separately for both the Plans by 11 p.m. on every business day on the website of UTI Mutual Fund, www.utimf.com and on AMFI's web-site www.amfiindia.com. The Mutual Fund shall prominently disclose the NAVs of the scheme under a separate head on the website and on the website of Association of Mutual Funds in India (AMFI). Further, the Mutual Fund will extend facility of sending latest available NAVs to unit holders through SMS, upon receiving a specific request in this regard.

In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

Please refer to SAI for further details.

B. ANNUAL SCHEME RECURRING EXPENSES

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

The AMC has estimated that upto 2.00% of the daily net assets of a scheme will be charged to a scheme as expenses. The current expense ratios would be updated on the website of UTI Mutual Fund at least three working/business days prior to the effective date of the change. Investors can refer <https://www.utimf.com/downloads/fater-mfs>; and website of AMFI namely www.amfiindia.com for Total Expense Ratio (TER) details.

Particulars	% of Net Assets
	UTI Liquid Fund-Regular Plan
Investment Management and Advisory Fees	Up to 2.00%
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 (at least 2 bps)	
Brokerage and transaction cost over and above 12 bps and 5 bps of trade value for cash and derivative market trades resp.	
Goods and Services Tax on expenses other than investment and advisory fees	
Goods and Services tax on brokerage and transaction cost	
Other Expenses	
Maximum Total Expense Ratio (TER) permissible under Regulations 52 (6) (c)	Up to 2.00%
Additional expenses under regulation 52(6A) (c)	Up to 0.05%

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

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

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

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

2. UTI AMC seeks to maintain high overall expense efficiency in managing the scheme. The total annual recurring expenses of the scheme excluding redemption expenses but including the investment management and advisory fees shall be subject to the following limits:

Daily Net Assets of the scheme	(%) of Net Assets
On the first Rs.500 crores of daily net assets	2.00%
On the next Rs.250 crores of daily net assets	1.75%
On the next Rs.1,250 crores of daily net assets	1.50%
On the next Rs.3,000 crores of daily net assets	1.35%
On the next Rs.5,000 crores of daily net assets	1.25%
On the next Rs.40,000 crores of daily net assets	Total expense ratio reduction of 0.05% for every increase of the Rs.5,000 crores of daily net asset or part thereof
On balance of the assets	0.80%

3. Total Expense Ratio (TER) and Additional Total Expenses:

(i) Charging of additional expenses

1. Additional expenses, not exceeding 0.05% of daily net assets of the scheme, shall be charged towards Investment Management and Advisory fees charged by the AMC ('AMC fees') and for recurring expenses (like custodian fees, audit fees, expenses for Registrars services etc.) charged under different heads as mentioned under SEBI Regulations. Such additional expenses will not be charged if exit load is not levied or not applicable to the Scheme.
2. The 'AMC fees' charged to the scheme(s) with no sub-limits will be within the TER as prescribed by SEBI Regulations.
3. In addition to the limits indicated above, brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

(ii) Goods and Services Tax (GST)

1. UTI AMC shall charge GST on investment and advisory fees to the scheme in addition to the maximum limit of TER.
2. GST on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER.
3. GST on exit load, if any, shall be paid out of the load proceeds. Exit load, net of GST, if any, shall be credited to the scheme.

4. GST on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under SEBI Regulations.

(iii) Investor Education and Awareness

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

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

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

	Particulars	Regular Plan	Direct Plan
A	Amount invested (Rs.)	10,000	10,000
B	Gross returns – assumed	14%	14%
C	Closing NAV before expenses (Rs.)	11400	11400
D	Scheme Expenses (Rs.)	150	150
E	Distribution Expenses (Rs.)	50	0
F	Total NAV after charging expenses (C-D-E)	11200	11250
G	Net returns to investor	12.0%	12.5%

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

(v) Change in expense ratio

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

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

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

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

C. LOAD STRUCTURE– for all classes of investors

- (1) Exit Load is an amount which is paid by the investor to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC www.utimf.com or may call at 1800 266 1230 (toll free number) or at 022-6227 8000 (non toll free number) or your distributor.

Entry/Exit Load Structure for all plans under the scheme:

Entry Load (As % of NAV): NIL

In accordance with the requirements specified in provision no. 10.4.1 (a) of para 10.4 under chapter 10 of SEBI Master Circular for Mutual Funds, no entry load will be charged for purchase/additional purchase /switch-in accepted by the Fund. Similarly, no entry load will be charged with respect to

applications for registrations under Systematic Investment Plans/Micro SIP/Systematic Transfer Investment Plans accepted by the Fund.

Exit Load (As % of NAV):

Investor exit upon subscription / switch-in	Load as a % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	Nil

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

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

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

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

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

- 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.
- 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.
- The introduction of the exit load alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and shall also be disclosed in the statement of accounts issued after the introduction of such load.
- Any other measures which the Mutual Fund may feel necessary.

SECTION II

I. Introduction

A. **Definitions/Interpretation** – <https://www.utmfd.com/downloads/data-related-to-sid>

B. RISK FACTORS

Standard Risk Factors:

1. Investment in Mutual Fund Scheme Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
2. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down.
3. Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the scheme.
4. UTI Liquid Fund is only the name of the scheme and does not in any manner indicate either the quality of the scheme or its future prospects or returns. There may be instances where no IDCW could be made.
5. The sponsors are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs.10,000/- made by them towards setting up the Fund.
6. The present scheme is not guaranteed or assured return scheme.
7. Statements/Observations made are subject to the laws of the land as they exist at any relevant point of time.
8. Growth, appreciation, IDCW and income, if any, referred to in this scheme information document are subject to the tax laws and other fiscal enactments as they exist from time to time.
9. Investments in units issued under the scheme is subject to market risks. There is no assurance that the scheme/plans will maintain stable net asset values.

Risks associated with Investing in Bonds:

1. **Credit Risk:** Bonds / debentures as well as other money market instruments issued by corporates run the risk of down grading by the rating agencies and even default as the worst case. Securities issued by Central government have lesser to zero probability of credit / default risk in view of the sovereign status of the issuer.
2. **Interest - Rate Risk:** Bonds / Central Government securities which are fixed income securities, run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The level of interest rates is determined by the rates at which government raises new money through RBI and the price levels at which the market is already dealing in existing securities, rate of inflation etc. The extent of fall or rise in the prices is a function of the prevailing coupon rate, number of days to maturity of a security and the increase or decrease in the level of interest rates. The prices of Bonds / Central Government securities are also influenced by the liquidity in the financial system and /or the open market operations (OMO) by RBI. Pressure on exchange rate of the Rupee may also affect security prices. Such rise and fall in price of bonds/central government securities in the portfolio of the scheme/plans may influence the NAVs of the scheme/plans as and when such changes occur.
3. **Liquidity Risk:** The Indian debt market is such that a large percentage of the total traded volumes on particular days might be concentrated in a few securities. Traded volumes for particular securities differ significantly on a daily basis. Consequently, the Scheme/plans might have to incur a significant "impact cost" while transacting large volumes in a particular security.

Securities Lending: It is one of the means of earning additional income for the scheme with a lesser degree of risk. Securities lending is lending of Securities through an approved intermediary to a borrower under

an agreement for a specified period with the condition that the borrower will return equivalent Securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the Securities borrowed. As per provision no. 12.11.1 of para 12.11 under Chapter 12 of SEBI Master Circular for Mutual Funds. “The SLB shall be operated through Clearing Corporation/Clearing House of stock exchanges having nation-wide terminals who are registered as Approved Intermediaries (AIs).”

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

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

Risks associated with Investing in Foreign Securities:

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

Risks associated with Investing in Derivatives:

Trading in debt derivatives involves certain specific risks like:

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

Some of the risks associated with Interest Rate Swaps (IRS) and Forward Rate Agreements (FRAs) are as below:

- (i) **Counterparty Risk:** This refers to the risk of credit and settlement. Specifically it refers to the event that the counterparty in the IRS/FRA deal is unable to meet its commitment and defaults on its obligations.
- (ii) **Basis Risk:** Basis risk is the risk of mismatch i.e. the risk that arises when the underlying asset / liability is not perfectly correlated with the derivative position.

- (iii) Liquidity Risk: This refers to the risk associated with the ease with which a derivative position can be unwound.
- i. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
- j. The risk associated with the use of derivatives are different from or possibly greater than, the risk associated with investing directly in securities and other traditional investments.

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

Risk Analysis on underlying asset classes in Securitisation:

Securitisation – Features & Investment Strategy

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

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

Generally available Asset Classes for securitisation in India are:

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

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

Risk Factors specific to investments in Securitised Papers:

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

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

Liquidity & Price risk

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

Delinquency and Credit Risk

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

Prepayment Risk

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

Risk factors associated with Creation of Segregated Portfolio –

1. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
2. Security comprises of segregated portfolio may not realise any value.
3. Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

Backstop facility in form of investment in Corporate Debt Market Development Fund (CDMDF):

CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility to instill confidence amongst the market participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. In times of market dislocation, CDMDF shall purchase and hold eligible corporate debt securities from the participating investors (i.e., specified debt-oriented MF schemes to begin with) and sell as markets recover. The CDMDF will thus act as a key enabler for facilitating liquidity in the corporate debt market and to respond quickly in times of market dislocation. The trigger and period for which the backstop facility will be open shall be as decided by SEBI. Thus this backstop facility will help fund managers of the aforementioned Schemes to better generate liquidity during market dislocation to help the schemes fulfill liquidity obligations under stress situation.

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes in units of Corporate Debt Market Development Fund, the aforementioned schemes shall invest 25 bps of its AUM as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF'). An incremental contribution to CDMDF shall be made every six months (i.e. at the end of half year ended June and December) at the prevalent NAV of the respective Class Units to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF.

Investments in CDMDF units shall not be considered as violation while considering maturity restriction as applicable for various purposes (including applicable Investment limits) and the calculations of Potential Risk Class (PRC) Matrix, Risk-o-meter, Stress testing and Duration for various purposes shall be done after excluding investments in units of CDMDF.

Risk Management framework to mitigate liquidity risk is summarised as below:

Diversified portfolio – The portfolio held is well diversified in terms of issuer, group and sector, in line with regulatory guidelines and internal Risk Metrics.

Potential Risk Class – Defines to maximum potential risk a fund may take based on the credit rating and duration of the debt securities

Liquid assets – Based on the profile of the investors and concentration of distributors, the following type of liquid assets are maintained to address potential Liquidity requirement over a 30-day period.

- (a) Liquid assets to address 95 percentile Redemption at Risk (maintained in the form of Cash, Government Securities, T-bills and Repo on Government Securities)
- (b) Liquid assets to address 95 percentile Conditional Redemption at Risk (maintained in the form of above assets and highest rated debt securities)

Asset Liability Management – ALM to address potential Liquidity requirement over a 90-day period, based on the putative liabilities vis-à-vis secondary market liquidity of the portfolio.

Borrowing – A fund may borrow up to 20% of AUM (or such higher limits as may be allowed by the regulator from time to time) to meet redemption requirements.

Stress testing – Stress Testing is an exercise to simulate adverse scenario on our portfolio based on the past events, and assess the impact such event on the portfolio. This helps in raising timely alerts to take necessary action to address the situation.

Swing Pricing – The swing pricing framework ensures that the impact cost of high redemption is passed on the investors exiting the scheme, while incoming investors in such time benefit due to lower NAV.

Participation in repo in corporate debt securities

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

(A) Eligibility

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

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

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

(B) Gross Exposure Norms

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

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

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

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

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

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

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

(E) Tenor of Repo

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

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

(F) Tenor and Credit Rating of the Collateral

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

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

(G) Minimum Haircut

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

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

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

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

(H) Risk factors and mitigation measures

(i) Illiquidity Risk

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

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

(ii) Counter-party Risk

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

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

(iii) Collateral Risk (as a repo buyer)

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

Participating in Derivative Products:

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

Derivatives are further classified into

Futures
Options
Swaps

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

Options:

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

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

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

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

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

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

Swaps:

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

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

- A scheme may use hedging techniques including dealing in derivative products - like interest rate swaps (IRS), forward rate agreement (FRA) as may be permissible under SEBI (MFs) Regulations from time to time.
- The scheme intends to use derivatives mainly for the purpose of hedging and/or re-balancing of the portfolio against any anticipated move in the debt markets. A hedge is primarily designed to offset a loss on a portfolio with a gain in the hedge position.
- The Fund Manager may use various strategies for trading in derivatives with a view to enhancing returns and taking cover against possible fluctuations in the market.
- As per the current norms of UTI AMC, the value of derivative contracts outstanding at any point of time will be limited to 25% of the net assets of a scheme. The Board may, in future, revise the limits within the SEBI (MFs) Regulations in keeping with the investment objectives of the scheme

Details of Participation in Interest Rate Futures

a) Investment Norms:

To reduce interest rate risk in a debt portfolio, the scheme may hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate

Futures (IRFs). The maximum extent of short position that may be taken in IRFs to hedge interest rate risk of the portfolio or part of the portfolio, is as per the formula given below:

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

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

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

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

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

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

For example, in the attempt to hedge interest rate risk of a scheme (diversified portfolio of various debt securities) with a modified duration of say 6 years, the fund manager takes a short position in 10 year IRF having a modified duration of 6 years. The risk is that price changes in IRF and the scheme portfolio may not move in the same direction or in the same proportion.

Numerical Example:

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

On Nov 1, 2022 the fund buys Rs.100 Crs. of 10 year Power Finance Co. (corporate bond) with a modified duration of 6 years from the spot market at a yield of 7.50% (Price: Rs.100). Subsequently, it is anticipated that the interest rate will rise in the near future. Therefore, to hedge the exposure in underlying corporate bond, the fund sells Nov 2022, 10 year benchmark Interest Rate Futures at yield of 7.00% (Price: Rs.98.50) having a modified duration of 6 years.

Let us assume the following two scenarios:

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

On Nov 15, 2022 the corporate bond and government bond yields move up by 10 basis points (0.10%) on back of deteriorating macro economic factors.

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

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

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

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

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

On Nov 15, 2022 the corporate bond yield moves up by 10 basis points (0.10%) on back of higher supply of corporate bonds & the government bond yield fell by 5 bps due to improving macro economic factors.

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

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

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

On certain instances like the one illustrated above, it is observed that the co-relation between the corporate bonds and government securities may not be perfect over a short period of time leading to imperfect hedging which may result in higher loss/ gain from the strategy. The likelihood of such

instances being prevalent on a sustainable basis is expected to be minimal due to strong correlation between government securities & bond markets over the medium to long term.

Benefits of Investment in Overseas Financial Assets:

Diversification of risk

Investing in Foreign Debt Securities allows the investor to move away from a single country, single currency and single market format.

Better credit quality

Since the investment in Foreign Debt Securities will only be in papers rated AAA by S&P or Moody's or Fitch IBCA etc. the credit quality of such papers will be superior to the papers available domestically.

Wider choice of investment opportunities

The overseas debt markets allows investors access to a choice of investment avenues / instruments. These markets are also typically more liquid than domestic markets. The Mutual Fund may, where necessary appoint intermediaries as sub-managers, sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses.

All the scheme's investments will be in transferable securities (whether in capital markets or money markets) or bank deposits or in money at call or in privately placed debentures as securitised debt.

Investment of the Corpus of the Scheme

The corpus of the Scheme can be invested in any (but not exclusively) of the following instruments:

- i. Securities issued/guaranteed by the Central, State and Local Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- ii. Corporate debt (public and private sector).
- iii. Debt obligations of domestic government agencies and statutory bodies which may or may not carry a central/state govt. guarantee.
- iv. Debt obligation of banks (public & private sector) and financial institution.
- v. Money market instruments as permitted by SEBI and or /RBI.
- vi. Obligations / Term Deposits of banks (both public and private sector) and development financial institutions.
- vii. Certificate of Deposits (CDs).
- viii. Listed or to be listed Commercial Paper (CPs).
- ix. Bills of Exchange / promissory notes.
- x. Securitised Debt.
- xi. Call Money
- xii. Securities with floating rate instruments.
- xiii. Derivative instruments as permitted by SEBI/RBI
- xiv. Any other fixed income securities.
- xv. Any other instruments as may be permitted by RBI / SEBI other Regulatory Authorities from time to time.

The securities as mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated and of any maturity. The securities may be acquired through initial public offers, private placements, secondary market transactions, rights offer or negotiated deals etc.

The scheme based on views on debt markets and other market conditions may review the above pattern of investment and rebalance the portfolio of the scheme. However, at all times the portfolio will adhere to the overall investment objective of the scheme.

The Scheme retains the option to alter the asset allocation for short-term periods on defensive considerations.

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme as stated above, the funds of the Scheme/s may be invested in short term deposits of scheduled commercial banks in accordance with provision no. 12.16.1 of para 12.16 under Chapter 12 of SEBI Master Circular for Mutual Funds as amended from time to time and such deposits shall abide by the following guidelines:

- “Short Term” for parking of funds shall be treated as a period not exceeding 91 days.
- Such short-term deposits shall be held in the name of the Scheme.
- The scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- The scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- The scheme shall not park funds in short term deposit of a bank, which has invested in the Scheme.
- Trustees/Asset Management Companies (AMCs) shall ensure that no funds of a scheme are parked in short term deposit (STD) of a bank which has invested in that scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD does not invest in the said scheme until the scheme has STD with such bank.
- Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.

The above shall not apply to Term Deposits placed as margins for trading in cash and derivatives market.

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.

Investment in Illiquid Securities

The liquidity of the Scheme’s money market investment and other debt securities may be restricted due to the absence of a well developed and liquid secondary market for such securities. As the liquidity of the Scheme’s securities could be restricted by any or all of factors such as trading volumes, settlement periods and transfer procedures, the aggregate of such holdings could exceed 10% of the value of the net assets of the Scheme. The Trustees have the right in their sole discussion to limit redemptions under certain circumstances (Please see ‘Right to Limit Redemptions’ in the SAI and the Paragraphs relating to “Restrictions on Redemption of Units” under the Heading “Redemption” under “Item No III-Units & Offer” shown in the “Table of Contents” of this SID).

Investment in CDMDF-

In accordance with the requirement of regulation 43A of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, scheme shall invest 25 bps of its AUM. Subsequent to initial contribution, an incremental contribution to CDMDF shall be made every six months (i.e. at the end of half year ended June and December) at the prevalent NAV of the respective Class Units to ensure that in case the AUM of the Scheme further increases, 25 bps of scheme’s AUM ((i.e. as on half year ended June and December)) is invested in units of CDMDF.

CDMDF Framework-

CDMDF shall comply with the Guarantee Scheme for Corporate Debt (GSCD) as notified by Ministry of Finance vide notification no. G.S.R. 559(E) dated July 26, 2023 and SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time, which includes the framework for corporate debt market development fund. The framework will inclusive of following points-

- a) The CDMDF shall deal only in following securities during normal times:
 - Low duration Government Securities
 - Treasury bills
 - Tri-party Repo on G-sec
 - Guaranteed corporate bond repo with maturity not exceeding 7 days
- b) The fees and expenses of CDMDF shall be as follows:
 - During Normal times: (0.15% + tax) of the Portfolio Value charged on daily pro-rata basis.

