

SCHEME SUMMARY DOCUMENT

Scheme Code	399
Fund Name	UTI Credit Risk Fund
Option Names (Regular & Direct)	Regular Plan-Quarterly Reinvestment of IDCW, Regular Plan-Quarterly Payout of IDCW, Regular Plan-Monthly Reinvestment of IDCW, Regular Plan-Monthly Payout of IDCW, Regular Plan-Half-yearly Reinvestment of IDCW, Regular Plan-Half-yearly Payout of IDCW, Regular Plan-Growth, Regular Plan-Flexi Reinvestment of IDCW, Regular Plan-Flexi Payout of IDCW, Regular Plan-Annual Reinvestment of IDCW, Regular Plan-Annual Payout of IDCW, Direct Plan-Monthly Reinvestment of IDCW, Direct Plan-Monthly Payout of IDCW, Direct Plan-Flexi Reinvestment of IDCW, Direct Plan-Flexi Payout of IDCW, Direct Plan-Half-yearly Reinvestment of IDCW, Direct Plan-Half-yearly Payout of IDCW, Direct Plan-Annual Reinvestment of IDCW, Direct Plan-Annual Payout of IDCW, Direct Plan-Growth, Direct Plan-Quarterly Reinvestment of IDCW, Direct Plan-Quarterly Payout of IDCW, Regular Plan-Monthly Reinvestment of IDCW, Regular Plan-Monthly Payout of IDCW, Regular Plan-Half-yearly Reinvestment of IDCW, Regular Plan-Half-yearly Payout of IDCW, Regular Plan-Growth, Regular Plan-Flexi Reinvestment of IDCW, Regular Plan-Flexi Payout of IDCW, Regular Plan-Quarterly Reinvestment of IDCW, Regular Plan-Quarterly Payout of IDCW, Direct Plan-Monthly Reinvestment of IDCW, Direct Plan-Monthly Payout of IDCW, Direct Plan-Flexi Reinvestment of IDCW, Direct Plan-Flexi Payout of IDCW, Direct Plan-Half-yearly Reinvestment of IDCW, Direct Plan-Half-yearly Payout of IDCW, Direct Plan-Annual Reinvestment of IDCW, Direct Plan-Annual Payout of IDCW, Direct Plan-Growth, Direct Plan-Quarterly Reinvestment of IDCW, Direct Plan-Quarterly Payout of IDCW, Regular Plan-Annual Reinvestment of IDCW, Regular Plan-Annual Payout of IDCW,
Fund Type	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High interest rate risk and Relatively High Credit Risk (C-III)
Riskometer (at the time of the launch)	Moderately High
Riskometer (as on date)	Moderately High
Category as per SEBI Categorisation Circular	Debt - Credit Risk Fund
Potential Risk Class (as on date)	Relatively High interest rate risk and Relatively High

SCHEME SUMMARY DOCUMENT

Credit Risk (C-III)

Description, Objective of the Scheme	The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.
Stated Asset Allocation	Debt instruments (including securitised debt)*: 65-100% (Low to Medium) Money market instruments (including Triparty Repos on Government Securities or treasury bill & Repo): 0-35% (Low) Units issued by REITs & InvITs: 0-10% (Medium to High) *Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio
Face Value	10
NFO Open Date	Not Available
NFO Close Date	Not Available
Allotment Date	19/11/2012
Reopen Date	Not Available
Maturity Date (For close-ended funds)	Not Applicable
Benchmark (Tier 1)	CRISIL Credit Risk Fund CII Index
Benchmark (Tier 2)	Not Applicable
Fund Manager 1 - Name	Mr. Ritesh Nambiar
Fund Manager 1 - Type (Primary/Comanage/Description)	Primary
Fund Manager 1 - From Date	15/07/2015
Fund Manager 2 - Name	Mr. Kamal Gada
Fund Manager 2 - Type (Primary/Comanage/Description)	Co managed (Overseas)
Fund Manager 2 - From Date	18/07/2022