- During Market stress: (0.20% + tax) of the Portfolio Value charged on daily pro-rata basis.
 - “Portfolio Value” means the aggregate amount of portfolio of investments including cash balance without netting off of leverage undertaken by the CDMDF.
- c) Corporate debt securities to be bought by CDMDF during market dislocation include listed money market instruments. The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating.
 - d) CDMDF shall follow the Fair Pricing document, while purchase of corporate debt securities during market dislocation as specified in SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time
 - e) CDMDF shall follow the loss waterfall accounting and guidelines w.r.t. purchase allocation and trade settlement of corporate debt securities bought by CDMDF, specified in SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/128 dated July 27, 2023 and circulars / guidelines/ Letters issued by SEBI and AMFI from time to time.

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

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

C. RISK MITIGATION STRATEGIES:

The scheme may use various derivative products as permitted by the Regulations. Participating in derivatives is a highly specialized activity and entails greater than ordinary investment risks. Primarily, derivatives including Interest Rate Futures would be used for purpose of hedging and portfolio balancing.

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

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

- a. The cumulative gross exposure through debt, derivative positions (including commodity and fixed income derivatives), repo transactions and credit default swaps in corporate debt securities and such other securities/assets as may be permitted by the SEBI from time to time should not exceed 100% of the net assets of the scheme.
- b. Mutual Funds shall not write options or purchase instruments with embedded written options.
- c. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
- d. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- e. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following
 - (i) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.

- (ii) Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point a.
- (iii) Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
- (iv) The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
- f. Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.
- g. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point a.
- h. **Risk associated with imperfect hedging:**

Basis risk is the risk associated with imperfect hedging. It arises because of the difference between the price of the asset to be hedged and the price of the asset serving as the hedge, or because of a mismatch between the expiration date of the hedge asset and the actual selling date of the asset (calendar basis risk).

Under these conditions, the spot price of the asset, and the futures price, do not converge on the expiration date of the future. The amount by which the two quantities differ measures the value of the basis risk. That is, Basis = Futures price of contract – Spot price of hedged asset.

For example, in the attempt to hedge against a three-year bond with the purchase of Treasury bill futures, there is a risk the Treasury bill and the bond will not fluctuate identically.

Definition of Exposure in case of Derivative Positions

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

Exposure in derivative positions shall be computed as follows:

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

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

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

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

of paragraph 12.24.1 of para 12.24 under Chapter 12 of SEBI Master Circular for Mutual Funds. The correlation should be calculated for a period of last 90 days.

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

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

Explanation: In case of long term bond fund, after hedging the portfolio based on the modified duration of the portfolio, the net modified duration should not be less than the minimum modified duration of the portfolio as required to consider the fund as a long term bond fund.

- (v) The interest rate hedging of the portfolio should be in the interest of the investors.

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

II. INFORMATION ABOUT THE SCHEME:

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

Debt and Money Market in India

The below mentioned paragraphs are for providing a general information of the Debt market structure, its characteristics, Participants, Instruments etc. and should be read with the paragraphs relating to “Asset Allocation Pattern” of the Scheme aforesaid for understanding the various instruments in which the Scheme will invest, the percentage limits and the restrictions of investments, if any, in one or more of such instruments.

(a) Debt Instrument Characteristics:

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

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

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

(b) Debt Market Structure :

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

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

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

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

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

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

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

Securitised Debt Instruments – Asset securitisation is a process of transfer of risk whereby commercial or consumer receivables are pooled packaged and sold in the form of financial instruments. A typical process of asset securitisation involves sale of specific Receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company. The SPV in turn issues financial instruments

to investors, which are rated by an independent credit rating agency. Bank, Corporates, Housing and Finance companies generally issue securitised instruments. The underlying receivables generally comprise of loans of Commercial Vehicles, Auto and Two wheeler pools, Mortgage pools (residential housing loans), Personal Loan, credit card and Corporate receivables.

The instrument, which is issued, includes loans or receivables maturing only after all receivables are realised. However depending on timing of underlying receivables, the average tenure of the securitized paper gives a better indication of the maturity of the instrument.

(c) Regulators:

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

(d) Market Participants:

Given the large size of the trades, the debt market has remained predominantly a wholesale market.

Primary Dealers

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

Brokers

Brokers bring together counterparties and negotiate terms of the trade.

Investors

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

(e) Types of security issuance and eligible investors:

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

f) Trading Mechanism:

Government Securities and Money Market Instruments

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

B. WHAT ARE THE INVESTMENT RESTRICTIONS?

As per SEBI (MFs) Regulations, (specifically Seventh Schedule) and other Guidelines, if any, on Investment, issued by SEBI from time to time, the following investment limitations are applicable to schemes of Mutual Funds:

- (a) **As per provision no. 12.8.3.1 of para 12.8.3 under Chapter 12 of SEBI Master Circular for Mutual Funds, a mutual fund scheme shall not invest more than:**
- a. 10% of its NAV in debt and money market securities rated AAA; or
 - b. 8% of its NAV in debt and money market securities rated AA; or
 - c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

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

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

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

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

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

- (b) **Prudential limits in sectoral exposure and group exposure of the Scheme:**

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

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

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

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

Group Exposure –

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

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

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

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

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

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

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

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

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

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

2. The implementation of the provisions at paragraph above would be subject to the following:
 - a) The existing investments of mutual fund schemes in unlisted debt instruments, including NCDs, may be grandfathered till maturity date (as stands on 1st October 2019) of such instruments.
 - b) All fresh investments in unlisted NCDs shall be made only in NCDs satisfying the conditions mentioned at paragraph (c)(1) above.
 - c) Extension of maturity or rolling over of existing investments in unlisted NCDs shall be subject to the prescribed limits mentioned at paragraph (c)(2)(a) and the requirements mentioned at paragraph (c)(1) above.
 - d) For mutual fund schemes whose existing investments in unlisted NCDs are more than the threshold limit as on the timeline mentioned at paragraph (c)(2)(a), all fresh investments in NCDs by mutual fund schemes, shall only be in listed NCDs till they comply with the above mentioned requirements.
3. For the purpose of the provisions of paragraph (c), listed debt instruments shall include listed and to be listed debt instruments.
4. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.
5. Further, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:
 - a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
 - b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
 - c. All such investments shall be made with the prior approval of the Board of AMC and the Board of trustees.

- d. The existing investments of mutual fund schemes in such instruments in excess of the aforesaid limit of 5% may be grandfathered till maturity date (as stands on 1st October 2019) of such instruments.
- (d) Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements: SEBI vide the provision no.12.3.1 to 12.3.5 of para 12.3 under Chapter 12 of SEBI Master Circular for Mutual Funds (for all fresh investments w.e.f. 1st January 2020)**
1. The investment of mutual fund schemes in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:
 - i. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.
 - ii. For the purpose of this provision, 'Group' shall have the same meaning as defined in paragraph B(3)(b) of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/35 dated February 15, 2016.
 2. Investment limits as mentioned in paragraph (d)(1) above shall not be applicable on investments in securitized debt instruments, as defined in SEBI (Public Offer and Listing of Securitized Debt Instruments) Regulations 2008.
 3. Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares. AMCs may ensure that the investment in debt instruments having credit enhancements are sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs should initiate necessary steps to ensure protection of the interest of the investors.
 4. The existing investments by mutual fund schemes in debt instruments that are not in terms of the provisions of paragraph (d) may be grandfathered till maturity date (as stands on 1st October 2019) of such debt instruments.
 5. Details of investments in debt instruments having structured obligations or credit enhancement features should be disclosed distinctively in the monthly portfolio statement of mutual fund schemes.
- (e) Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instrument.
- (f) Save as otherwise expressly provided under the SEBI (Mutual Fund) regulations, the mutual fund shall not advance any loans for any purpose.
- (g) The scheme shall not make any investment in any fund of fund scheme.
- (h) UTI Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction unless allowed by SEBI.
- However, the scheme may enter into derivatives transactions for the purpose of hedging and rebalancing the portfolio as may be permissible under the guidelines issued by SEBI.
- Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- (i) The Mutual Fund under all its schemes taken together will not own more than 10% of any Company's paid up capital carrying voting rights.
 - (j) The Mutual Fund shall get the securities purchased by the scheme transferred in the name of the scheme, wherever investments are intended to be of long-term nature.
 - (k) (i) 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.

- (ii) The maximum exposure of the scheme to a single intermediary in the securities lending programme at any point of time would be 10% of the market value of the security class of the scheme or such limit as may be specified by SEBI.
- (iii) The scheme, in appropriate circumstances, may borrow securities in accordance with SEBI guidelines as amended from time to time.
- (l) The scheme may invest in securities issued by overseas/ foreign companies and listed abroad or securities issued by Indian Corporates to foreign/overseas investors and listed on foreign stock exchanges directly by subscribing to such issues or purchasing them on the foreign stock exchanges in accordance with the SEBI/RBI guidelines issued in that regard from time to time.

The aggregate ceiling for overseas investments as per para above is US \$ 7 bn. Within the overall limit of US \$ 7 bn, mutual funds can make overseas investments subject to a maximum of US \$ 600 Million. per mutual fund. The enhanced limit for investment in overseas Exchange Traded Funds (ETFs) by MFs is USD 200 Million within overall industry limit USD One Billion.

Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

- (m) The scheme shall not make any investment in any unlisted security of an associate or group company of the sponsors; or any security issued by way of private placement by an associate or group company of the sponsors; or the listed securities of group companies of the sponsors which is in excess of 25% of the net assets except for investments by equity oriented exchange traded funds and index funds and subject to such conditions as may be specified by the SEBI.
- (n) Investment in non-publicly offered debt: Depending upon the available yield the scheme may invest in non-publicly offered debt securities to the extent to which such investment can be made by the scheme.
- (o) Based upon the liquidity needs, the scheme may invest in Government Securities to the extent to which such investment can be made by the scheme.
- (p) The aggregate value of “illiquid securities” of the scheme, which are defined by SEBI as non traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of the scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value.
- (q) Investment by this Scheme in other Mutual Fund Schemes will be in accordance with Regulation 44(1), Seventh Schedule of the SEBI (MFs) Regulations as under:

A Scheme may invest in another Scheme under the same Asset Management Company or any other mutual fund without charging any fees, provided that aggregate inter Scheme investment made by all Schemes under the same management or in Schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

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

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

For meeting liquidity requirement in a scheme in case of unanticipated redemption pressure:

AMCs shall have an appropriate Liquidity Risk Management (LRM) Model at scheme level, approved by trustees, to ensure that reasonable liquidity requirements are adequately provided for. Recourse to ISTs for

managing liquidity will only be taken after the following avenues for raising liquidity have been attempted and exhausted:

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

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

- (s) Valuation of money market and debt securities with respect to Inter-scheme transfer in accordance with provision no. 9.11.1 to 9.11.5 of para 9.11 under Chapter 9 of SEBI Master Circular for Mutual Funds is as follows:
 - (a) AMCs shall seek prices for IST of any money market or debt security (irrespective of maturity), from the valuation agencies.
 - (b) AMFI, in consultation with valuation agencies shall decide a turn-around-time (TAT), within which IST prices shall be provided by the agencies.
 - (c) If prices from the valuation agencies are received within the pre-agreed TAT, an average of the prices so received shall be used for IST pricing.
 - (d) If price from only one valuation agency is received within the agreed TAT, that price may be used for IST pricing.
 - (e) If prices are not received from any of the valuation agencies within the agreed TAT, AMCs may determine the price for the IST, in accordance with Clause 3 (a) of Seventh Schedule of SEBI (Mutual Funds) Regulations, 1996.
- (t) The portfolio characteristics of UTI Liquid Fund is as under:
 1. "Liquid Fund Schemes and Plans" shall mean the scheme and plans of a mutual fund as specified in the guidelines issued by SEBI in this regard.
 2. The aforesaid scheme shall make investment in / purchase debt and money market securities with maturity of upto 91 days only.
 3. The requirements stated at paragraph 2 above shall apply to inter-se scheme transfers also.
- (u) The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual fund for the purpose of repurchase, redemption of units or payment of interest or IDCW to the unitholders:

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

C. FUNDAMENTAL ATTRIBUTES

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

- (i) **Type of Scheme:**
UTI Liquid Fund is an open-ended Liquid Scheme. A Relatively low interest rate risk and moderate credit risk.
- (ii) **Investment objective:**
Main Objective – The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.

However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

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

(iii) **Terms of issue:**

Liquidity provision of redemption: Only provisions relating to redemption as given in the Scheme Information Document.

The scheme will offer subscription of units on every business day on an ongoing basis. Redemptions will be open throughout the year without any lock-in-period subject to restrictions, if any, as stated in the SID. However, no redemption will be allowed during the book closure period/s, if any, that may be announced by UTI AMC.

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

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

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

- (i) A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- (ii) The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.

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

D. OTHER SCHEME SPECIFIC DISCLOSURES:

Transfer / Pledge / Transmission/Assignment of Units	The facility of Pledge/Assignment of units issued in both dematerialized (Demat) and Physical form and Transfer of Units held under Physical mode for lien marked cases is available for all Plans/Options of the Scheme. The Unit holders may transfer units of the scheme held under Physical form and pledge/assign units issued both under Demat and Physical form, only in favour of scheduled banks, financial institutions or any other body approved by the UTI Mutual Fund. Units can be pledged/assigned by completing the requisite forms and formalities, as may be required from time to time. However, if a person becomes a holder of units under a scheme by operation of law or due to death, insolvency or winding up of the affairs of a unitholder or survivor of a unitholder then subject to production of such evidence which in the opinion of UTI AMC is sufficient, UTI AMC may effect the transfer if the intended transferee is otherwise eligible to hold units. Transfer of units in such cases will be subject to compliance of operational requirements as may be specified by UTI AMC from time to time.
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	Units issued in the official capacity, shall be deemed to be transferred without any instrument of transfer from each holder of the office to succeeding holder of the office on and from the date on which the latter takes charge of the office. Units held in demat form Units of the scheme held in dematerialised form shall be freely transferable from one demat account to another demat account. For details of terms and conditions governing such transferability of units, kindly refer to SAI. The facility of conversion of units held in Dematerialisation (Demat) mode into physical by way of Rematerialisation (Remat) for investments held under various options of the Scheme(s) / Plan(s) of the UTI Mutual Fund is allowed wherever Demat facility is available. For further details, please refer to SAI. In addition to the existing facilities, the facility to transact in units of Schemes is extended for investors having demat account through clearing members of National Stock Exchange (NSE) and Bombay Stock Exchange (BSE) for accepting Purchase and Redemption transactions and through Depository Participants of National Securities Depository Ltd. (NSDL) and Central Depository Services Ltd. (CDSL) for accepting Redemption Transactions. For details of terms and conditions, kindly refer to the Statement of Additional Information. For further details on Transfer/Pledge/Assignment of Units, please refer to SAI.
Dematerialization of units	For units issued in Dematerialised Form. - At present, this facility is available for the demat accounts opened with NSDL/CDSL. - In order to redeem the units, investor have to approach their Depository Participant (DP) / broker for stock exchange transactions for redeeming them. Investor will not be able to redeem these units from any office of UTI Mutual Fund / Kfintech. - In case the investor holds the units in demat mode and wishes to change bank/address details, he/she needs to approach his/her Depository Participant and submit a request with his/her DP. - In order to opt for units in Demat mode, the investor needs to select the unit holding option mode as Demat in the application form. Also he/she needs to specify the name of the Depository Participant (DP), DP Id and the beneficiary account number of the applicant with the DP (any one Demat account only). If the investor has not specified the depository details correctly in the application form or has not submitted the supporting documents for Demat allotment, units will be allotted in the physical mode. - In case, investors desire to convert the physical units into dematerialised form or vice versa, investors shall contact their Depository Participant where the demat account is held. The investor needs to submit any one of the documents stated below along with the application form to Depository Participant if he/she wishes to opt for units in Demat mode: - Client Master List (CML) - Transaction-cum-Holding Statement - Cancelled Delivery Instruction Slip (DIS) - In case the investor, wishes to convert units from demat mode to physical (remat) mode, he/she needs to approach his/her Depository Participant (DP) and submit a

	request in their prescribed format. Conversion of units from demat to physical (remat) is subject to KYC compliance and the date of acceptance for such transactions will be the date of receipt of electronic request by the R&T Agents from DP. This will be considered for arriving at the holding period. g. The condition of submission of proof for PAN card is not required for purchase of units through this facility, as it is construed that the necessary proof for PAN & Know your Client (KYC) has already been submitted at the time of opening of the Demat Account. h. Investor can switch units held in demat into another scheme.
Dividend Policy (IDCW)	Under the Daily /Weekly / Fortnightly / Monthly / Quarterly / Half Yearly & Annual IDCW Options for scheme wherever applicable, it is envisaged to declare IDCWs on daily / weekly / fortnightly / monthly / quarterly / half yearly & annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Payout of IDCW option & Flexi Reinvestment of IDCW option for scheme wherever this option available, IDCW is proposed be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all IDCW options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of IDCW. UTI AMC Ltd. / Trustee reserves the right to declare or not to declare IDCW at any frequency, as it may deem fit, under these Options. As per the provision no.11.2 under Chapter 11 of SEBI Master Circular for Mutual Funds on Review of Dividend option(s)/ Plan(s) in case of Mutual Fund Schemes, the amounts can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. Reinvestment facility: Under this the IDCW in respect of unit holders under the reinvestment facility will be reinvested in further units at NAV as on the record date less IDCW per unit declared. Payout facility: Available under which, IDCW can be paid out to the unitholder. Unit holder joining IDCW Option and maintaining a minimum balance as prescribed by UTI AMC from time to time in his folio on record date/s can choose to participate in Payout facility. Growth Option: ordinarily under this option no IDCW distribution will be made and all accrued and earned income will be reflected through growth in the NAV.
Who can invest? This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	An Application for issue of units may be made by any resident or non-resident Indian as well as non-individuals as indicated below: (a) a resident individual or a NRI or person of Indian origin residing abroad, either singly or jointly with another individual on joint/either or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court, (b) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Units can be held on 'Joint' or 'Either or Survivor' basis, Process for Investments made in the name of a Minor through a Guardian shall be in line with the provision no.17.6.1 of para 17.6 under Chapter 17 of SEBI Master Circular for Mutual Funds and SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023, (i) Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the

	AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. For existing folios, investors are requested to submit Form for change of Pay-out Bank mandate with the required documents before submission of redemption request. (ii) Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. (iii) The standing instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP), Transfer of IDCW Plan etc., shall be suspended when the minor attains majority, till the status is changed to major. (c) an association of persons or body of individuals whether incorporated or not, (d) a Hindu Undivided Family both resident and non-resident, (e) a body corporate including a company formed under the Companies Act, 1956 or established under State or Central Law for the time being in force, (f) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc, (g) an eligible trust as defined under the scheme, (h) a society as defined under the scheme, (i) any other institution, (j) an Army/Navy/Air Force/Paramilitary Fund, (k) a partnership firm, (An application by a partnership firm shall be made by not more than two partners of the firm and the first named person shall be 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.) (l) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(j) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019, (m) a mutual fund including a mutual fund of UTI AMC, (n) Provident/Pension/Gratuity Fund as and when permitted, (o) Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme. Investment by Individuals – Foreign Nationals For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund, 1. Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999. 2. Foreign Nationals are required to comply (including taking necessary approvals) with all the laws, rules, regulations, guidelines and circulars, as may be issued/applicable from time to time, including but not limited to and pertaining to anti money laundering, know your customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder) including in all the applicable jurisdictions.
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	UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies. Holding Basis: In the event an account has more than one registered holder the first-named Unit holder shall receive the account statements, all notices and correspondence with respect to the account, as well as the proceeds of any Redemption requests or IDCWs or other distributions. In addition, such holder shall have the voting rights, as permitted, associated with such Units as per the applicable guidelines. Applicants can specify the ‘mode of holding’ in the prescribed application form as ‘Jointly’ or ‘Anyone or Survivor’. In the case of holding specified as ‘Jointly’, Redemption requests would have to be signed by all joint holders. However, in cases of holding specified as ‘Anyone or Survivor’, any one of the Unit holders will have the power / authority to make Redemption requests, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the Redemption will be paid to the first-named Unit holder. In case of death / insolvency of any one or more of the persons named in the Register of Unit holders as the joint holders of any Units, the AMC shall not be bound to recognise any person(s) other than the remaining holders. In all such cases, the proceeds of the Redemption will be paid to the first-named of such remaining Unit holders. Note: “Neither this Scheme Information Document nor the units have been registered in any jurisdiction including the United States of America. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe any such restrictions. No persons receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly, this Scheme Information Document does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation. It is the responsibility of any persons in possession of this Scheme Information Document and any persons wishing to apply for units pursuant to this Scheme Information Document to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction”.
Who cannot invest?	Subscription from Overseas Corporate Bodies (OCBs) in the Schemes of UTI MF will not be accepted. Investments by Overseas Corporate Bodies (OCBs) Pursuant to the Foreign Exchange Management [Withdrawal of General Permission to Overseas Corporate Bodies (OCBs)] Regulations, 2003, and the consequential amendments made in the Foreign Exchange Management (Transfer or issue of Security by a Person Resident outside India) Regulations, 2000, OCBs, cannot invest, inter alia, in Mutual Fund Schemes. ‘Overseas Corporate Body’ (OCB)

	As per Regulation 2(xi) of the Foreign Exchange Management (Deposit) Regulations, 2000, 'Overseas Corporate Body' means a company, partnership firm, society and other corporate body owned directly or indirectly to the extent of at least sixty per cent by Non-Resident Indians (hereinafter referred to as 'NRIs') and includes overseas trust in which not less than sixty percent beneficial interest is held by Non-resident Indians (hereinafter referred to as 'Overseas Trust') directly or indirectly but irrevocably.																												
How to Apply and other details	Details regarding- 1. availability of application form from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of UTI Mutual Fund; https://www.utimf.com/forms/kims-application-form-and-addenda; Please refer to the SAI and Application form for the instructions. 2. link for the list of official points of acceptance, collecting banker details etc. 3. name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, collecting banker details etc. on back cover page. It is mandatory for investors to mention their Core Banking Solutions (CBS) bank account particulars in their applications/requests for redemption																												
Cut off timing for subscriptions/redemptions/switches	Applicable NAV <table><tr><th>Purchase \$:</th><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr><tr><td>Valid applications received and funds are also available for utilization before cut off time on the same day.</td><td></td><td>Upto 1.30 p.m.</td><td>Closing NAV of the day immediately preceding the day of receipt of the application.</td></tr><tr><td>Valid applications received and clear funds are available for utilisation on the same day.</td><td></td><td>After 1.30 p.m.</td><td>Closing NAV of the day immediately preceding the next business day.</td></tr><tr><td>Irrespective of the time of receipt of application, where the funds are not available before cut off time for utilisation on the day of the application.</td><td></td><td>Within Business Hours</td><td>Closing NAV of the day immediately preceding the day on which the funds are available for utilisation.</td></tr></table> \$\$ Funds shall be available for the entire amount of subscription/purchase without availing any credit facility, whether intra-day or otherwise. <table><tr><th>Redemption :</th><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr><tr><td>Valid applications received</td><td></td><td>Upto 3 p.m.</td><td>Closing NAV of the day immediately preceding the next business day.</td></tr><tr><td>Valid applications received</td><td></td><td>After 3 p.m.</td><td>Closing NAV of the next business day.</td></tr></table> a. For allotment of units in respect of purchase: (i) Application is received before the applicable cut-off time. (ii) Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the scheme before the cut-off time. The time of credit to the scheme account will only be considered irrespective of time of debit to the investors account. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the scheme. b. For allotment of units in respect of switch-in:	Purchase \$:	Operation	Cut-off Timing	Applicable NAV	Valid applications received and funds are also available for utilization before cut off time on the same day.		Upto 1.30 p.m.	Closing NAV of the day immediately preceding the day of receipt of the application.	Valid applications received and clear funds are available for utilisation on the same day.		After 1.30 p.m.	Closing NAV of the day immediately preceding the next business day.	Irrespective of the time of receipt of application, where the funds are not available before cut off time for utilisation on the day of the application.		Within Business Hours	Closing NAV of the day immediately preceding the day on which the funds are available for utilisation.	Redemption :	Operation	Cut-off Timing	Applicable NAV	Valid applications received		Upto 3 p.m.	Closing NAV of the day immediately preceding the next business day.	Valid applications received		After 3 p.m.	Closing NAV of the next business day.
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This is the time before which your application (complete in all respects) should reach the official points of acceptance																													

	(i) Application for switch-in is received before the applicable cut-off time. (ii) Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the scheme before the cut-off time. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the scheme. Redemption requests: Where, under the scheme, units are held under both the Regular and Direct Plans, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans. Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests and take an independent decision accordingly. NOTE:- The Cut off timing for subscriptions / redemptions/switches governed by SEBI Circulars / notifications and AMFI Guidelines issued from time to time.
Minimum amount for purchase/redemption /switches	1. Minimum amount of initial investment under both the Plans i) Growth Option - Rs.500/- ii) All the other Options - Rs.20,000/- and in multiples of Re.1/- under both i & ii above. 2. Subsequent minimum amount of investment (Lumpsum) under both the Plans All Options Rs.500/- and in multiples of Re.1/- UTI AMC reserves the right to limit the amount that it would accept from a single investor on any business day. 3. Minimum amount of redemption under the scheme Minimum amount for redemption under Growth Option (both Regular Plan and Direct Plan) is Rs.500/- & for all the other options, it is Rs.500/- and in multiples of Re.1/- thereafter. In case of partial redemption, if the balance amount held in the Unit holder's folio / account under the Plan / Option of the Scheme is less than the minimum investment amount, then the transaction shall be treated as an all units redemption and the entire balance of available Units in the folio / account of the Unit holder shall be redeemed. Switchover Unit holders may be permitted to switchover their investment under UTI Liquid Fund partially or fully to any other scheme/s of UTI MF or vice versa as may be allowed from time to time on such terms as may be announced by UTI AMC from time to time. In case of partial switchover between the schemes or from one plan/scheme to the other plan/s/scheme/s, the condition of holding minimum investment prescribed under all the plans/schemes has to be satisfied. Similarly, changeover between the options of the scheme may also be allowed. Non applicability Minimum Application Amount (Lump-sum) and Minimum Redemption Amount As per the provisions of para 6.10 under Chapter 6 of SEBI Master Circular for Mutual Funds (Alignment of interest of Designated Employees of Asset Management Companies (AMCs) with the Unitholders of the Mutual Fund Schemes) has, inter alia specified compulsory contribution by certain employees of the AMCs in the scheme(s) of the Fund in which they have a role/oversight. The minimum application amount and minimum redemption amount, wherever specified in the SID / KIM, will not be applicable for investment made in schemes of UTI Mutual Fund in compliance with the regulatory requirements, including as above.

Statement of Account (SoA) Accounts Statements	a. SoA will be a valid evidence of admission of the applicant into the scheme. However, where the units are issued subject to realisation of cheque/ draft any issue of units to such unitholders will be cancelled and treated having not been issued if the cheque/draft is returned unpaid. b. Every unitholder will be given a folio number which will be appearing in SoA for his initial investment. Further investments in the same name(s) would come under the same folio, if the folio number is indicated by the applicant at the time of subsequent investment. The folio number is provided for better record keeping by the unitholder as well as by UTI AMC. c. An applicant in a scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form and UTI AMC shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. d. UTI AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder. e. The AMC will issue a Consolidated Account Statement (CAS) for each calendar month or as per the timeline specified by the SEBI from time to time, to the investor in whose folios transactions has taken place during that month and such statement will be issued on or before the 15th day of the succeeding month detailing all the transactions and holding at the end of month including transaction charges paid to the distributor, if any, across all schemes of all mutual funds. Further, CAS as above, will also be issued to investors (where PAN details of 1st holder are available) every half yearly (September/March), on or before the 21st day of succeeding month or as per the timeline specified by the SEBI from time to time, detailing holding at the end of the sixth month, across all schemes of all mutual funds, to all such investors in whose folios no transactions has taken place during that period. The word “transaction” for the purposes of CAS would include purchase, redemption, switch, Payout of IDCW option and Reinvestment of IDCW option, Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and merger, if any. However, Folios under Micro pension arrangement shall be exempted from the issuance of CAS. For further details on Folios exempted from issuance of CAS, PAN related matters of CAS etc., please refer to SAI. <u>CAS for Demat accounts</u> f. Pursuant to the provisions 14.3.3.1 to 14.3.3.3 of para 14.4.3 under Chapter 14 of SEBI Master Circular for Mutual Funds, requiring Depositories to generate and despatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts, the following modifications are made to the existing guidelines on issuance of CAS- g. Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository. h. Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
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	i. In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and despatch the CAS to the investor. j. The CAS will be generated on monthly basis. k. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS shall be sent to that investor through email on monthly basis on or before 15th day of the succeeding month detailing all the transactions and holding at the end of month including transaction charges paid to the distributor, if any, across all schemes of all mutual funds or as per the timeline specified by SEBI from time to time. In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details shall be sent to the investors by email on half yearly basis on or before the 21st day of succeeding month or as per the time line specified by SEBI from time to time. The CAS shall be dispatched by email to all the investors whose email addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the the AMCs/MF-RTAs. l. The despatch of CAS by the depositories where ever prescribed by the regulator shall constitute compliance by UTI AMC/ UTI Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996. For further details on CAS, PAN related matters of CAS etc., please refer to SAI. m. For those unit holders who have provided an e-mail address/mobile number:- The AMC shall continue to allot the units to the unit holders whose application has been accepted and also send confirmation specifying the number of units allotted to the unit holders by way of e-mail and/or SMS to the unit holder's registered e-mail address and/or mobile number as soon as possible but not later than five business days from the date of receipt of the request from the unit holders. The unit holder will be required to download and print the SoA/other correspondences after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered SoA/other correspondences, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to advise UTI Mutual Fund of such difficulty within 24 hours after receiving the e-mail, will serve as an affirmation regarding the acceptance by the Unit holder of the SoA/other correspondences. It is deemed that the Unit holder is aware of all securities risks including possible third party interception of the SoA/other correspondences and the content therein becoming known to third parties. Under no circumstances, including negligence, shall the Mutual Fund or anyone involved in creating, producing, delivering or managing the SoA of the Unit Holder, be liable for any direct, indirect, incidental, special or consequential damages that may result from the use of or inability to use the service or out of the breach of any warranty. The use and storage of any information including, without limitation, the password, account information, transaction activity, account balances and any other information available on the Unit holder's personal computer is at risk and sole responsibility of the Unit holder.
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	The unitholder may request for a physical account statement by writing/calling the AMC/R&T. n. Additional disclosures in CAS Pursuant to the provisions 14.3.3.4 of para 14.4.3 under Chapter 14 of SEBI Master Circular for Mutual Funds. - Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. - Further, CAS issued for the half-year (ended September/ March) shall also provide:- - The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention will be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as Goods & Service Tax (wherever applicable, as per existing rates), operating expenses, etc. - The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, Commission paid to the distributor and Other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in. - Such half-yearly CAS shall be issued to all the Scheme's investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period. - The aforesaid information will be provided in the CAS in line with the format indicated by SEBI. Please refer to SAI for further details.
Transfer of units held in Non-Demat [Statement of Account (SOA)] mode in all the schemes (excluding ETFs) of UTI Mutual Fund:	Pursuant to AMFI Best Practices Guidelines Circular No. 116/2024-25 dated August 14, 2024, titled "Standard Process for Transfer of Units held in Non-Demat (SoA) Mode", units held by individual unitholders in mutual fund schemes (excluding Exchange Traded Funds or ETFs) in Non-Demat ("SoA") mode can now be transferred in specific cases mentioned below, as outlined in the AMFI Guidelines: - Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). - A nominee of a deceased unitholder, who wants to transfer the units to the legal heirs of the deceased unitholder, post the transmission of units in the name of the nominee. - A minor unitholder who has turned a major and has changed his/her status from minor to major, wants to add the name of the parent / guardian, sibling, spouse etc. in the folio as joint holder(s). - transfer to siblings - Gifting of units - Transfer of units to third party - addition/deletion of unit holder etc.

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

	In case of funds received through Cash Payment mode, the IDCW proceeds shall be remitted only to the designated bank account. (b) In the event of failure to make payment of the IDCW proceeds within the period specified in sub-clauses (a), UTI AMC Ltd. shall be liable to pay interest to the Unit holders at such rate as may be specified by the SEBI for the period of such delay. The interest for the delayed payment of IDCW shall be calculated from the record date. (presently @ 15% per annum). (c) Notwithstanding payment of such interest to the unitholders under sub-clause (b), UTI AMC Ltd. may be liable for penalty for failure to make payment of the IDCW proceeds within the stipulated time. Threshold Limit for ‘IDCW Payout’ Option a. In case the Payout of IDCW under a folio is less than or equal to Rs.1,500/- and where complete bank account details are not available or facility of electronic credit is not available with Investor’s Bank/Bank Branch, then such amount will be compulsorily reinvested wherever Reinvestment of IDCW Option is available under the scheme and an Account Statement (SoA) will be sent to the Investors at their Registered Address. b. For folios where IDCW warrants are returned undelivered and/or the IDCW warrant remains unencashed / unclaimed on 3 consecutive occasions, future IDCW amount will be reinvested, wherein Reinvestment of IDCW Option is available and an Account Statement (SoA) would be sent to the Investors at their Registered Address. In terms of Chapter 11 of the master circular, the record date for IDCW Frequency is as follows: <table border="1"> <thead> <tr> <th>IDCW frequency</th><th>Record Date</th></tr> </thead> <tbody> <tr> <td>Daily IDCW</td><td>All calendar days.</td></tr> <tr> <td>Weekly IDCW</td><td>Every Tuesday. If Tuesday is not a business day, the record date shall be the next business day.</td></tr> <tr> <td>Fortnightly IDCW</td><td>10th and 25th of the month. If 10th or 25th are not business days, the record day shall be the next business day.</td></tr> <tr> <td>Monthly IDCW</td><td>1st business day of the month.</td></tr> </tbody> </table>	IDCW frequency	Record Date	Daily IDCW	All calendar days.	Weekly IDCW	Every Tuesday. If Tuesday is not a business day, the record date shall be the next business day.	Fortnightly IDCW	10th and 25th of the month. If 10th or 25th are not business days, the record day shall be the next business day.	Monthly IDCW	1st business day of the month.
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Redemption	The redemption proceeds shall be paid to the unitholders within 3 working days from the date of redemption request. UTI AMC shall endeavour to send the redemption cheque not later than 2 business days from the date of acceptance of an application on the prescribed form at the centre where the redemption requests are processed for requests which are complete in all respects. In case of funds received through cash payment mode, the redemption or repurchase proceeds shall only be to the designated bank account. Physical despatch of proceeds shall be carried out only in exceptional circumstances as specified by AMFI and UTI AMC shall maintain records along with reasons for all such physical despatches. However, in case of exceptional circumstances prescribed by AMFI, in consultation with SEBI, redemption or repurchase proceeds shall be transferred / despatched to Unitholders within the time frame prescribed such as: 1) Payment of redemption proceeds through physical instruments (Cheque/DD) where electronic fund transfer is not possible Additional 2 working days is allowed. Mode of Payment of above is mandatorily by Electronic transfers into bank account of the investor. Accordingly, investors are required to update their bank										

	account details, IFSC code etc. to receive monies in the prescribed manner and timeline. 2) For further details in this regard, please refer to SAI. <u>Restriction on redemption of units</u> Further to the possibility of delays in redemption of units under certain circumstances as stated in the aforesaid paragraphs relating to “Risk factors”, the following points relating to restrictions on redemption of units may be noted:- 1. Restrictions on redemption of units may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: (i) Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security (ii) Market failures, exchange closures etc. (iii) Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). 2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. 3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Board of 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 received from October 14, 2019 onwards. 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
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	complied or have submitted duly filled KYC application form along with necessary documents and PAN. Exit load on death of an unitholder: In the case of the death of an unitholder, no exit load (if applicable) will be charged for redemption of units by the claimant under certain circumstances and subject to fulfilling of prescribed procedural requirements. For further details refer to SAI.
Delay in payment of redemption / repurchase proceeds / dividend (IDCW)	a. The redemption proceeds shall be paid to the unitholders within 3 (three) working days from the date of redemption. In case of funds received through Cash Payment mode, the redemption proceeds shall be remitted only to the designated bank account. b. The payment of dividend/IDCW to the unitholders shall be made within 7 (seven) working days from the record date. c. In the event of failure to dispatch the redemption or repurchase or dividend (IDCW) proceeds within the period specified in sub-clauses (a) and (b), UTI Asset Management Company Limited shall be liable to pay interest to the unitholders at such rate as may be specified by the SEBI for the period of such delay; (presently @ 15% per annum). d. Notwithstanding payment of such interest to the unit-holders under sub-clause (c), the asset management company may be liable for penalty for failure to make payment of the redemption or repurchase or dividend proceeds within the stipulated time.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	As per SEBI guidelines, the unclaimed redemption and IDCW amounts, that are currently allowed to be deployed only in call money market or money market instruments, shall also be allowed to be invested in a separate plan of Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. As per the regulations, AMC shall not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps. The investment management and advisory fee charged by the AMC for managing unclaimed amounts shall not exceed 50 bps. The list of names and addresses of investors in whose folios there are unclaimed amounts have been provided on UTI MF Website. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The Fund will make continuous efforts to remind the investors through letters to take their unclaimed amounts.
Disclosure investment minors w.r.t by	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 Payout Bank mandate with the required documents before submission of redemption request. ii. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. iii. The standing instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP), Transfer of IDCW Plan etc., shall be suspended when the minor attains majority, till the status is changed to major.
Plans / Options offered	Regular Plan Direct Plan** Both the Plans offer the following options: (a) Growth Option (b) Daily Reinvestment of IDCW option (c) Weekly Payout of IDCW option (d) Weekly Reinvestment of IDCW option (e) Fortnightly Payout of IDCW option (f) Fortnightly Reinvestment of IDCW option (g) Monthly Payout of IDCW option (h) Monthly Reinvestment of IDCW option (i) Quarterly Payout of IDCW option (j) Quarterly Reinvestment of IDCW option (k) Half Yearly Payout of IDCW option (l) Half Yearly Reinvestment of IDCW option (m) Annual Payout of IDCW option (n) Annual Reinvestment of IDCW option (o) Flexi Payout of IDCW option (p) Flexi Reinvestment of IDCW option Default Option – Growth option In case IDCW option is selected and the periodicity for IDCW is not specified, the default IDCW option will be the Monthly Payout of IDCW option. It is proposed to declare IDCW under the above options subject to the availability of distributable surplus and as computed in accordance with SEBI Regulations. However, there is no assurance or guarantee to the unit holders as to the rate and frequency of IDCW. The NAVs of the two plans (Regular and Direct Plan) will be different and separately declared, the portfolio of investment remaining the same. **Direct Plan: Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor. All categories of Investors (whether existing or new Unitholders) as permitted under this SID are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various modes (except Platform(s) where investor's applications for subscription of units are routed through Distributors). The Direct Plan will be a separate plan under the Fund/Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc. and will have a separate NAV. No commission shall be paid /charged from Direct Plan. Portfolio of the Scheme under the Regular Plan and Direct Plan will be common.