SCHEME SUMMARY DOCUMENT

Fund Manager 3 - Name	Not Applicable
Fund Manager 3 - Type (Primary/Comanage/Description)	Not Applicable
Fund Manager 3 - From Date	Not Applicable
Fund Manager 4 - Name	Not Applicable
Fund Manager 4 - Type (Primary/Comanage/Description)	Not Applicable
Fund Manager 4 - From Date	Not Applicable
Annual Expense (Stated maximum)	Regular Plan-1.64 ; Direct Plan-0.88
Exit Load (if applicable)	For subscriptions received w.e.f. October 1st, 2021 applicable Exit load: Redemption / Switch out within 12 months from the date of allotment – (i) NIL for upto 10% of the allotted Units (ii) 1.00 % for beyond 10% of the allotted Units.
Custodian	Stock Holding Corporation of India
Auditor	S. R. Batliboi & Co. LLP.
Registrar	KFin Technologies Limited
RTA Code (to be phased out)	COSQR-Regular Plan-Quarterly Reinvestment of IDCW, COSQD-Regular Plan-Quarterly Payout of IDCW, COSMR-Regular Plan-Monthly Reinvestment of IDCW, COSMD-Regular Plan-Monthly Payout of IDCW, COSHR-Regular Plan-Half-yearly Reinvestment of IDCW, COSHD-Regular Plan-Half-yearly Payout of IDCW, COSGG-Regular Plan-Growth, COSFR-Regular Plan-Flexi Reinvestment of IDCW, COSFD-Regular Plan-Flexi Payout of IDCW, COSAR-Regular Plan-Annual Reinvestment of IDCW, COSAD-Regular Plan-Annual Payout of IDCW, COS6R-Direct Plan-Monthly Reinvestment of IDCW, COS6D-Direct Plan-Monthly Payout of IDCW, COS5R-Direct Plan-Flexi Reinvestment of IDCW, COS5D-Direct Plan-Flexi Payout of IDCW, COS4R-Direct Plan-Half-yearly Reinvestment of IDCW, COS4D-Direct Plan-Half-yearly Payout of IDCW, COS3R-Direct Plan-Annual Reinvestment of IDCW, COS3D-Direct Plan-Annual Payout of IDCW, COS2G-Direct Plan-Growth, COS1R-Direct Plan-Quarterly Reinvestment of IDCW, COS1D-Direct Plan-Quarterly Payout of IDCW, COMDR-Regular Plan-Monthly Reinvestment of IDCW, COMDD-Regular Plan-Monthly Payout of IDCW, COHDR-Regular

SCHEME SUMMARY DOCUMENT

Plan-Half-yearly Reinvestment of IDCW, COHDD-Regular Plan-Half-yearly Payout of IDCW, COGPG-Regular Plan-Growth, COFDR-Regular Plan-Flexi Reinvestment of IDCW, COFDD-Regular Plan-Flexi Payout of IDCW, CODPR-Regular Plan-Quarterly Reinvestment of IDCW, CODPD-Regular Plan-Quarterly Payout of IDCW, COD6R-Direct Plan-Monthly Reinvestment of IDCW, COD6D-Direct Plan-Monthly Payout of IDCW, COD5R-Direct Plan-Flexi Reinvestment of IDCW, COD5D-Direct Plan-Flexi Payout of IDCW, COD4R-Direct Plan-Half-yearly Reinvestment of IDCW, COD4D-Direct Plan-Half-yearly Payout of IDCW, COD3R-Direct Plan-Annual Reinvestment of IDCW, COD3D-Direct Plan-Annual Payout of IDCW, COD2G-Direct Plan-Growth, COD1R-Direct Plan-Quarterly Reinvestment of IDCW, COD1D-Direct Plan-Quarterly Payout of IDCW, COADR-Regular Plan-Annual Reinvestment of IDCW, COADD-Regular Plan-Annual Payout of IDCW,

Listing Details

Not Listed

ISINs

Regular Plan-Quarterly Reinvestment of IDCW-INF789F1AMU0, Regular Plan-Quarterly Payout of IDCW-INF789F1AMT2, Regular Plan-Monthly Reinvestment of IDCW-INF789F1AND4, Regular Plan-Monthly Payout of IDCW-INF789F1ANC6, Regular Plan-Half-yearly Reinvestment of IDCW-INF789F1AMZ9, Regular Plan-Half-yearly Payout of IDCW-INF789F1AMY2, Regular Plan-Growth-INF789F1AMV8, Regular Plan-Flexi Reinvestment of IDCW-INF789F1ANB8, Regular Plan-Flexi Payout of IDCW-INF789F1ANA0, Regular Plan-Annual Reinvestment of IDCW-INF789F1AMX4, Regular Plan-Annual Payout of IDCW-INF789F1AMW6, Direct Plan-Monthly Reinvestment of IDCW-INF789F1AMS4, Direct Plan-Monthly Payout of IDCW-INF789F1AMR6, Direct Plan-Flexi Reinvestment of IDCW-INF789F1AMQ8, Direct Plan-Flexi Payout of IDCW-INF789F1AMP0, Direct Plan-Half-yearly Reinvestment of IDCW-INF789F1AMO3, Direct Plan-Half-yearly Payout of IDCW-INF789F1AMN5, Direct Plan-Annual Reinvestment of IDCW-INF789F1AMM7, Direct Plan-Annual Payout of IDCW-INF789F1AML9, Direct Plan-Growth-INF789F1AMK1, Direct Plan-Quarterly Reinvestment of IDCW-INF789F1AMJ3, Direct Plan-Quarterly Payout of IDCW-INF789F1AMI5, Regular Plan-Monthly Reinvestment of IDCW-INF789FB1T96, Regular Plan-Monthly Payout of IDCW-INF789FB1T88, Regular Plan-Half-yearly Reinvestment of IDCW-INF789FA1V52, Regular Plan-Half-yearly Payout of IDCW-INF789FA1V45, Regular Plan-Growth-INF789F01QZ1, Regular Plan-Flexi Reinvestment of IDCW-INF789FA1V94, Regular Plan-Flexi Payout of IDCW-INF789FA1V86,