How to apply: Investors subscribing under Direct Plan of UTI Liquid Fund will have to indicate “Direct Plan” against the scheme name in the application form, as for example., “UTI Liquid Fund - Direct Plan”

Investors should also indicate “Direct” in the ARN column of the application form.

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

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

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

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

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

Existing Investments prior to 1st January 2013

Investors who have invested without Distributor code and have opted for IDCW Reinvestment facility under Regular Plan may note that the IDCW will continue to be reinvested in the Regular Plan only.

	Minimum Investment amount under the Direct Plan: In case of already existing investments under the Regular Plan, if the investor wants to further invest in the Direct Plan he/she will be required to invest the minimum investment amount of the scheme, as applicable for that Scheme/Plan /Option/facility etc. However, this minimum investment amount requirement is not applicable in case of switchover from Regular Plan to Direct Plan or vice versa under the same Scheme and same Option.				
Details of Scheme / Plans / Options where Fresh Subscriptions has been discontinued with effect from 1st October 2012	<table> <tr> <th>Discontinued Plans/Options</th><th>Revised Plan/Option Name (for existing unit holders before 1st October 2012)</th></tr> <tr> <td> Regular Plan- a) Periodic Dividend Option b) Monthly Dividend Payout & Reinvestment Option c) Growth Option </td><td> Discontinued Regular Plan- a) Periodic IDCW Option b) Monthly IDCW Payout & Reinvestment Option c) Growth Option </td></tr> </table> The existing Investors under the aforesaid Scheme/Plans where Plans/Options are discontinued shall be allowed to continue in the discontinued Plan/Option till they exit. Further, the IDCW Reinvestment facility/option in respect of the above discontinued scheme & plans/options/sub-options/renamed/revised plans & options is withdrawn and the IDCW as and when declared under these Plans etc. will be compulsorily paid out in such cases even if it is under reinvestment facility/option. Further, under the above Plans & Options, the IDCW is proposed to be declared once in a month, subject to availability of distributable surplus, as computed in accordance with SEBI (MF) Regulations 1996. However, there is no assurance or guarantee to the unit holders, as to the rate and frequency of IDCW. UTI AMC reserves the right to declare IDCW at any other frequency, as it may deem fit, under the above revised Plans & Options.	Discontinued Plans/Options	Revised Plan/Option Name (for existing unit holders before 1 st October 2012)	Regular Plan- a) Periodic Dividend Option b) Monthly Dividend Payout & Reinvestment Option c) Growth Option	Discontinued Regular Plan- a) Periodic IDCW Option b) Monthly IDCW Payout & Reinvestment Option c) Growth Option
Discontinued Plans/Options	Revised Plan/Option Name (for existing unit holders before 1 st October 2012)				
Regular Plan- a) Periodic Dividend Option b) Monthly Dividend Payout & Reinvestment Option c) Growth Option	Discontinued Regular Plan- a) Periodic IDCW Option b) Monthly IDCW Payout & Reinvestment Option c) Growth Option				
Nomination	As per the provision no.17.16.1 of para 17.16 under Chapter 17 of SEBI Master Circular for Mutual Funds SEBI had mandated that investors subscribing to mutual fund units on or after October 1, 2022, shall have the choice of: - Providing nomination in the format specified in fourth schedule of SEBI (Mutual Funds) Regulations, 1996 (or) - Opting out of nomination through a signed Declaration form. AMC shall provide an option to the unit holder(s) to submit either the nomination form or the declaration form for opting out of nomination in physical or online as per the choice of the unit holder(s). In case of physical option, the forms shall carry the signature as per mode of holding in the folio(s) / demat account(s) and in case of online option, the forms shall be using e-Sign facility recognized under Information Technology Act, 2000, or through two factor authentication (2FA) in which one of the factor shall be a One-Time Password sent to the unit holder at his/her email/ phone number registered with the AMC. SEBI vide its circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/29 dated April 30, 2024 has made the nomination optional for jointly held Mutual Fund folios Nomination form / Opting out of Nomination form may be obtained from the offices of AMC or Investor Services Centers of the RTA or distributors or downloaded from https://www.utimf.com/forms/service-request-forms;				
Uniform Procedure for Updation / Change of Address & Change / Updation of Bank details	A. Updation / Change of address Investors are requested to update their change of address within 30 days from the date of change.				

	In case of Know Your Client (KYC) complied folios, Investors are required to submit the documents to the intermediaries of KYC Registration Agency (KRA), as may be specified by them, from time to time. For further details on list of documents to be submitted/acceptable etc., please refer to SAI. B. Updation/Change of Bank details Investors are requested to update/change their bank details using the Form for registration of multiple bank accounts separately and in future, it shall not be accompanied with redemption request. Such request shall be submitted prior to submission of the redemption request. Investors are required to submit self attested copy of the supporting documents, having validity at the time of submission, each towards Proof of Identity and proof of old and new bank accounts for updating /changing the bank details. For further details on documents to be submitted/acceptable in respect of old investments where bank details are not updated, procedural requirements to be completed in respect of investments made in the name of minor child on attaining majority, receiving of IDCW/redemption payment in bank account etc., please refer to SAI. Non-submission of required documents In case of non-submission of required documents as required under A and B aforesaid, UTI Mutual Fund, at its sole and absolute discretion, may reject the transaction or may decide alternate method of processing such requests. C. Cooling Period In case any request of change of bank account which has been received just prior to (upto 10 days prior) OR simultaneously with redemption request. The redemption payment will be made after the cooling off period of 10 days from the date of receipt of change of bank mandate ("COBM"). However, in case of redemption requests received with a Change of Address which is not already registered with UTI MF, or change of address received lesser than 10 business days prior to record date, such new/unregistered address may not be registered and will not be considered for payment of redemption proceeds. In such cases, the payment will sent to the last registered address. For further details regarding redemption requests in respect of folios not having registered bank details etc., please refer to SAI.
Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors. This is the price you need to pay for purchase/switch-in.	Face value is Rs.1000/- for the scheme and plans under them. Purchase on all business days at the applicable NAV. Purchase Price = Applicable NAV (for respective plan and option of the scheme) Example: An investor invests Rs.10,000/- and the current NAV is Rs.10/- then the purchase price will be Rs.10/- and the investor receives $10,000/10 = 1000$ units. Entry Load - Nil The bank draft charges, if any, will have to be borne by the applicant.
Swing pricing on Re-opening of Scheme after announcement of winding up	Triggering Swing Pricing on Re-opening of a Scheme after announcement of winding up of open ended debt Schemes pursuant to the SEBI letter no. SEBI/HO/IMD-PoD1/OW/P/2024/24219/1 dated July 30, 2024 and AMFI best practice Guidelines no. 96B/ 2024-25 dated November 4, 2024: There may be instances where an AMC after making an announcement to wind up a scheme, decides to roll-back the decision to wind up the scheme. Such situations may

	trigger large scale redemptions and hence it would be prudent to invoke the Swing Pricing mechanism to manage such a situation. In other words, if an AMC decides to reverse its decision to wind up the scheme, it shall mandatorily invoke the Swing pricing upon re-opening a scheme for subscriptions and redemptions post such announcement. The indicative range of swing pricing shall be as suggested by AMFI for swing pricing during normal times as outlined in the AMFI Best Practice Circular no. 96/ 2021-22 dated March 23, 2022 as given below, and shall be higher of swing period as may be decided by the Board of AMC or for a minimum of 7 working days, upon re-opening a scheme for subscriptions and redemptions. <table><tr><th colspan="4">Indicative Swing factor</th></tr><tr><td>Credit Risk of scheme →</td><td>Class A (CRV*$\geq$12)</td><td>Class B (CRV$\geq$10)</td><td>Class C (CRV$<$10)</td></tr><tr><td>Interest Rate Risk of scheme ↓</td><td></td><td></td><td></td></tr><tr><td>Class I: (MD**$\leq$1 year)</td><td>NIL</td><td>0.05%</td><td>0.20%</td></tr><tr><td>Class II: (MD$\leq$3 years)</td><td>0.05%</td><td>0.10%</td><td>0.40%</td></tr><tr><td>Class III: Any Macaulay duration</td><td>0.10%</td><td>0.20%</td><td>0.60%</td></tr><tr><td colspan="4">*CRV: Credit Risk Value **MD: Macaulay duration</td></tr></table>	Indicative Swing factor				Credit Risk of scheme →	Class A (CRV* $\geq$ 12)	Class B (CRV $\geq$ 10)	Class C (CRV $<$ 10)	Interest Rate Risk of scheme ↓				Class I: (MD** $\leq$ 1 year)	NIL	0.05%	0.20%	Class II: (MD $\leq$ 3 years)	0.05%	0.10%	0.40%	Class III: Any Macaulay duration	0.10%	0.20%	0.60%	*CRV: Credit Risk Value **MD: Macaulay duration			
Indicative Swing factor																													
Credit Risk of scheme →	Class A (CRV* $\geq$ 12)	Class B (CRV $\geq$ 10)	Class C (CRV $<$ 10)																										
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Class III: Any Macaulay duration	0.10%	0.20%	0.60%																										
*CRV: Credit Risk Value **MD: Macaulay duration																													
Mode of Payment- Cash/ Transfer of funds through NEFT/RTGS	Cash payment to the extent of Rs.50,000/- per investor, per Mutual Fund, per financial year through designated branches of Axis Bank will be accepted (even from such small investors who may not be tax payers and may not have Permanent Account Number (PAN) / bank accounts. For further details regarding the procedure etc., refer to SAI. Transfer of funds through National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS) : Investor shall ensure that the payment is made from one of his/her registered bank accounts in the folio. If the name of the remitter/account number from where the amount is remitted is not matching with the registered / to be registered bank accounts details, such remittances shall be treated as third party payments and such applications are liable to be rejected. In such cases, UTI MF will refund the amount to the remitter within 30 calendar days from the date of receipt of the funds, as per the details made available to UTI MF by the remitting Bank. However, for transfer of funds through RTGS, the Investment amount shall be of Rs.2 lacs and above. For further details, please refer to SAI.																												
Auto switch facility	Auto switch facility for existing investors having investments in open ended schemes of UTI Mutual Fund <u>Terms and conditions of Auto Switch facilities:</u> 1. Auto switch facility is a facility available to the existing investors having investments in any open ended scheme (excluding Exchange traded Funds) of UTI Mutual Fund (transferor scheme) to tender switch application on any day during the New Fund Offering (NFO) period of any new scheme (transferee scheme), to switch units from existing open ended schemes to that new scheme. However, units under transferor scheme will be switched on closing day of NFO of transferee scheme. 2. The units from the Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The application for Auto Switch will be processed on the closing day of the NFO. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the allotment date.																												

	3. The price at which the units will be switched-out will be redemption price of transferee scheme (with applicable taxes and exit load, if any) from which switch-out is done and units under new scheme will be issued at the allotment NAV on allotment date. 4. The units/amount requested for switch, shall be available in transferor scheme at the time of submission of switch request and also at the time when switch out is effected. 5. Unit holders are required to maintain clear balance in accordance with amount specified in the Auto-switch Application Form on the execution date. In case of insufficient balance in the account/ folio, the application for Auto-switch will be rejected. 6. Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. 7. This facility will not be available for the units, which are under any Lien, Pledged or any lock-in period or other encumbrance marked on any units and units held in demat mode. 8. The application is subject to detailed scrutiny and verification. Applications, which are not complete in all respect, are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar. 9. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Income Distribution cum Capital Withdrawal Payout), by default, the units will be allotted under the Growth Option of the Plan. 10. Cancellation/modification of submitted Auto switch mandate shall not be allowed. Further, switchover of units will be subject to availability of clear units on the effective date of switchover. 11. This facility can be availed only if the specified Auto Switch Form is filled. If normal switchover form is filled /submitted the same would be processed as per the rules applicable for normal switch request and not as an auto switch 12. UTI AMC reserves the right to amend or withdraw this facility or change the procedures extend or limit the said facility on such terms and conditions as may be decided from time to time.
Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs.	Redemptions: Redemptions will be open on all business days at the applicable NAV subject to prevailing exit load without any lock-in-period subject to quantitative restrictions, if any. However, no redemption will be allowed during the book closure period/s, if any, that may be announced by UTI AMC. Redemption Price for each Option will be calculated on the basis of Applicable NAV and Exit load, if any. While determining the price of the units, the mutual fund shall ensure that the repurchase price of an open ended scheme is not lower than 97 per cent of the Net Asset Value. The Redemption Price per Unit will be calculated using the following formula: Redemption Price = Applicable NAV * (1 - Exit Load, if any) Example: If the Applicable NAV is `10 and a 2% Exit Load is charged, the Redemption Price per Unit will be calculated as follows: = Rs.10 * (1-0.02) = Rs.10 * (0.98) = Rs.9.80

	Units under a folio shall be deemed to have been redeemed on a ‘First in First Out’ basis. i.e. the units that were issued first would be deemed to have been redeemed first. In addition to restrictions on purchase and redemption of units mentioned in the SAI and in this SID, UTI AMC shall not be under any obligation to sell or redeem units under the scheme on such days on which due to unforeseen circumstances any collecting agent/registrars are unable to accept purchase/redemption applications.
Acceptance/Rejection of applications	The Trustees/AMC shall have the absolute discretion to accept/reject any application for purchase of units, if in the opinion of the Trustees/AMC, increasing the size of the Scheme’s Unit Capital is not in the general interest of the Unit holders, or the Trustee/AMC for any reason believes it would be in the best interest of the scheme or the unitholders to accept/reject such an application.
Commercial Transactions (viz. Purchase / Redemption / Switches) through Designated E-mail	The facility of carrying out commercial transactions through Designated E-mail in units of UTI Mutual Fund Schemes, is available for the following categories of Investors, subject to certain terms and conditions. UTI AMC declares its Designated E-mail server as one of the Officials Points of Acceptance. Following investors may transact through designated email, who are KYC (Know Your Client) Compliant: (i) a body corporate including a company formed under the Companies Act, 1956/2013 or established under State or Central Law for the time being in force; (ii) a bank including a scheduled bank, a regional rural bank, a co-operative bank; (iii) an eligible trust; (iv) an eligible society; (v) any other institution; (vi) Army/Navy/Air Force/Paramilitary Fund and (vii) Any other category of investors, as may be decided by UTI AMC from time to time. Only Commercial transactions i.e. Purchase, Redemption and Switches shall be accepted through designated email. For further details on terms and conditions and other particulars, please refer to SAI.
Acceptance of financial transactions through email in respect of non-individual investors	In accordance with AMFI Best Practice Guidelines Circular No.135/BP/118 /2024-25 dated January 31, 2025 and AMFI email dated February 27, 2025 advising all AMCs to Accept financial transactions through email in respect of non-individual investors with effect from May 01, 2025 subject to the following terms and conditions. The facility of carrying out financial transactions through Designated E-mail, in units of UTI Mutual Fund Schemes, is available for the non-individual Investors subject to the following terms and conditions. UTI AMC declares its Designated E-mail server as one of the Officials Points of Acceptance. The UTI AMC reserves the right to change/add the Designed email id(s) from time to time. Modes of receipt of transactions: 1. Transaction request on UTI AMC’s designated email from email ID of authorised official of non-individual investor : The investor shall provide a copy of the board resolution or an authority letter on its letter head, granting appropriate authority to the designated officials of the investor. The board resolution/ authority letter shall explicitly mention the following: i. List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs.