SCHEME SUMMARY DOCUMENT

Regular Plan-Quarterly Reinvestment of IDCW-INF789F01RB0, Regular Plan-Quarterly Payout of IDCW-INF789F01RA2, Direct Plan-Monthly Reinvestment of IDCW-INF789FB1U10, Direct Plan-Monthly Payout of IDCW-INF789FB1U02, Direct Plan-Flexi Reinvestment of IDCW-INF789FB1U51, Direct Plan-Flexi Payout of IDCW-INF789FB1U44, Direct Plan-Half-yearly Reinvestment of IDCW-INF789FA1W10, Direct Plan-Half-yearly Payout of IDCW-INF789FA1W02, Direct Plan-Annual Reinvestment of IDCW-INF789FB1U36, Direct Plan-Annual Payout of IDCW-INF789FB1U28, Direct Plan-Growth-INF789F01YB6, Direct Plan-Quarterly Reinvestment of IDCW-INF789F01YD2, Direct Plan-Quarterly Payout of IDCW-INF789F01YC4, Regular Plan-Annual Reinvestment of IDCW-INF789FA1V78, Regular Plan-Annual Payout of IDCW-INF789FA1V60,

AMFI Codes (to be phased out) SEBI Codes

133344-Regular Plan - Annual IDCW;135290-Direct Plan - Annual IDCW;136302-Direct Plan - Flexi IDCW;120764-Direct Plan - Growth Option;135418-Direct Plan - Half-Yearly IDCW;120765-Direct Plan - Quarterly IDCW;131419-Direct Plan - Monthly IDCW;135051-Regular Plan - Flexi IDCW;117981-Regular Plan - Growth Option;135419-Regular Plan - Half-Yearly IDCW;117982-Regular Plan - Quarterly IDCW;131418-Regular Plan - Monthly IDCW

Investment Amount Details

Minimum Application Amount

Regular Plan-Quarterly Reinvestment of IDCW- Rs.5000, Regular Plan-Quarterly Payout of IDCW- Rs.5000, Regular Plan-Monthly Reinvestment of IDCW- Rs.5000, Regular Plan-Monthly Payout of IDCW- Rs.5000, Regular Plan-Half-yearly Reinvestment of IDCW- Rs.5000, Regular Plan-Half-yearly Payout of IDCW- Rs.5000, Regular Plan-Flexi Reinvestment of IDCW- Rs.5000, Regular Plan-Flexi Payout of IDCW- Rs.5000, Regular Plan-Annual Reinvestment of IDCW- Rs.5000, Regular Plan-Annual Payout of IDCW- Rs.5000, Direct Plan-Monthly Reinvestment of IDCW- Rs.5000, Direct Plan-Monthly Payout of IDCW- Rs.5000, Direct Plan-Flexi Reinvestment of IDCW- Rs.5000, Direct Plan-Flexi Payout of IDCW- Rs.5000, Direct Plan-Half-yearly Reinvestment of IDCW- Rs.5000, Direct Plan-Half-yearly Payout of IDCW- Rs.5000, Direct Plan-Annual Reinvestment of IDCW- Rs.5000, Direct Plan-Annual Payout of IDCW- Rs.5000, Direct Plan-Quarterly Reinvestment of IDCW- Rs.5000, Direct Plan-Quarterly Payout of IDCW- Rs.5000, Regular Plan-Monthly Reinvestment of IDCW- Rs.20000, Regular Plan-Monthly Payout of IDCW- Rs.20000, Regular Plan-Half-yearly Reinvestment of IDCW- Rs.20000, Regular Plan-Half-yearly Payout of