	ii. An undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement. 2. Transaction request digitally signed by investor, received on UTI AMC's designated email : In case the document is executed electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s of investor, the same shall be considered as valid and acceptable, and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name. 3. Scanned transaction request with wet signature of investor received on UTI AMC's designated email : In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the investor, received from some other official / employee of the non individual investor will be accepted, and shall be binding on the non-individual investor provided - i. The email is also CC'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and ii. the domain name of the email ID of the sender of the email is from the same organization's official domain name. 4. Scanned transaction request received on UTI AMC's designated email from email ID of MFD or third party : Scanned copies of signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from the registered mutual fund distributor of the entity or a third party duly authorized by the non-individual investor will be accepted subject to fulfillment of the following requirements: i. Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor. ii. In such cases, the non-individual unitholder's registered email ID shall also be copied in the email sent by the MFD/person sending the scanned copies of the duly signed transaction form/request letter. Following Terms and conditions are applicable for above mode of receipt of financial transactions: a) Investor agrees that based on the scanned image of application for purchase, redemption or switches, the transaction will be processed subject to receipt of the subscription amount in case of purchase and subject to signature verification in case of redemption and switches. b) The receipt of such scanned image by UTI AMC at designated email id shall be deemed sufficient for effecting the transaction without the receipt of original application. Investor further agrees to retain records of such transactions in line with the applicable laws / regulations c) All transaction requests will be deemed to be valid, where applications, transaction slips, forms, supporting documents are received at the designated email id.
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	The timestamp will get generated and affixed on the transaction request once it is received on the server/system of the UTI AMC. d) This facility will be provided subject to provisions of cut off timing for applicability of NAV and time stamping requirements, as amended by Securities and Exchange Board of India (SEBI) from time to time and any other applicable laws, rules and regulations as may be enforced from time to time. For the purpose of determining the applicable NAV in accordance with SEBI (Mutual Funds) Regulations, 1996, the system generated date and time on the transmitted email received at server / system of the UTI AMC and availability of funds for utilization for the same shall be considered. e) Any change in the registered email id/contact details of non-individual investor shall be accepted only from the designated officials authorized to notify such changes vide board resolutions/authority letter. Further, such change request shall be submitted through physical request letter (or a scanned copy thereof with wet signature of the designated authorized officials) only. f) No change in /addition to the bank mandate shall be allowed via email. Change in bank details or addition of bank account of the investor shall be permitted only via the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized officials. g) Any change in the registered email address/ contact details of the investor shall be accepted only through a physical letter (including scan copy thereof) with wet signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head h) Further, in case the document is executed electronically with a valid DSC or through Aadhaar based e-signatures of the authorized official/s, shall be considered valid, and the same shall be binding on the non-individual investor even if the same is not received from the registered email id of authorized officials. However, the domain name of the email ID through which such email is received should be the same as the non-individual investor's official domain name. i) The UTI AMC shall act in good faith and shall take necessary steps in connection with the email requests received regardless of the value involved and the same shall be binding on the investor. The UTI Mutual Fund (UTI MF), UTI Trustee Company Pvt. Ltd. (Trustee) or UTI AMC will not be held responsible/liable for any loss, if any, suffered by the investor or any other person for processing such transactions. j) The investor acknowledges that it is in the nature of telecommunication services that transmissions/ emails may not be properly received or emails may not be received or may be inadvertently read or may be erroneous or made known to unauthorised persons. Investor agrees that all the risks, errors or breaches shall be borne by the investor and the UTI MF, Trustees, UTI AMC shall not be responsible/liable for any claims, liability, loss, damage, cost or expenses arising from such risks, errors or breach of confidentiality. However UTI MF will be taking necessary safeguard measures to ensure security of email communications. k) At the request of the investor, UTI AMC is hereby requested and authorised, but is not obliged, to process the transactions as per email submissions received from time to time from investors and otherwise to rely upon and act in accordance with email Submission which is signed, or is believed to have been signed by any person authorised by the documents governing the arrangement between the UTI AMC and the Investor. l) It is further mutually agreed that if any other permission is required under the provisions of law for processing such requests / instructions, the investor shall be solely liable and responsible for any failure to comply with such provisions of laws, rules and regulations. The investor will keep the UTI MF, Trustee, UTI AMC fully absolved and indemnified with respect to any violation of such laws, rules and regulations and consequences thereafter in case of such violation mentioned hereinabove. m) It is agreed by the parties that the UTI AMC need not confirm (whether orally, in writing or otherwise) any email Submission or verify the identity of the person making or giving or purporting to make or give any email Submission.
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	n) Investor agrees that security procedures adopted by UTI AMC may include signature verification, telephonic call backs or a combination of the same, that may be recorded and investor consents to such recording and agrees to co-operate with the UTI AMC to enable confirmation of such electronic transactions. However, the UTI AMC shall be under no duty to prescribe or adopt any procedures for the purpose of such confirmations or verification and any such procedure prescribed or adopted by UTI AMC shall not impose upon the UTI AMC any obligation to adopt or comply with the same in any or every instance. o) The entity availing the facility for submitting the financial transactions via email shall retain records of such transactions in line with the applicable laws/ regulations.
Seeding of Aadhaar Number	PAN-Aadhaar seeding mandatory for transactions in securities market The Indian government has made it mandatory for everyone to link their PAN to their Aadhaar, with certain exceptions for NRIs, non-citizens, those over 80, and residents of the states of Assam, Jammu and Kashmir and Meghalaya. Clients in whose case, PAN Aadhaar linkage are not found to be verified, shall be allowed to transact with the existing intermediary subject to valid PAN, however the client's KYC shall not be allowed portability in securities market.” Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number. In terms of the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, read with the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017, it is mandatory for investors to submit their Aadhaar number issued by the Unique Identification Authority of India (UIDAI) to UTI Mutual Fund/its Registrar and Transfer Agent/ Asset Management Company (“the AMC”) and comply with the following requirements as applicable to them:- i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the <i>Aadhaar number</i> issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit <i>proof of application</i> of enrolment for Aadhaar. If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one <i>certified copy of an officially valid document</i> containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund. The investor is required to submit PAN as defined in the Income Tax Rules, 1962. If such an individual investor who is not eligible to be enrolled for Aadhaar number, has already submitted the PAN, no further action is required. ii. Where the investor is a non-individual, apart from the constitution documents, Aadhaar numbers and PANs as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted, an officially valid document is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, certified copy of an officially valid document containing details of identity, address, photograph and such other documents as prescribed is required to be submitted. It may be noted that the requirement of submitting Form 60 as prescribed in the aforesaid notification is not applicable for investment in mutual fund units. a) Investors are requested to note that pursuant to the direction issued by Hon'ble Supreme Court on March 13, 2018 in Writ Petition (Civil) no. 494/ 2012, the last

	date for mandatory submission of Aadhaar in respect of the existing mutual fund folios / accounts, including accounts / folios opened up to March 31, 2018, has been deferred till further notice. Existing unitholders are however encouraged to link their Aadhaar to their mutual fund folio(s). b) The submission of Aadhaar Number or proof of enrolment for Aadhaar for new Mutual Fund folios / accounts (i.e. an investor is investing for the first time in UTI Mutual Fund), at the time of account opening, has been deferred till further notice.
Know Your Customer Norms	Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time. A. <u>For Individual Investors</u> 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, 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. <u>For Non-Individual Investors</u> Investors have to fill up and sign the KYC application form available on the UTI Mutual Fund's website, www.utimf.com or the website of the KYC Registration Agencies (KRAs) M/s CVL, www.cvlkra.com; M/s NDML, www.ndml.in; M/s DotEx, 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. As per provision no. 16.2.4.4 of para 16.2.4 under chapter 16 of SEBI Master Circular for Mutual Funds, the Mutual

	Funds/AMC shall take necessary steps to do KYC requirements of all investors as per the prescribed guidelines. C. <u>For both Individual and Non-Individual Investors</u> 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 (for fresh or additional) and switches In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification i.e. Know Your Customer programme, verify and maintain the record of identity and address(es) of investors. The need to Know Your Customer (KYC) is vital for the prevention of money laundering. The Trustee / AMC may seek information or obtain and retain documentation used to establish identity. It may reverify identity and obtain any missing or additional information for this purpose. The Trustee / AMC shall have absolute discretion to reject any application or prevent further transactions by a Unit holder, if after due diligence, the Investor / Unit holder / a person making the payment on behalf of the Investor does not fulfill the requirements of the KYC. If after due diligence the Trustee / AMC has reason to believe that any transaction is suspicious in nature as regards money laundering, the AMC shall report such transactions to competent authorities under PMLA and rules/guidelines issued thereunder by SEBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/ guidelines issued thereunder without obtaining prior approval of the Unitholder/any other person. In this connection the Trustee / AMC reserves the right to reject any such application at its discretion. Investors desiring to invest / transact in mutual fund schemes are required to mandatorily furnish PAN (PAN of the guardian in case minor does not have a PAN) and comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address including in case of non-individuals copy of the Memorandum and Articles of Association / bye-laws/trust deed/partnership deed/ Certificate of Registration along with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI. The Fund / AMC / Trustees / other intermediaries will rely on the declarations /affirmations provided by the Investor(s) in the Application /Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ 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.
Details under Foreign Account Tax Compliance provisions	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

(commonly known as FATCA) / Foreign Tax Laws and Common Reporting Standard (CRS)	Legislature. Under FATCA, withholding tax may be levied on certain US source income/receipt of the Schemes of the Mutual Fund, unless they are FATCA compliant. FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons as well as passive NFFEs in which controlling interest is held by specified US person. The term FFI is defined widely to cover a large number of non-US based financial service providers, such as mutual funds, depository participants, brokers, custodians, as well as banks. FATCA requires enhanced due diligence processes by the FFI so as to identify US reportable accounts. The identification of US person will be based on one or more of following “US indicia”- • Identification of the Account Holder as a US citizen or resident; • Unambiguous indication of a US place of birth; • Current US mailing or residence address (including a US post office box); • Current US telephone number; • Standing instructions to transfer funds to an account maintained in USA; • Current effective power of attorney or signing authority granted to a person with a US address; or • An “in-care of” or “hold mail” address that is the sole address that the Indian Financial Institution has on the file for the Account Holder. FATCA due diligence will be applicable to each unit holder (including joint holders) irrespective of the country of residence/citizenship, and on being identified as reportable person/specified US person, all folios/accounts will be reported. Such information may include (not limited to) their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Unit holders will therefore be required to comply with the request of the AMC / Fund to furnish such information as and when deemed necessary by the AMC / Fund in accordance with the Applicable Laws. FATCA provisions are relevant not only at on-boarding stage of unit holders but also throughout the life cycle of investment with the Mutual Fund. Unit holders therefore should immediately intimate to the Fund/the AMC, any change in their status with respect to FATCA related declaration provided by them previously. In case unit holder / investor fails to furnish the relevant information and/or documentation in accordance with the Applicable Laws, the AMC / Fund reserves the right to reject the application or redeem the units held directly or beneficially and may also require reporting of such accounts/levy of withholding tax on payments made to investors. Prospective investors / Unit holders should consult their own advisors to understand the implications of FATCA provisions/requirements. The AMC reserves the right to change/modify the provisions mentioned at a later date. Common Reporting Standard (CRS) – The New Global Standard for Automatic Exchange of Information On similar lines as FATCA, the Organisation of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a “Standard for Automatic Exchange of Financial Account Information in Tax Matters”, in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, requiring cooperation amongst tax authorities. The G20 and OECD countries have together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI). All Applicants whose country of tax residence is not India shall fill in the prescribed FATCA & CRS Form.
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	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.
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. Further, this restriction is not applicable for payment made by a guardian whose name is registered in the records of UTI Mutual Fund in that folio. For further details, please refer to SAI. <u>Bank Mandate registration as part of the new folio creation</u> In order to reduce the risk of frauds and operational risks and thereby protect the interests of the Unit holders/Investors from fraudulent encashment of redemption/ IDCW proceeds, Investors are required to submit any of the prescribed documents (along with original document for verification) in support of the bank mandate mentioned in the application form for subscription under a new folio, in case these details are not the same as the bank account from which the investment is made. In case, the application for subscription does not comply with the above requirements, UTI AMC, at its sole and absolute discretion, may reject/not process such application and may refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund. For further details on documents to be submitted under the process to identify third party payments etc., please refer to SAI.
MF Utility for Investors-	UTI AMC Ltd. has entered into an agreement with MF Utilities India Private Ltd. (MFUI) for usage of MF Utility (MFU), a shared service initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument through a <u>Common Account Number (CAN)</u>. Accordingly, all financial and non-financial transactions pertaining to the Scheme is available through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through authorised Points Of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website against the POS locations. However, all such transactions shall be subject to the eligibility of investors, any terms and conditions and compliance with the submission of documents and procedural requirements as stipulated by UTI MF/UTI AMC from time to time in addition to the conditions specified by MFU, if any. The online portal of MFUI i.e. www.mfuonline.com and the POS locations aforesaid shall act as Official Points of Acceptance (OPAs) in addition to the existing OPAs of the UTI AMC Ltd and any transaction submitted at such POS will be routed through MFUI or as may be decided by UTI AMC. Investors not registered with MFUI also can submit their transactions request by giving reference to their existing folio number. All valid applications received for any other scheme apart from eligible schemes as stated above may be accepted by UTI AMC at its own discretion.

	The uniform cut off time as prescribed by SEBI shall be applicable for applications received by MFUI. The units will be allotted as per the closing NAV of the day on which the funds are available for utilization. For further details regarding procedures for obtaining CAN and other particulars about MFU etc., please refer to SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.
MF Central	As per the provision of para 16.6 under Chapter 16 of SEBI Master Circular for Mutual Funds, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs, currently, KFin Technologies Limited ("KFintech") and Computer Age Management Services Limited ("CAMS") have jointly developed MFCentral – A digital platform for Mutual Fund investors (hereinafter referred to as "MFCentral" or "the Platform"). MFCentral is created with an intent to be a one stop portal /mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable Terms and Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com/ and a Mobile App in future. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the DISCs or collection centres of KFintech or CAMS.
Friend in Need	"Friend in Need" facility is introduced for the Individual investors (Resident as well as Non-resident) of UTI MF under all the schemes, whereby there is an option to furnish the contact details including name, address, relationship, telephone number and email ID of any person other than the applicant/s and nominee. This will facilitate obtaining the latest contact details of the investors, if UTI MF is unable to establish contact with the investors. For further details, please refer to SAI.
Custodian of the Scheme	The Trustees have appointed Stock Holding Corporation of India Ltd (SCHIL) and Axis Bank Ltd., as the Custodian of the Scheme.
Investment by UTI AMC in the schemes	UTI AMC will invest such amount in the scheme based on the risk associated with the scheme as may be specified by the SEBI from time to time. Accordingly, in terms of provision no. 6.9.1 to 6.9.6 of para 6.9 under Chapter 6 of SEBI Master Circular for Mutual Funds as amended from time to time, based on the risk value assigned to the scheme, UTI AMC shall invest minimum amount as a percentage of assets under management ('AUM') in the scheme. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.
Investment by UTI AMC in the units of Corporate Debt Market Development Fund	'Pursuant to regulation 43A of SEBI (Mutual Funds) Regulations, 1996 and SEBI circular no. SEBI/HO/IMD/PoD2/P/CIR/2023/129 dated July 27, 2023 on Investment by Mutual Fund Schemes and AMCs in units of Corporate Debt Market Development Fund, AMC shall make a one-time contribution equivalent to 2 bps of the AUM of the specified debt oriented schemes as on December 31, 2022 in the units of the Corporate Debt Market Development Fund ('CDMDF') within prescribed timelines. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF. The AMC shall ensure that the net worth as prescribed under Regulation 21(1)(f) of SEBI (Mutual Funds) Regulations, 1996 shall be maintained over and above the contribution made towards CDMDF. In case of delay in contribution by the Scheme and AMC, the AMC shall be liable to pay interest at fifteen percent (15%) per annum for the period of delay.'

III. OTHER DETAIL

Periodic disclosure	
A. Periodic Disclosure Half Yearly Disclosure: Portfolio Financial Results /	a) The Mutual Fund shall within one month from the close of each half year, (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website of UTI Mutual Fund on the below mentioned Link: https://www.utimf.com/downloads; b) 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. c) 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; d) 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. e) The mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio can be downloaded from the website of UTI Mutual Fund on the below mentioned link: Link: https://www.utimf.com/downloads; Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. f) The mutual fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.
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 in the manner specified by SEBI. The full annual report shall be made available for inspection at UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. The scheme wise annual report shall be hosted on the MF website and on the website of AMFI. UTI AMC shall display the link of the full scheme wise annual reports prominently on their website.

	b. The Mutual Fund shall e-mail the scheme annual reports or abridged summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund. c. In case of unitholders whose email addresses are not registered with the Mutual Fund, 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 separately for different options of both the Plans by 11 p.m. on every business day on website of UTI Mutual Fund, www.utimf.com and on AMFI's web-site www.amfiindia.com. In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day. 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.			
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 the provision no. 10.1.1 of para 10.1 under Chapter 10 of SEBI Master Circular for Mutual Funds a stamp duty at the prescribed rate (at present @ 0.005%) of transaction value (amount for which units are allotted excluding any other deduction) would be levied on Subscriptions (including lumpsum and through systematic investments such as Systematic Investment Plans, Systematic Transfer Plan), Switch-ins 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.			
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><td></td><td>Resident Investors</td><td>Mutual Fund</td></tr></table>		Resident Investors	Mutual Fund
	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.
	Capital gain	Units acquired on or after 01st April 2023: Section 50AA of the Act was introduced in Finance Act 2023 w.e.f. 01st April 2023 and acts as an overriding provision with regards to the definition of STCA provided in Section 2(42A) of the Act. Section 50AA of the Act provides that gains from transfer of units, acquired on or after 01st April 2023, of a specified mutual fund will be considered as STCG regardless of the holding period of such capital asset and gains arising out of their transfer will be taxed as STCG. Definition of specified mutual fund has been amended under section 50AA by the Finance (No. 2) Act, 2024, w.e.f. 01st April 2025 as under. "Specified Mutual Fund" means,— (a) a Mutual Fund by whatever name called, which invests more than sixty-five per cent of its	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.

		total proceeds in debt and money market instruments; or (b) a fund which invests sixty-five per cent or more of its total proceeds in units of a fund referred to in sub-clause (a): Provided that the percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the Specified Mutual Fund, shall be computed with reference to the annual average of the daily closing figures: Provided further that for the purposes of this clause, "debt and money market instruments" shall include any securities, by whatever name called, classified or regulated as debt and money market instruments by the Securities and Exchange Board of India. Although, Fund of Funds were not specifically included in the definition of Specified Mutual Fund prior to the Finance Act (No.2) of 2024, there is a possibility that the income tax authorities may take a stand that the amendment brought in the definition of "specified mutual fund" despite being made effective from 01st April 2025, appears to be a clarificatory amendment and the same may be interpreted to have a retrospective operation so as to include FoF w.e.f. from 01st April 2023. Units acquired prior to 01st April 2023: However, any units acquired, prior to 01st April 2023, in a Scheme which falls within the definition of Specified Mutual Fund and which are transferred on or after 23rd July 2024, shall be subject to taxation as below:	
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	Long Term:	i) Long Term Capital Gains 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 at 10%, without indexation, on long term capital gains is not available.	
	Short Term:	(ii) 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.	
	Taxation on Segregated Portfolio: a) Holding Period of Segregated Units: Definition of Short Term Capital Asset has been amended. In the case of a capital asset, being a unit or units in a segregated portfolio, there shall be included the period for which the original unit or units in the main portfolio were held by the assessee. b) Cost of Acquisition: (i) Cost of acquisition of a unit or units in the segregated portfolio shall be the amount which bears, to the cost of acquisition of a unit or units held by the		

	assessee in the total portfolio, in the same proportion as the net asset value of the asset transferred to the segregated portfolio bears to the net asset value of the total portfolio immediately before the segregation of portfolios. (ii) Cost of the acquisition of the original units held by the unit holder in the main portfolio shall be reduced by the amount as so arrived for the units of segregated portfolio. (iii) Definitions of “main portfolio”, “segregated portfolio” and “total portfolio” will be as provided in the SEBI circular dated 28th December 2018. 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 provisions 17.4.1. of para 17.4 under Chapter 17 of SEBI Master Circular for Mutual Funds, the following shall be applicable: - Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. - Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. - Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. - Mutual Funds shall publish a table of scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary. - The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on https://www.utimf.com/downloads/addenda-financial-year
H. Potential Risk Class (PRC) Matrix	As per provision no. 17.5.1 of para 17.5 under Chapter 17 of SEBI Master Circular for Mutual Funds, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996. The Mutual Funds shall be required to inform the unitholders about the PRC classification and subsequent changes, if any, through SMS and by providing a link on

	their website referring to the said change. The Mutual Fund/ AMC shall also publish the PRC Matrix in the scheme wise Annual Reports and Abridged summary.
I. Swing Pricing	Disclosures pertaining to NAV adjusted for swing factor along with the performance impact (in the prescribed format by SEBI) shall be made in the SID and in scheme wise Annual Reports and Abridged summary and the same shall be disclosed on the website prominently only if swing pricing framework has been made applicable for the said mutual fund scheme.
J. 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.
K. Monthly / Fortnightly Portfolio Disclosure	The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all its Schemes on its website and on the website of AMFI within 10 days from the close of each month in a user friendly and downloadable spreadsheet format. The format for monthly portfolio disclosure shall be the same as that of half yearly portfolio disclosures. As per provision no.5.1.1. of para 5.1 under Chapter 5 of SEBI Master Circular for Mutual Funds, for debt schemes portfolio disclosure will be done on fortnightly basis within 5 days of every fortnight. In addition to the current portfolio disclosure, yield of the instrument will also be disclosed. The disclosure will be made in the format mentioned in the provision no.5.1.5. of para 5.1 under Chapter 5 of SEBI Master Circular for Mutual Funds. The Mutual Fund shall also disclose additional information (such as ratios etc.) subject to compliance with the SEBI Advertisement Code. In case of unitholders whose e-mail addresses are registered, the Mutual Fund shall send via email the monthly statement of scheme portfolio within 10 days from the close of each month in user-friendly and downloadable format (preferably in a spreadsheet) in the email itself or should contain a link which when clicked should download the respective monthly portfolio disclosures without re-directing the investor to the website of the AMC, so as to ensure that the information is made available to the investors in a uniform and user friendly manner. The mutual fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.
L. Scheme Summary	The AMCs has prepared scheme summary document in a prescribed format and upload the same on the AMCs, AMFI and Stock Exchange website in PDF, spread sheet and machine readable format. The scheme summary shall be updated by the AMC on a monthly basis or on changes, in any of the specified fields.
M. 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.