SCHEME SUMMARY DOCUMENT

IDCW- Rs.20000, Regular Plan-Growth- Rs.500, Regular Plan-Flexi Reinvestment of IDCW- Rs.20000, Regular Plan-Flexi Payout of IDCW- Rs.20000, Regular Plan-Quarterly Reinvestment of IDCW- Rs.20000, Regular Plan-Quarterly Payout of IDCW- Rs.20000, Direct Plan-Monthly Reinvestment of IDCW- Rs.20000, Direct Plan-Monthly Payout of IDCW- Rs.20000, Direct Plan-Flexi Reinvestment of IDCW- Rs.20000, Direct Plan-Flexi Payout of IDCW- Rs.20000, Direct Plan-Half-yearly Reinvestment of IDCW- Rs.20000, Direct Plan-Half-yearly Payout of IDCW- Rs.20000, Direct Plan-Annual Reinvestment of IDCW- Rs.20000, Direct Plan-Annual Payout of IDCW- Rs.20000, Direct Plan-Growth- Rs.500, Direct Plan-Quarterly Reinvestment of IDCW- Rs.20000, Direct Plan-Quarterly Payout of IDCW- Rs.20000, Regular Plan-Annual Reinvestment of IDCW- Rs.20000, Regular Plan-Annual Payout of IDCW- Rs.20000,

Minimum Application Amount in multiples of Rs.

1

Minimum Additional Amount

Regular Plan-Quarterly Reinvestment of IDCW-Rs.500, Regular Plan-Quarterly Payout of IDCW-Rs.500, Regular Plan-Monthly Reinvestment of IDCW-Rs.500, Regular Plan-Monthly Payout of IDCW-Rs.500, Regular Plan-Half-yearly Reinvestment of IDCW-Rs.500, Regular Plan-Half-yearly Payout of IDCW-Rs.500, Regular Plan-Growth-Rs.500, Regular Plan-Flexi Reinvestment of IDCW-Rs.500, Regular Plan-Flexi Payout of IDCW-Rs.500, Regular Plan-Annual Reinvestment of IDCW-Rs.500, Regular Plan-Annual Payout of IDCW-Rs.500, Direct Plan-Monthly Reinvestment of IDCW-Rs.500, Direct Plan-Monthly Payout of IDCW-Rs.500, Direct Plan-Flexi Reinvestment of IDCW-Rs.500, Direct Plan-Flexi Payout of IDCW-Rs.500, Direct Plan-Half-yearly Reinvestment of IDCW-Rs.500, Direct Plan-Half-yearly Payout of IDCW-Rs.500, Direct Plan-Annual Reinvestment of IDCW-Rs.500, Direct Plan-Annual Payout of IDCW-Rs.500, Direct Plan-Growth-Rs.500, Direct Plan-Quarterly Reinvestment of IDCW-Rs.500, Direct Plan-Quarterly Payout of IDCW-Rs.500, Regular Plan-Monthly Reinvestment of IDCW-Rs.500, Regular Plan-Monthly Payout of IDCW-Rs.500, Regular Plan-Half-yearly Reinvestment of IDCW-Rs.500, Regular Plan-Half-yearly Payout of IDCW-Rs.500, Regular Plan-Growth-Rs.500, Regular Plan-Flexi Reinvestment of IDCW-Rs.500, Regular Plan-Flexi Payout of IDCW-Rs.500, Regular Plan-Quarterly Reinvestment of IDCW-Rs.500, Regular Plan-Quarterly Payout of IDCW-Rs.500, Direct Plan-Monthly Reinvestment of IDCW-Rs.500, Direct Plan-Monthly Payout of IDCW-Rs.500, Direct Plan-Flexi Reinvestment of IDCW-Rs.500, Direct Plan-Flexi Payout of IDCW-Rs.500, Direct Plan-Half-yearly Reinvestment