N. 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.
O. 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 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 favour 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. - 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. 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. - 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. - 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.
P. Merger/ Consolidation of Schemes of MFs:	Tax neutrality has been provided to unit holders upon consolidation or merger of mutual fund schemes provided that the consolidation is of two or more schemes of an equity oriented fund or two or more schemes of a fund other than equity oriented fund. As per sections 2(42A), section 47 and section 49: Pursuant to mergers/consolidations of the Schemes, units of consolidating scheme surrendered by unitholders in lieu of receipt of units of the consolidated scheme shall not be treated as transfer and capital gains tax will not be imposed on unitholders under the Income-tax Act. However, it may be noted that when the unitholders transfers the units of the consolidated scheme, such transfer will attract applicable capital gains tax and STT. Cost of Acquisition: The cost of acquisition of the units of consolidated scheme shall be the cost of units in the consolidating scheme.

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

CORPORATE OFFICE

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

OFFICIAL POINTS OF ACCEPTANCE
UTI FINANCIAL CENTRES

WEST ZONE

GUJARAT REGION

Ahmedabad : 2nd Floor, IFCI Bhavan, Bhind Tanishq Show Room, Near Lal Bungalow, Bus Stand, C G Road, Ahmedabad, Gujarat, Tel: (079) 26401558, **Anand** : 12-A, First Floor, Chitrangna Complex, V V Nagar Road, Anand, Gujarat-388 001, Tel: (02692) 245943 / 44, **Bardoli** : UG 18 & 19 Central Plaza Upper Ground Floor, Station Road, 26 Shri Ram Nagar, Nityanand Society, Bardoli District: Surat, State: Gujarat PIN:394601, **Baroda** : Shop no 6 and 7, Landmark Building, Race Course Circle, Baroda, Gujarat-390 007, Tel: (0265) 2336962/963/964/965, **Bharuch** : Office Bearing no 235 and 236, Second Floor, Nexus Business Hub, Maktampur Road, Bharuch, Gujarat-392 001, **Bhavnagar** : Shop No 102, First Floor Anjaneya Prime, Waghawadi Road, Bhavnagar, Waghawadi Road, Bhavnagar, Gujarat-, **Bhuj** : 1st Floor, Plot no 13 & 14, Bankers colony, Opposite All India Radio, Jubilee Circle, Bhuj, Gujarat-370 001, Tel: (02832) 220031/220030, **Gandhidham** : Office No. 106 . on the First Floor of the building namely Rishabh Corner, Rishabh Corner situated in Rishabh (Gandhidham) Owners Association, Plot No : 93, Sector No: 08, Gandhidham-Kachchh, Gandhidham, Gujarat-370201, **Gandhinagar** : Shop No.8, Ground Floor, Shalin Centrum, Besides Croma Showroom Sector 11, Gandhinagar, Gujarat : 382 011, Landline No: 079-45870779, **Godhra** : G-5 Dhanraj Complex, Ground Floor, Opp Rayanwadi Society, Nr Hanuman Temple, Bamroli Road, Gita Nagar, Godhra, District: Panchmahal, State: Gujarat, PIN:389001, **Himmatnagar** : Shop No. A-103, Vee Atharv Impression, First Floor, GIDC, Near Motipura Circle, Himmatnagar, District: Sabarkantha, State: Gujarat, PIN:383001, **Jamnagar** : 102, Madhav Square, Lal Bungalow Road, Jamnagar, Gujarat-361 001, Tel: (0288)2662767/68, **Junagadh** : 1st Floor, Marry Gold – 2, Shop Nos. 101, 102, 113 & 114, Opp. Bahaudin College, College Road, Junagadh, Gujarat-362001, Tel: 0285-2672678, **Mehsana** : 1st Floor, A – one Complex, Umiya Shopping Centre, Opp. Mehsana Urban Bank, Corporate House, Highway, Mehsana, Gujarat-384002, Tel: (0276)2230180/81, **Navsari** : 203, 2nd Floor, Swiss Cottage, Asha Nagar, Navsari, Gujarat-396 445, Tel: 02637 - 233087, **Palanpur** : SF-203 S9 Imperial Tower, 2nd Floor, Besides Hotel TGR, Near S9 Complex, Opp. Bihari Bag, Abu Road, Palanpur, District: Banaskantha, State: Gujarat, Pin:385001, **Rajkot** : 1st Floor, Venkatesh Plaza, Opp. RKC Ground, Dr. Radhakrishna Road, Off. Yagnik Road, Rajkot, Gujarat-360 001, Tel: 0281 - 2433525/2440701, **Surat** : HG-30, Higher Ground, international Trade Center, Majuragate Ring Road, Surat, Gujarat-395 002, **Valsad** : 103, Signature Building, Opp Petrol Pump, Above YES Bank, Halar, Valsad, Gujarat-396001, Tel: 0263 -2296993, **Vapi** : 1st Floor, Office No 102-103, Saga Casa Complex, Opp. Swaminarayan Gurukul Road, Chala, Vapi, Gujarat-396 191, Tel: (0260)2403307.

MUMBAI REGION

Bandra Kurla Complex : UTI Tower, Plot C-1, GN Block, Bandra Kurla Complex, Bandra (East), Mumbai, Maharashtra-400 051, Tel: 022-6678 6101, **Borivali** : Shop No. 2 & 3, Ground Floor, Emerald Apartment, Roshan Nagar, Off. Chandavarkar Road, Borivali West, Mumbai, Maharashtra-400 092, Tel: 8657765518 / 8657765519, **Ghatkopar** : 102, 1st Floor, Sai Plaza Building, Junction of Jawahar Road and R B Mehta Road, Opp Ghatkopar Rly Station East, Ghatkopar- (East), Mumbai, Maharashtra-400 077, Tel: 25010812/25010833/25010715/25012256, **JVPD** : Unit no 2, Block 'B', Opp Juhu Shopping Centre, Gulmohar Cross Road no 9, JVPD Scheme, JVPD, Andheri (W), Mumbai, Maharashtra-400 049, Tel: 022-66786045, **Kalyan** : Shop No.1, Ground Floor, Sawant Villa, Beside Shree Swami Samarth Math, Rambagh Lane no. 2, Kalyan (West), Pin code: 421301, Tel: 0251 2317191/6063, **Mumbai (Main)** : 196, Lotus Court, Jamshedji Tata Road, Backbay Reclamation, UFC Regional and Zonal Office, Churchgate Mumbai, Maharashtra-400 020, Tel: 022-66786180/66786181, **Thane** : 101/102, Ishkrupa, Ram Maruti Road, Opp. New English School, Naupada, Thane (West), Maharashtra-400 602, Tel: 022-25332415/25332409/25344224/25422208, **Vashi** : Shop No 8 & 8A, Ground Floor, Vardhaman Chamber Premises C S Ltd., Plot No 84, Sector 17, Vashi, Navi Mumbai, Maharashtra-400 705, Tel: (022) 27890171 / 172 / 174 /176, **Virar** : Shop No. 2 & 3, Ground Floor, Emerald Apartment, Sheetal Nagar Building No. 4 CHS Ltd., Agashi Road, Raja Chatrapati Shivaji Road, Near Balodyan Jakat Naka, Virar (West), Dist-Palghar, Maharashtra-401303, Tel: 0250-2515848, 9673606303.

NAGPUR REGION

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

REST OF MAHARASHTRA AND GOA

Ahmednagar: Office No. 105. 1st Floor, "Vedant Icon", Premdan Chowk, Savedi, Ahmednagar, Maharashtra-414003, Tel: 0241-2995077, **Aurangabad** : Plot no 124, Samarth Nagar, near Sawarkar Chowk, Varad Ganesh Road, Aurangabad, Maharashtra-431 001, Tel: 0240-2990219, **Chinchwad** : 1st Floor, City Pride, Plot No. 92/C, D-III Block, Mumbai Pune Highway, Kalbhor Nagar, Chinchwad, Pune, Maharashtra-411 019, Tel: 7276077240, 7276077243, **Dhule** : CTS No.1606/A, 1st Floor, Madhutara Arcade, Lane No.6, Dhule, Maharashtra-422001, Tel: 02562-298856, **Kolhapur** : 11 & 12, Ground Floor, Ayodhya Towers, CS No 511, KH-1/2, 'E' Ward, Dabholkar Corner, Station Road, Kolhapur, Maharashtra-416 001, Tel: 0231-2657315, 0231-2657325, **Latur** : Ground Floor, Shop No. A-4, Nirmal Heights, Nandi Stop Ausa Road, Latur, District: Latur, State: Maharashtra, Pin: 413512, **Margao** : Shop Nos. G-6 & G-7, Jeevottam Sundara', 81, Primitive Hospicio Road, Behind Cine Metropole, Margao, Goa-403 601, Tel: 0832-2711132, 0832-2711133, **Nasik** : Ground Floor, Apurva Avenue, Near Kusumagraj Prathisthan, Tilakwadi, Nasik, Maharashtra-422 002, Tel: 0253-2570251, 0253-2570252, **Panaji** : Mezzanine Floor, EDC House, Dr Atmaram Borkar Road, Panaji, Goa-403 001, Tel: 0832-2421190, **Pune** : Ground Floor, 'Shubhadra Bhavan, Apte Road, Opposite Ramee Grand Hotel, Pune, Maharashtra-411 004, Tel: 020-25521052, 020-25521053, 020-25521054, 020-25521055, 020-25521063, **Ratnagiri** : KSP Alexa Shop No 8 & 9, A Wing Upper Ground Floor, Near Maruti Mandir, Malnaka, District: Ratnagiri, State: Maharashtra, PIN: 415612, Tel No.:8655885182, **Sangli** : 1st Floor, Building No 524-A, Unit No 17, Krishnayan Business Arcade, Opp. Zillha Parishad, Miraj Road, Sangli, Maharashtra-416416, Tel: 0233-299051, **Satara** : 21/22, Ruchi Heights, Shop No: 3 & 4, CST No. 21/1, Pratapganj Peth, Beside Goraram Mandir, Satara, Maharashtra-415002, Tel: 9136125036, **Solapur** : 157/2C, Ground Floor, Rajabhau Patwardhan Chowk, Railway Lines, Solapur, Maharashtra-413 001, Tel: 0217-2311 767, 0217-2311 110.

SAURASHTRA REGION

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

VIDHARBHA REGION

Bhusawal : Ground Floor, Jawahar, Besides Axis Bank, Jamner Road, District: Jalgaon, State: Maharashtra, PIN: 425001, **Buldana** : 1st Floor, Dinode Complex, Tilak Wadi, Bus Stand Main Road, District: Buldhana, State: Maharashtra, PIN: 443001, **Chandrapur** : 1st Floor of the building namely Akbar Villa, Tadoba Road, Chandrapur, Maharashtra-442401, **Gondia** : Ground Floor, R S Niwas, Old Bus Stand Road, Opp. Canara Bank, Gurunanak Ward, District: Gondia, State: Maharashtra, PIN: 441601, **Jalgaon** : First Floor, Plot No-68, Opp. Himalay Tractor, Above Mothoot Finance, Chitra Chowk, Zilha Peth, Jalgaon, Maharashtra-425 001, Tel: 0257-

2240480, 2240486, **Nanded** : Shop/mulgies bearing No. 5 on the 1st Floor, Sanman Prestige situated in Near ZP Building Nanded, Maharashtra-431601, Tel: 9967574611, **Wardha** : 1st Floor, Grace Towers, Above Bank of India, Mahadeo Pura, District: Wardha, State: Maharashtra, PIN: 442001, Tel No.: 7972229516, **Yavatmal** : Ground Floor, MH - 29, Fun-N-Mall, SBI Road, Opp. Khwaja Colony, Bombaywala Compound, District: Yavatmal, State: Maharashtra, PIN: 445001.

MP & CHATTISGARH

Chhindwara : Ground Floor, Patel Arcade, Dashera Maidan, Sehestrabahu chowk, Nagpur Road, District: Chhindwara, State: Madhya Pradesh, PIN: 480001, **Khandwa** : Landmark One Building Mansingka Tiraha, Pandhana, Khandwa, Khandwa Main Rd, Madhya Pradesh, District: Khandwa, State: Madhya Pradesh, PIN 450001, **Raigarh** : 1st Floor, Rahul Complex, Behind Axis Bank, Dhimrapur Road, Jagatpur, Raigarh, District: Raigarh, State: Chhattisgarh, PIN: 496001, **Satana** : 1st Floor, Ahinsa Tower, Pushpraj Colony, Behind SBI, District: Satna, State: Madhya Pradesh, PIN: 485001, **Shivpuri** : 1st Floor, Above Indian Bank, Hazi Sannu Market, A B Road, Shivpuri, District: Shivpuri, State: Madhya Pradesh, PIN: 473551.

NORTH ZONE

CHANDIGARH REGION

Ambala : 5686-87, 1st floor Nicholson Road, Ambala Cantt, Haryana-133 001, (0171) 4004367/7518801904, **Amritsar** : SCO 34, 1st Floor, District Shopping Centre, B- Block, Ranjit Avenue, Amritsar, Punjab-143 001, (0183) 2505841/ 5015799, **Bathinda** : MCB, Z-3/03228, 1st Floor, Nr. Vandana Hospital, Tinkkoni Chowk, Goniana Road, Bathinda, Punjab-151 001, (0164) 2236650/2236500, **Bhiwani** : House No.99, First Floor, Near Dhamija Hospital, Agarsen Chowk, District: Bhiwani, State: Haryana, PIN: 127021, **Chandigarh** : SCO No.2907-2908, 1st floor Sector 22-C, Opp. JW Marriot, Chandigarh -160 022, (0172) 4691587/ 2703683, **Jalandhar** : Office No. 32-33, First Floor, City Square Building, Civil Lines, Jalandhar, Punjab-144 001, (0181) 2232475/4633501, **Jammu** : Gupta Tower CB-13, 2nd Floor, Rail Head Complex, Bahu Plaza Jammu, Jammu & Kashmir-180 004, (0191) 247 0627/ 2479860, **Kangra**: 2nd Floor, S S Tower, above Indian Bank, Near Indian Oil Petrol Pump, Dharamsala Road, Kangra, District: Kangra, State: Himachal Pradesh, PIN: 176001, **Kurukshetra** : 1st Floor, Ward No-8 Adjoining Bank of India, Railway Road, Opp-Bank of Baroda, District: Kurukshetra, State: Haryana PIN: 136 118, **Ludhiana** : SCO 14 (First Floor), Feroze Gandhi Market, Ludhiana, Punjab-141 001, (0161) 2441264/ 4679098, **Mandi**: House No.290/12, Ground Floor, Ram Nagar Mandi, Near Vishal Mega Mart, District: Mandi, State: Himachal Pradesh, PIN:175001, **Moga**: Ground Floor, Khasra No. 2464, 2465, Khatauni No. 587, Ferozepur, Ludhiana, G T Road Near Gandhi Road, District: Moga, State: Punjab PIN: 142001, **Panipat** : Office no.9, Second Floor, N K Tower, Near HDFC Bank, G T Road, Panipat, Haryana-132 103, (0180) 4082077/ 4078300, **Patiala** : SCO No 22, First Floor, New Leela Bhavan Market, Patiala, Punjab-147 001, (0175) 5004661/5017984, **Rewari**: Shop No. 65, First Floor, Brass Market, Bawal Road, District: Rewari, State: Haryana, PIN: 123 401, **Sangrur**: First Floor, SCF No.-1 SST Nagar, Sunam Road, Near UCO Bank, District: Sangrur, State: Punjab PIN: 148001, **Shimla** : Bell Villa, 5th Floor, Below Scandal Point The Mall, Shimla, Himachal Pradesh-171 001, (0177) 2657803, **Sirsa**: Opp HDFC Bank, 2nd Floor, Reliance Fashion World, Sangwan Chowk, Circular Road, District: Sirsa, State: Haryana PIN 125055, **Solan** : Dang Complex, 3rd Floor, Rajgarh Road, Opposite D Baghat Urban Co-operative Bank Ltd., District: Solan, State: Himachal Pradesh, PIN: 173 212, **Yamuna Nagar**: MC Unit-B-5/386-B, 1st Floor, Ganpati Building, Opposite Madhu Hotel, District: Yamuna Nagar, State: Haryana, PIN: 135 001.