SCHEME SUMMARY DOCUMENT

	of IDCW-Rs.500, Direct Plan-Half-yearly Payout of IDCW-Rs.500, Direct Plan-Annual Reinvestment of IDCW-Rs.500, Direct Plan-Annual Payout of IDCW-Rs.500, Direct Plan-Growth-Rs.500, Direct Plan-Quarterly Reinvestment of IDCW-Rs.500, Direct Plan-Quarterly Payout of IDCW-Rs.500, Regular Plan-Annual Reinvestment of IDCW-Rs.500, Regular Plan-Annual Payout of IDCW-Rs.500,
Minimum Additional Amount in multiples of Rs.	1
Minimum Redemption Amount in Rs.	Regular Plan-Quarterly Reinvestment of IDCW-Rs.500, Regular Plan-Quarterly Payout of IDCW-Rs.500, Regular Plan-Monthly Reinvestment of IDCW-Rs.500, Regular Plan-Monthly Payout of IDCW-Rs.500, Regular Plan-Half-yearly Reinvestment of IDCW-Rs.500, Regular Plan-Half-yearly Payout of IDCW-Rs.500, Regular Plan-Growth-Rs.500, Regular Plan-Flexi Reinvestment of IDCW-Rs.500, Regular Plan-Flexi Payout of IDCW-Rs.500, Regular Plan-Annual Reinvestment of IDCW-Rs.500, Regular Plan-Annual Payout of IDCW-Rs.500, Direct Plan-Monthly Reinvestment of IDCW-Rs.500, Direct Plan-Monthly Payout of IDCW-Rs.500, Direct Plan-Flexi Reinvestment of IDCW-Rs.500, Direct Plan-Flexi Payout of IDCW-Rs.500, Direct Plan-Half-yearly Reinvestment of IDCW-Rs.500, Direct Plan-Half-yearly Payout of IDCW-Rs.500, Direct Plan-Annual Reinvestment of IDCW-Rs.500, Direct Plan-Annual Payout of IDCW-Rs.500, Direct Plan-Growth-Rs.500, Direct Plan-Quarterly Reinvestment of IDCW-Rs.500, Direct Plan-Quarterly Payout of IDCW-Rs.500, Regular Plan-Monthly Reinvestment of IDCW-Rs.500, Regular Plan-Monthly Payout of IDCW-Rs.500, Regular Plan-Half-yearly Reinvestment of IDCW-Rs.500, Regular Plan-Half-yearly Payout of IDCW-Rs.500, Regular Plan-Growth-Rs.500, Regular Plan-Flexi Reinvestment of IDCW-Rs.500, Regular Plan-Flexi Payout of IDCW-Rs.500, Regular Plan-Quarterly Reinvestment of IDCW-Rs.500, Regular Plan-Quarterly Payout of IDCW-Rs.500, Direct Plan-Monthly Reinvestment of IDCW-Rs.500, Direct Plan-Monthly Payout of IDCW-Rs.500, Direct Plan-Flexi Reinvestment of IDCW-Rs.500, Direct Plan-Flexi Payout of IDCW-Rs.500, Direct Plan-Half-yearly Reinvestment of IDCW-Rs.500, Direct Plan-Half-yearly Payout of IDCW-Rs.500, Direct Plan-Annual Reinvestment of IDCW-Rs.500, Direct Plan-Annual Payout of IDCW-Rs.500, Direct Plan-Growth-Rs.500, Direct Plan-Quarterly Reinvestment of IDCW-Rs.500, Direct Plan-Quarterly Payout of IDCW-Rs.500, Regular Plan-Annual Reinvestment of IDCW-Rs.500, Regular Plan-Annual Payout of IDCW-Rs.500,
Minimum Redemption Amount in Units	Not Applicable

SCHEME SUMMARY DOCUMENT

Minimum Balance Amount (if applicable)	Not Applicable
Minimum Balance Amount in Units (if applicable)	Not Applicable
Max Investment Amount	Not Applicable
Minimum Switch Amount (if applicable)	Not Applicable
Minimum Switch Units	Not Applicable
Switch Multiple Amount (if applicable)	Not Applicable
Switch Multiple Units (if applicable)	Not Applicable
Max Switch Amount	Not Applicable
Max Switch Units (if applicable)	Not Applicable
Swing Pricing (if applicable)	Yes
Side-pocketing (if applicable)	Enabled (Existing -1)
SIP SWP & STP Details	
Frequency	SIP - Daily (D), Weekly (W), Monthly (M), Quarterly(Q) SWP - Monthly, Quarterly, Halfyearly (H), Yearly (Y) STP - Daily, Weekly, Monthly, Quarterly
Minimum Amount	SIP - D-500/W-500/M-500/Q-1500 SWP - M-500/Q-500/H-500/Y-500 STP - D-100/W-1000/M-1000/Q-3000
In Multiple of	SIP - Re. 1 SWP - Re. 1 STP - Re. 1
Minimum Instalments	SIP - Daily - 6, Weekly - 6, Monthly - 6, Quarterly - 4 SWP - Monthly-3, Quarterly-3, Halfyearly-3, Yearly-3 STP - Daily-20, Weekly-6, Monthly-6, Quarterly-2
Dates	Any day
Maximum Amount (if any)	Not Applicable