DELHI REGION

Dehradun : 3/5, Mahant Laxman Das Road, Near Astley Hall, Dehradun Pin code: 248001 Landline No.: 0135 2743203, **Faridabad** : SCO-3, First Floor, Sector – 16, HUDA Market, Faridabad, Haryana-121 002, 0129-4026522, **Ghaziabad** : C-53 C, Ground Floor, RDC, Raj Nagar Opp Petrol Pump, Ghaziabad, Uttar Pradesh-201 001, (0120) 2820921, 2820923, **Gurgaon** : FF-108, 1st Floor, Vipul Agora, M.G. Road, Sector 28, Gurgaon-122001(Haryana) Phone no: 0124-4148994., **Haridwar** : First Floor, Aashirwad Complex Near Ahuja Petrol Pump, Opp. Khanna Nagar, Jwalapur Haridwar, Uttarakhand-249401, 01334 221177, **Hisar**: SCF-98, First floor, Green Square Market, District: Hisar, State: Haryana, Pin Code: 125001, Tel.: 8657593506, **Janak Puri** : B-30, 1st Floor B-1, Community Centre, Near HDFC Bank, Janak Puri, Delhi-110 058, 01140751525, 01149056597, **Meerut** : 193/1 Narayani Tower Ground floor Mangal Pandey Nagar Meerut, Uttar Pradesh-250 004, 0121-4331480; **Nehru Place** : 1st Floor, Ghanshyam House, 25, Nehru Place, New Delhi, Delhi-110 019, 011-40765516, 011-47049129, **Noida** : N-10 & N-11, 1st Floor, Opp HSBC Bank, Sector -18 Noida, Uttar Pradesh-201 301, 0120-2512311, 12, 13, 14, **Pitampura** : 110-111, FIRST FLOOR P P TOWER Netaji Subhash Place,

Pitam Pura, Delhi, Delhi-110 034, 011-27351001, 27351002, 27351003, 27351004, **Rohtak** : Plot No- 120-121, 2nd Floor, Bank Square, Opp. Myna Tourist Complex, Delhi Road Rohtak, Haryana-124001, 01262-254021, 22; **Saharanpur** : Shop No.4, Upper Ground Floor, Avas Vikas Market, Delhi Road, Saharanpur, Uttar Pradesh-247 001, 0132-3500035.

RAJASTHAN REGION

Ajmer : 398/10, 2nd Floor, Near Suchna Kendra, Infront of Patel Maidan, Jaipur Road, AJMER, Rajasthan-305 001, 0145- 2423948, 2423974; **Alwar** : Plot No. 1, Jai Complex, 1st Floor, Above Axis Bank, Road No. 2, Alwar, Rajasthan-301 001, 0144-2700302, 2700303, 2700304, **Bharatpur**: Plot No. - 200, Shop No. - 2, Opp. Raj Garden, 100 Feet Road, Sec - 3, District: Bharatpur, State: Rajasthan Pin: 321001, **Bhilwara** : B-6 Ground Floor, S K Plaza, Pur Road, Bhilwara, Rajasthan-311 001, 01482-242221, 242220, **Bikaner** : Gupta Complex, 1st Floor, Opp Chhapan Bhog, Rani Bazaar, Bikaner, Rajasthan-334 001, 0151-2233850, **Chittorgarh** : 12-C, First Floor, Meera Nagar, Near HDFC Bank, District: Chhitorgarh, State: Rajasthan, PIN: 312 001, **Jaipur** : Vasanti 1st Floor, Plot No 61-A, Above HSBC Bank, Dhuleshwar Garden, Sardar Patel Marg, 'C' Scheme Jaipur, Rajasthan-302 001, 0141-4004941, **Jodhpur** : 44A Purusharth, 11th Pal Road, Opposite Lohiya Garments, Sardarpura, Jodhpur, Rajasthan-342001, 8657436177 / 0291- 2645261, **Kota** : Plot no 1, Sunder Arcade, Aerodrome Circle, Kota, Rajasthan-324 007, 0744-2502242, **Sikar** : UTI Mutual Fund, Ground Floor, Singodiya Plaza, Kalyan Circle, Silver Jubilee Road, Sikar, Rajasthan-332 001, 01572- 271044, 271043 and 410048, **Sriganganagar** : Ground Floor, Plot no 49, NH-15, Opposite Bihani Petrol Pump, Sriganganagar, Rajasthan-335 001, 0154-2940041, **Udaipur** : RTDC Building, Ground Floor, Hotel 'Kajri', Shastri Circle, Udaipur, Rajasthan-313 001, 0294-2423065, 2423078, 2423066, 2423067.

UTTAR PRADESH REGION

Agra : FCI Building, Ground Floor, 60/4, Sanjay Palace, Agra, Uttar Pradesh-282002, 9971102017 / 0562-2850551, **Aligarh** : 3/339-A, Ram Ghat Road, Opp. Old Atrauli Bus Stand, Aligarh, Uttar Pradesh-202001, 8291454218 / 7518801902 **Allahabad** : 4, Sardar Patel Marg, Civil Lines, Prayagraj, Uttar Pradesh-211001, 7506906550 / 0532-2561428, **Ballia** : 159/1, First Floor, Singh Stationary Mart Building, Middhi Chauraha, Near SBI, Thikhampur, District: Ballia, State: Uttar Pradesh, PIN: 277 001, **Bareilly** : 1st Floor, Mandakani Towers, 148 - Civil Lines, Station Road Bareilly, Uttar Pradesh-243001, 8291424988 / 0581-2423016, **Basti** : Kamta Kripa Building, Ground Floor, Beside IDFC First Bank, Ward No.- 4, Mohalla Pikaura Shiv Gulam, Malviya, Road, District: Basti, State: Uttar Pradesh, PIN: 272 001, **Etawah**: Mamta Press Bhawan, Opposite Farrukhabad Crossing, Katra, Balsingh, District: Etawah, State: Uttar Pradesh, PIN: 206001, **Faizabad**: 2/6/55/A Hina Complex, Rikabganj Kandhari Bazar, District: Faizabad, State: Uttar Pradesh, PIN: 224 001, **Firozabad** : 266/267, First Floor, Agra Gate, Nai Basti, Near Telephone Exchange, District: Firozabad, State: Uttar Pradesh, PIN: 283 203, **Gorakhpur** : Cross Road The Mall, Shop No 16-20, 1st Floor, Bank Road, A D Chowk, Gorkhpur, Uttar Pradesh-273 001, 8755290011 / 05514052452 **Haldwani** : 1st Floor, A K Tower, Landmark: Above HDFC Bank Ltd., Durga City Centre, Haldwani, Uttarakhnad-263139, 8811014908 / 05946-222433, **Jaunpur** : 397-A, First Floor, Wazidpur Dakshin Shahari, District: Jaunpur, State: Uttar Pradesh, PIN: 222 002, **Jhansi** : 551/1 & 556/2, 1stFloor, BKD Chitra Road, Infront of Dhyanchand Stadium, Civil Lines, Jhansi, Uttar Pradesh-284001, 9934309512, **Kanpur** : 16/77, Civil Lines, Kanpur, Uttar Pradesh-208 001, 8957242920 / 0512-2306308, **Lucknow** : Aryan Business Park, 2nd Floor, 19/32, Park Road, (Old 90 MG Road) Lucknow, Uttar Pradesh-226 001, 8291380061/ 0565-2972147, **Mathura** : Ist floor, SFD Tower, Goverdhan Road, Opp. Jal Nigam Office, Krishna Nagar, Mathura, Uttar Pradesh-281004, 9793003356, **Moradabad** : Shri Vallabh Complex, Near PMS School & Cross Road Mall, Pili Kothi, Civil Lines, Moradabad, Uttar Pradesh-244001, 9760038353, **Muzaffarnagar** : Shop No.414, First Floor, Jansath Road, Kambalwala Bagh, District: Muzzaffarnagar, State: Uttar Pradesh, PIN: 251 001, **Raebareli** : Divya Dristi Tower, First Floor, CP-14, Firoj Gandhi Nagar Yojna City, District: Raebareli, State: Uttar Pradesh, PIN: 229 001, **Varanasi** : 1st Floor, Bhavani Market, D-58/2A-1, Rathyatra, Varanasi, Uttar Pradesh-221010, 7572021141 / 0542-2226872.

EAST ZONE

BIHAR REGION

Arrah : Khata No. 1759 & 1760 and its Plot No.2481(Part) Ground Floor of the building namely Radhika Complex situated at East Ramna Road, Opposite Shahid -Bhawan, Ara, P.S.- Ara Town, Bhojpur, Bihar-802301, **Bettiah**: 1st Floor, Supriya Cinema Road, Chawani, Mirza Tola, Near-PNB, Bettiah, District: West Champaran, State: Bihar, PIN:845 438, Tel No.:086559-89581, **Begusarai**: Radha Krishna Market, Patel Chowk, District: Begusarai, State: Bihar PIN:851101, Tel No.:06243-450497, **Bhagalpur** : 1st Floor, Kavita Apartment, Opp Head

Post Office, Mahatma Gandhi Road, Bhagalpur, Bihar-812 001, Tel: (0641) 2300040, **Bihar Shariff** : First Floor of the building namely Kamla complex “Palika Market”, Ranchi Road, Biharsariff, Nalanda, Bihar, Bihar-803101, **Darbhanga** : J R Plaza, 1st Floor, Rajkumarganj Main Road, Mirzapur, Near LIC Darbhanga / Woodland, Darbhanga, Bihar-846 003, Tel: (06272) 250033, **Gaya** : 1st Floor, Zion Complex Opp. Fire Brigade, Swarajpuri Road, Gaya, Bihar-823 001, Tel: (0631) 2221623, **Muzaffarpur** : Ground Floor, LIC 'Jeevan Prakash' Building Uma Shankar Pandit Marg, Opposite Devasthan (Devi Mandir), Club Road, Muzaffarpur, Bihar-842 002, Tel: (0621) 2265091, **Patna** : 3rd Floor, Harshwardhan Arcade, Beside Lok Nayak Jai Prakash Bhawan, (Near Dak Bunglow Crossing) Fraser Road, Patna, Bihar-800 001, Tel: (0612) 2200047.

NORTH EAST REGION

Agartala : Surya Chowmohani, Surja Building (1st Floor) Hari Ganga Basak Road, West Tripura, Agartala, Tripura-799 001, Tel: 0381-2383995/0381-2387812, **Aizawl**: A 57, Zote Bakery, Lower Zarkawt, Chanmari District: Aizawl, State: Mizoram, PIN:796007, Tel No.:098625-01964, **Dibrugarh**: 1st Floor, House of Subhas Chandra Jain, New Market, H S Road, Near Hotel East End, District: Dibrugarh, State: Assam, PIN:786001, Tel No.: 072089-69717, **Guwahati**: 1st Floor, Hindustan Building, Motilal Nehru Road, Panbazar, Guwahati, Assam-781 001, Tel: +919531473544 / +919531473533, **Jorhat** : 1st Floor, Hotel President Commercial Complex, Gar Ali, Thana Road, Jorhat, Assam-785 001, Tel: (0376)2300024/25, , **Nagaon** : Dag No 791 of P.P No 491. on the ground floor .R.R.B ROAD R.R.B ROAD, Nagaon, Assam, Nagaon, NORTH EAST-782002 **Shillong** : 1st Floor, Saket Bhawan Above Mohini Store. Police Bazar, Shillong, Meghalaya-793 001, Tel: (0364)2500910, **Silchar** : 1st Floor N N Dutta Road, Premtala, Silchar, Assam-788 001, Tel: (03842)230082, **Tinsukia** : Ward No 6, Chirwapatty Road, Tinsukia, Assam-786 125, Tel: (0374)2340266/2341026.

ORISSA & JHARKHAND REGION

Angul : Floor, Plot No. 158. 159 situated at Gandhi Marg, Near Hanuman Temple Amalapada, Angul Town, Ward No. 18, P.O./P.S./Dist. Angul, Orissa Jharkhand-759122, **Balasore**: Plot. No. 570, 1st Floor, Station Bazar, Near Durga Mandap, Balasore, Odisha-756 001, Tel: 06782-241947, 06782-241894, **Berhampur(ODISHA)** : 4th East Side Lane Dharma Nagar, Gandhi Nagar, Berhampur, Odisha-760 001, Tel: 0680-2225094/2225095/2225096, **Bhubaneswar** : 1st Floor, Orissa Co-operative Housing Corporation Ltd Building 24, Janpath, Near Ram Mandir, Bhubaneswar, Odisha-751 001, Tel: 0674-2396995 /2394997 / 2391023, **Bhadrak**: 1st Floor, Hotel City Residency Complex, Naripur, Bonth Chhak, Near Old Bus Stand, District: Bhadrak, State: Odisha, PIN: 756100, Tel No.:06784-353181, **Bokaro** : Plot no: C-1, 20-C City Centre, Sector-4, Bokaro Steel City, Bokaro, Jharkhand-827 004, Tel: 06542-231702/ 233348, **Cuttack** : Plot-99, Ground Floor, Vivekananda Lane Badambadi Kathajodi Road, Badambadi, Cuttack, Odisha-753 012, Tel: 0671-2315350/51/52, **Deoghar** : Ground Floor of the building namely Durga Tower V.I.P Chowk, Court Road, Deoghar, Orissa Jharkhand-814112, **Dhanbad** : Unit No. 107 1st Floor, Ozone Plaza, Bank More, Dhanbad, Jharkhand-826001, Tel: 0326-2300519, **Jamshedpur** : 1-A, Ram Mandir Area, Main Road, Bistupur, Jamshedpur, Jharkhand-831 001, Tel: 0657-2321446, **Hazaribag**: 1st Floor, Dhiman Complex, Near Annada Chawk, Above Union Bank, District: Hazaribag, State: Jharkhand, PIN:825301, Tel No.: 06546-450988, **Kendujhar**: 1st Floor, Singh Market Complex, Sirazuddin Square, District: Kendujhar, State: Odisha, PIN: 758001, Tel No.:06766-351881 **Mayurbhanj**: 1st Floor, Prasanti Building, Ward No.5, Lalbazar, Baripada, District: Mayurbhanj, State: Odisha, PIN: 757001, Tel No.:06792-351691, **Ranchi**: Kujara Plex, 2nd Floor Opp. Wool House Main Road Ranchi Pin Code: 834 001 Jharkhand Phone No: 9264430127, **Rourkela** : Shree Vyas Complex, Ground Floor, Panposh Road, Near Shalimar Hotel, Rourkela, Odisha-769 004, Tel: 0661-2401116/7, **Sambalpur** : 1st Floor, R N Complex, Opp Budharaja High School, Beside LIC Building, Budharaja, Sambalpur, Odisha-768 004, Tel: 0663-3500075/2541214, **Puri** : 1st Floor Above Indian Bank, VIP Road, Puri, Orissa Jharkhand-752001, Tel: (06752) 353553.

WEST BENGAL REGION

Asansol : 1st Floor, 129 G T Road, Rambandhutala, Asansol, West Bengal-713 303, Tel: (0341) 2970089, 2221818, **Bankura** : shop/mulgies bearing No. 80/1/A on the Ground Floor “Gourab” situated at Natunachati, raghunathpur, Main Road, Bankura, West Bengal-722101, **Barasat** : 57 Jesore Road, 1st Floor, Sethpukur, Barasat, North 24 Paraganas,, West Bengal-700 124, Tel: 033-25844645/25844583, **Bardhaman** : 2nd Floor, Sree Gopal Bhavan, 37A, Parbirhata Bardhaman, West Bengal-713 103, Tel: 0342-264-7238/7722, **Berhampore (WB)** : 1/5 K K Banerjee Road, First Floor, Gorabazar, Berhampore, Murshidabad, West Bengal-742 101, Tel:

(03482) 274251, 277163, **Birbhum**: Pankajini Lodge, Ground Floor, Shantiniketan Road, Bhubandanga, Bolpur, District: Birbhum, State: West Bengal, PIN: 731204, Tel No.:03463-266053, **Coochbehar**: Ground Floor, Bani Mahal, Silver Jubilee Road, Ward No 6, Dharmatala More, District: Coochbehar, State: West Bengal, PIN:736101, Tel No.: 03582-450638 **Durgapur**: 3rd Administrative Building, 2nd Floor, City Centre, Asansol. Durgapur Development Authority, Durgapur, West Bengal-713 216, Tel: (0343) 2546 831/832, 2546 136, **Gangtok**: C/O S K Enterprise, 1st Floor, Near NBBB College, Tadong Bazar, National Highway 10, Gangtok, East Sikkim, Sikkim, PIN: 737102, **Haldia**: Premises No. 3/10, Akash Ganga Commercial Complex, 3rd Floor, Basudebpur, Khanjanchak, Haldia, District: Purba Medinipur, State: West Bengal, PIN: 721602, Tel No.: 03224-450398, **Jalpaiguri** : shop/mulgies bearing No. R.S. Khatian No. – 3659, R.S. Sheet No. – 33, R.S. Plot No. – 1038 Ground Floor of the building namely Sunny Apartment situated in Plot No. – 1038, bearing part of Holding No. 349/199/F/C/D, locality known as Club Road, Nayabasti, Jalpaiguri, West Bengal-735101, **Kalyani** : B-12/1, Near Central Park, Kalyani, Dist. Nadia, West Bengal-741 235, Tel: (033) 25025136, 25025135, **Kharagpur** : Atwal Real Estate, 1st Floor, " MS Tower", O T Road, Opp College INDA, Dist Midnapur (W), Kharagpur, West Bengal-721 305, Tel: 03222-228518, 228520, **Kolkata (Main)** : 29, Netaji Subhash Road, Kolkata, West Bengal-700 001, Tel: (033) 22436571/22134832, 2213 4853, **Krishnanagar**: 21, Ananta Hori Mitra Road, Utsab Building, 1st Floor, Nedarpara, Krishnanagar, Opposite DOMINOS Pizza Restaurant ,Beside HDFC Life Insurance Office, District: Nadia, State: West Bengal, PIN:741101, Tel No.:03472-291600, **Malda** : 10/26 K J Sanyal Road, 1st Floor, Opp Gazole Taxi Stand, Malda, West Bengal-732 101, Tel: 03512-223724, 03512-223728, **Raiganj**: 1st Floor, Beside, SBI Main Branch, M G Road, Raiganj, District: Uttar Dinajpur, State: West Bengal, PIN:733134, Tel No.:03523-299988, **Rash Behari** : Ground Floor, 99, Rash Behari Avenue, Kolkata, West Bengal-700 029, Tel: (033) 2463 9811/9813/9815, 2463 9812, **Salt Lake** : AD-55 Sector-1, Salt Lake City, Kolkata, West Bengal-700 064, Tel: (033) 46010410 / 46039069, **Serampore** : 6/ A/I/1, Roy Ghat Lane,"Hinterland Complex", Ground Floor, Serampore, Hooghly, West Bengal-712 201, Tel: (033) 26529153, 26529154, **Siliguri** : Vyom Sachitra, Pranima Mandir Road Ward No 4o, Siliguri, West Bengal-734 001.

SOUTH ZONE

ANDHRA PRADESH REGION

Anantapur : shop/mulgies bearing No. D.No.14-110, TVS Site, Subhash Road, Anantapur 3rd Floor of the building namely Vidyadhari Estates Private Limited situated in Subhash Road Anantapur Anantapur, Andhra Pradesh-515001, Tel: 08554-298294, **Guntur** : Door No. 31-9-832, 9th Line, Second Cross, Arundelpet Guntur, Andhra Pradesh-522 002, Tel: 0863-2333819/2329094, **Hyderabad (Main)** : Oasis Plaza, 1st Floor, 4-1-898 Tilak Road, Abids, Hyderabad, Telangana-500 001, Tel: 040-24750381/24750382/24750281, **Kadapa** : 42/377-14-3 Bhagya Nagar Colony Kadapa Andhra Pradesh- 516002 Tel: 08562-222240, **Kakinada**: 24-6-37/1, Ground Floor Revenue Ward No. 15, Ganjam Vari Street, Kakinada District: East Godavari, State: Andhra Pradesh PIN: 533 001, Tel No.:9177776868, **Kannur** : door No: 51/2277 on the 2nd Floor Grand Plaza Building situated at Fort Road Kannur Kannur, Andhra Pradesh-670001, Tel: 0497 2970086, **Karimnagar** : D.No. 1-2-50/22/1, Survey no. 256,257 and 258 Laxmi Nagar, Old Bazar, towards Kaman to Housing board road, Karimnagar Karimnagar, Andhra Pradesh-, Tel: 0878-2930171, **Khammam** : shop/mulgies bearing No. 2nd floor, 15-8-210/A (Old door no. 4-2-129/1) Srinagar Colony, Opposite to Khanapuramhaveli Police Station, Wyra Road, Khammam Khammam, Andhra Pradesh-507002, Tel: 08742-457684/9136016389, **Kurnool** : UCON Legend situated in D Nos 40/39-1 A and 40/39/3 old D. No 40/39-3-1-A and 40 /39-3B Kurnool City Kurnool City, Andhra Pradesh-518001, Tel: 08518-453280, **Nellore** : # 16/1433, 1st Floor, Sunshine Plaza, Ramalingapuram, Main Road, Nellore, Andhra Pradesh-524 003, Tel: 0861-2335818/19, **Nizamabad**: D. No. 5-6-430, Ward 5, Block 6, Shop A, Ginza View, First Floor, Bank of Baroda Building, Yellammagutta, Hyderabad Road, District: Nizamabad, State: Telangana, PIN: 503 003, **Ongole**: D. No. 2-397, Shop no. 24 & 25, Gupthas Midtown Ground Floor, Bilal Nagar, Revenue S. No. 117, Ward No. 28, Ongole District: Ongole, State: Andhra Pradesh PIN: 523 001, Tel No.: 8655773515, **Punjabgutta** : 6-3-679, 1st Floor, Elite Plaza, Green Land Road Punjabgutta, Hyderabad, Telangana-500 082, Tel: 040-23417426/7246, **Rajamahendravaram** : Door No.7-26-21, 1st Floor, Jupudi Plaza, Maturi Vari St.,T. Nagar, Rajamahendravaram, Dist- East Godavari, Andhra Pradesh-533 101, Tel: 0883-2440454/2432844/2425202, **Srikakulam**: Venkata Kameshwari Complex, Second Floor, One Way Traffic Road, Near Saraswathi Theatre, Srikakulam, District: Srikakulam, State: Andhra Pradesh PIN: 532 001, Tel No.:9866233369, **Tirupati** : D. No. 20-1-201-C, Ground Floor, Korlagunta Junction, Tirumala Bypass Road, Tirupati, Andhra Pradesh-517 501, Tel: 0877-2221307/2970306, **Vijayawada** : # 27-12-34 Ground Floor BSN Reddy Complex, Gudavallivari Street, Governorpet Vijayawada, Andhra Pradesh-520 002, Tel: 0866-2578819/2574129, **Vizianagaram**: Shop No. 6, Second Floor, PSN Estate, LTB Road, Near RTC Complex,

Vizianagaram, District: Vizianagaram, State: Andhra Pradesh, PIN: 535 003, Tel No.: 9866233369, **Visakhapatnam** : UTI Financial Centre # 47-1-99, 1st Floor Dwaraka Nagar, 6th Lane Beside BVK College Visakhapatnam, Andhra Pradesh - 530016, Tel: 0891-2748121 / 2748122 / 2550275, **Warangal** : D. No. 15-1-237, Shop No. 5, 5A & 6, Warangal City Centre Near Mulugu X Road, Warangal, Telangana-506 007, Tel: 0870-2441099/2440766/2440755.

KARNATAKA REGION

Bangalore (Main) : 1st Floor, Centenary Building, No 28, M G Road, Bengaluru, Karnataka-560 001, Tel: 080 25592125/130, **Belgaum** : 1st Floor, 'Indira', Dr. Radha Krishna Marg, 5th Cross, Subhash Market, Hindwadi, Belgaum, Karnataka-590 011, Tel: 0831-242 3647, **Bellary** : Sanganakallu Doddasharanappa Tower, 3rd Floor, Next to Ganesh Petrol pump, Main Road, Parvathi Nagar, Bellary Karnataka: 583 101 Tel: 08392 – 254648/255635, **Davangere** : No.998 (Old No.426/1A), "Satya Sadhana" Kuvempu Road, Lawers Street, K B Extension, Davangere, Karnataka-577 002, Tel: 08192-231731/30, **Gulbarga** : F-8, First Floor, Asian Complex, Near City Bus Stand, Head Post Office Road, Super Market, Gulbarga, Karnataka -585 101, Tel: (08472) 273864/65, **Hubli** : Kalburgi Square, 1st Floor, T B Road, Near Desai Cross, Hubli, Karnataka-580 029, Tel: 0836-2363963,2362061,2363188, **Karwar**: F7 1st Floor, Landmark Ultima, Opp SBI, KEB Road, Karwar, District: North Kanara, State: Karnataka PIN: 581301, Tel No.: 82919 70075, **Malleswaram** : No 60, Maruti Plaza, 8th Main, 18th Cross, Malleswaram West, Bangalore, Karnataka-560 055, Tel: 080 23340672, **Mangalore** : 103 /104, 1st floor, Indus Business Centre, Near Canara Bank, Bunts Hostel - Kadri Road, Mangalore, Karnataka-575002, Tel: (0824) - 2426290/2426258/2426325, **Mysore** : No. 399, Ground Floor, 14th Main, Saraswathipuram, Mysore, Karnataka: 570 009 Tel: 0821-2344425, **Shimoga** : Ground Floor, #321, 5th Parallel Road, Durgigudi, Shimoga, Karnataka-577201, Tel: 08182-295677, **Tumkur**: 3F-A, 3rd Floor, Leelamouli Mansion, Ashoknagar, 7th Cross, District: Tumkur, State: Karnataka, PIN: 572102, Tel No.: 9900092815, **Udipi** : shops no. /mulgis no. No5-4-107/3 and 5-4-107/2(1). on the First Floor of the building namely Chris Complex situated in Jodukatte, 76 Badagubettu Village, Kinnimulki ward Udipi, Karnataka-576101, Tel: 0820-2521194/4613393.

TAMIL NADU & KERALA

Anna Nagar : W 123, Third Avenue (First Floor, Above Karnataka Bank) Anna Nagar, Chennai, Tamil Nadu-600 040, Tel: (044) 48674862 & 35092987, **Alappuzha** : AMCW/14/2015 On The 1st Floor Of Sree Rajarajeswari Building Church Road, Mullackal Ward, Alleppey Alleppey, Tamil Nadu & Kerala-688011, Tel: 0477-4058080, **Chennai (Main)** : No 180, Capital Tower, Ground Floor, Opp To Hotel Palmgrove, Kodambakkam High Road, Nungambakkam, Chennai, Tamil Nadu-600 034, Tel: (044)- 48574545/48574546, **Cochin** : Ground Floor, Palacal Building, Chittor Road, Near Krishna Hospital Iyyattu Junction, Ernakulam, Cochin, Kerala-682 011, Tel: (0484) 2380259/2868743/2382163, **Coimbatore** : " R G Chambers", 1st Floor, 1023, Avinashi Road, Above RBL Bank Coimbatore, Tamil Nadu-641 018, Tel: (0422) 2220874 / 2221875, **Dindigul**: SASTI COMPLEX, First Floor, 95 M, Siluvathur Road, Kumaran Thirunagar, Near Kamarajar Kalyana Mahal, District: Dindigul, State: Tamil Nadu, PIN:624 004, Tel No.: 0451-2428186, **Erode** : Shop/Mulgies Bearing No. 16/1A First Floor Situated In Kumarasamy Street, Erode Erode, Tamil Nadu & Kerala-638001, **Kasaragod**: Geetha Complex, First Floor, Door No : 32/307/B, Nellikunnu Road, Post- Kasaragod, District: Kasaragod, State: Kerala, PIN: 671121, Tel No.: 9895736786, **Kottayam** : Muringampadam Chambers, Ground Floor, 17/480-F, CMS College Road, Kottayam, Kerala-686 001, Tel: (0481)-2560733; (0481)2560734, **Kozhikode** : Aydeed Complex, YMCA Cross Road, Kozhikode Calicut, Kerala-673 001, Tel: (0495) 2367284, **Kumbakonam**: Block -11, First Floor, No 16, Sarangapani Koil East Vadampoki Street @ TSR Big Street, Kumbakonam, District: Thanjavur, State: Tamil Nadu, PIN:612001, Tel No.: 0435-2422005 **Madurai** : No. 3 West Marret Street, LIC Building (1st Floor), Opposite To Railway Station, Madurai, Tamil Nadu-625 001, Tel: (0452)2338186, **Malappuram** : No.15/593Z8& 15/593Z9 On The 1st Floor Daliya Kpees Avenue Situated In Near Collector Bungalow, Uphill, Malappuram Malappuram, Tamil Nadu & Kerala-676505, Tel: 0483- 353 5745, **Nagercoil**: Shivas Arcade II, First Floor 130 A, Cape Road, Opposite to St. Joseph School, Nagercoil, District: Nagercoil, State: Tamil Nadu PIN: 629002, Tel No.: 04652- 250186, **Namakkal**: Periyannagounder Plaza, First Floor, No: 6/614/1D, Anna Nagar, Poyerikarai Road, Periyapatti, Namakkal, District: Namakkal, State: Tamil Nadu, PIN: 637001, Tel No.:04286- 224499, **Palakkad** : No. 28/351-9 On The First Floor A K Tower Situated In Palat Jn. Civil Station Road, Palakkad Palakkad, Tamil Nadu & Kerala-678001, Tel: 0491-3525625, **Pondicherry** : Door No. 20, Savitha Plaza, 100 Feet Road, Near Indira Gandhi Square Pondicherry, Pondicherry-

605005, Tel: 8433617552, **Salem** : Old No.20, New No. 60, 1st Floor, Ramakrishna Road, Opp to Aadhiparasakthi Temple, Salem, Tamil Nadu: 636007 Tel: 0427-2316163/ 4040273, **Tuticorin**: 22 D/8, Palai Road, West Kamaraj Nagar, Near (Government Medical College) Thoothukudi, District: Thoothukudi, State: Tamil Nadu, PIN: 628008, Tel No.: 0461 – 2330141, **Thanjavur**: No: 1 , Pakkirisamy Pillai Street, First Floor, Easwari Nagar, Thanjavur, District: Thanjavur, State: Tamil Nadu, PIN: 613004, Tel No.: 04362- 223436 **Thiruvananthapuram**: 1st Floor, Saran Chambers, Vellayambalam, Thiruvananthapuram, Kerala-695 010, Tel: (0471) 2721415;2723674, **Tiruchirapalli** : Kingston Park, No 19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirapalli, Tamil Nadu-620 017, Tel: (0431) 2770712, 2770713, **Tirunelveli** : 1st Floor, 10/4 Thaha Plaza South Bypass Road, Vannarpet, Tirunelveli, Tamil Nadu-627 003, Tel: (0462)2500186, **Tirupur** : 204, Tip Top Commercial Centre, 2nd Floor, 24-29, Bhadrakali Amman Kovil Second Street, College Road, Tirupur Tamil Nadu: 641602 Tel: 0421-2236339, **Trichur** : Kollannur Devassy Building, 26/621, 1st Floor Town Hall Road, Trichur, Kerala-680 020, Tel: (0487) 2331495, 2331496, 2331259, **Vellore** : Grand Lingam Residency, Sankaranpalayam, Arni Road, Vellore, Tamil Nadu-632 001, Tel: 0416-2235357.

UTI NRI CELL

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

OFFICE OF THE REGISTRAR

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

KFin TECHNOLOGIES LIMITED CENTRES

Abohar: C/o. Shri S K Goyal, Business Development Associate of UTI Mutual Fund, H. No. 1184, Street No.5, 7th Chowk, Abohar, Punjab-152 116, Tel.: 01634- 500238 **Azamgarh:** Shop No.18, Ground Floor, Nagarpalika Market, In front of Treasury Office, Civil Lines, Azamgarh-276 001, Uttar Pradesh Tel.: 7518801805, **Bangalore:** No.35, Puttana Road, Basavanagudi, Bangalore-560004, Phone No. 9611131412, **Begusarai:** C/o Dr Hazari Prasad Sahu Ward No 13, Behind Alka Cinema, Begusarai, Bihar – 851117, Tel.: 7518801807, **Borivali:** Surbhi Apartment, Ground Floor Shop No 5-8, SVP Road, Opp HDFC Bank, next to Jain Temple, Borivali (West), Mumbai 400092 Tel.: 9673606377 **Chinsura:** No : 96, PO: Chinsurah, Doctors Lane, Chinsurah 712101, West Bengal, Phone no. 033- 26801973, **Daltonganj:** C/o Mr Dimbesh Shrivastava, Mahendra Arcade, 2nd Floor, Near Zila School Chowk, Daltonganj, Dist. Palamau-822 101, Jharkhand, Mob.: 6562295044, **Deoria:** K. K. Plaza, above Apurwa sweets, Civil Lines Road, Deoria 274001, Uttar Pradesh, Phone No. 7518801811, **Eluru:**, D. No: 3B-15-1/1, Vaibhav Fort, Agraharam, Western Street, Eluru – 534001 Andhra Pradesh Tel.: 08812-222233, **Ferozpur:** The Mall Road, Chawla building 1st Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozepur 152002, Punjab, Phone No. 01632-241814, **Gangapur:** C/o Mr Laxmi Narayan Gupta, 98, Bharat Katla, Opposite Private Bus Stand, Gangapur City, Dist. Sawaimadhopur, Rajasthan-322 201, Tel. No. 07463-294775, **Ghazipur:** House no. 148/19, Mahua Bagh, Raini Katra, Ghazipur 233001, Uttar Pradesh, Phone No. 7518801814, **Gonda:** H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda 271001, Uttar Pradesh, Phone No. 7518801815, **Hoshiarpur:-** Unit No. SF6, The Mall Complex, 2nd Floor Opp.Kapila Hospital, Sutheri Road, Hoshiarpur Punjab. Pin -146001 Tel. No.01882500325, **Howrah:** C/o Shri Asok Pramanik, Uluberia-R.S., Majherraati, Jaduberia, Dist. Howrah, West Bengal, Pin-711316, Tel.: 033- 29557468, **Kaithal:** C/o Mr. Parvesh Bansal, Business Development Associate, S.C.O. No. 333, 1st Floor, Sector-20, Urban Estate, Kaithal, Haryana-136027, Tel. No.: (01746) 298 486, **Karnal:** 3, Randhir Colony Near Doctor J.C.Bathla Hospital ,Karnal-132 001, Haryana, Tel.:(0184) 44037677, **Karur:** No 88/11, BB plaza, NRMP Street, K S Mess Back side, Karur-639002, Tamil Nadu, Phone No. 04324-241755, **Nadiad:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, -387001, Gujarat, Tel.: 9824327979, **Kolkata:** 2/1 Russel Street, 4th floor, Kankaria Centre, Kolkata-70001, West Bengal, Phone No. 9836585149, **Kollam:** Sree Vigneswar Bhavan, Shastri Jn. Kollam-691 001, Kerala, Tel.: (0474) 2747055, **Mandi:** House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi-175001, Himachal Pradesh, Phone No. 7518801833, **Mirzapur:** Ground Floor, Triveni Campus Ratan Ganj, Mirzapur-231 001, Uttar Pradesh, Tel.: 05442-265528, **Moga:** 1st Floor, Dutt Road,

Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, Punjab, Pin-142 001, Tel.: (01636) 230792, **Morena:** House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena-476001, Madhya Pradesh, Phone No. 7518801838, **Mumbai:** 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next to Union Bank, Fort, Mumbai-400 001. Phone No. 022-46052082, **Nagercoil:** 45, East Car Street, 1st Floor, Nagercoil-629 001, Tamil Nadu Tel.: (04652) 233552, **New Delhi** - 305, New Delhi House, 27 Barakhamba Road, New Delhi- 110001, Tel No.011-41911300, **Palghat (Palakkad):**- No: 20 & 21 Metro Complex H.P. O. Road Palakkad H.P.O. Road Palakkad Kerala, PIN Code -678001 Contact number 9633072271, **Paradip:** C/o Mr Prasanna Kumar Routaray, New Trade Center-1, Unit No-5, 2nd Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha-754142, Tel.: (06722) 220077, **Pathankot:** 2nd Floor, Sahni Arcade, Adjoining Indra Colony Gate, Railway Road, Pathankot, Punjab-145 001, Tel. No. 0186 5074362, **Port Blair :** C/o Mr. P Krishna Murthy, Miduna Tower Ground Floor, 5 Middle Point, 122 M G Road Port Blair, -744101, Mobile: 03192 207146, **Renukoot:** C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonebhadra (U.P.), Renukoot 231217, Phone no.7518801842, **Rewa:** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa-486001, Madhya Pradesh, Phone No 07662-403450, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee-247 667, Tel.: 7518801845 **Satna:** C/o Shri. Ajay Dinkar Modak, Prem Nagar Near MPEB Office Satna-485 001, Madhya Pradesh, M- 7672310068, **Secunderabad** - JBS Station, Lower Concourse 1 (2nd Floor) Situated in Jubilee Bus Metro Station, Secunderabad 500009. **Shivpuri:** A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri-473551, Madhya Pradesh, Phone No. 7518801850, **Sitapur:** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001, Phone No. 7518801851, **Sonepat:** PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001 Tel.: 0130-4054883 **Srinagar :** C/o Smt Sunita Malla (Koul), 2nd Floor Room No -10, 2nd Floor Room No -10, Srinagar - 190001, Tel.: (0194) 2450031, **Sultanpur** - 1st Floor, Ramashanker Market, Civil Line, Sultanpur, Uttar Pradesh, Pin- 228001. Mobile No. 7518801854, **Supaul:** Lohiya Nagar, Ward no. 9, Near Om Hero Motor's Agency, Supaul- 852131 Bihar, Tel No. 9430696032, **Thane:** Room No. 302 3Rd Floor, Ganga Prasad, Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada, Thane West Mumbai, 400602 Maharashtra Tel.: 022 25303013, **Thiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank Ltd, Thiruvalla, Kerala-689 107. Tel.: (0469) -2740540, **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin-628 003, Tel.: (0461) 2334603, **Andheri :** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V .Road, Andheri East, Opp Andheri Court, Mumbai, 400069, 022-46733669, **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near DAV Girls College, Yamuna Nagar-135 001, Haryana. Tel.: 7518801857.

DUBAI REPRESENTATIVE OFFICE

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

MF UTILITY FOR INVESTORS

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

MF CENTRAL

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

Open Network for Digital Commerce (ONDC)

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