

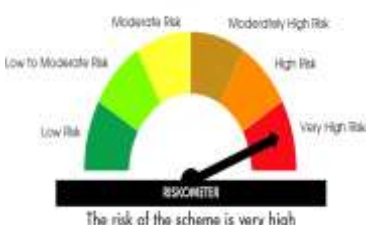
SCHEME INFORMATION DOCUMENT

SECTION I

UTI Nifty500 Shariah Index Fund

(An open-ended scheme replicating/tracking Nifty500 Shariah TRI)

S.O.1

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	Scheme Risk-o-meter: UTI Nifty500 Shariah Index Fund	Benchmark Risk-o-meter: Nifty500 Shariah TRI#
- Returns that are commensurate with the performance of the Nifty500 Shariah Index over long term, subject to tracking error. - Investment in securities covered by the Nifty500 Shariah Index	 The risk of the scheme is very high	 The risk of the benchmark is very high

S.O.3

Product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Based on the Index Composition as on August 29, 2025.

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

Offer of Units of Rs. 10/- each during the New Fund Offer and Continuous Offer of Units at NAV based prices

New Fund Offer Opens on: , 2025

New Fund Offer Closes on: , 2025

Scheme Reopens on: , 2025

New Fund Offer shall remain open for subscription for a minimum period of 3 working days but will not be kept open for more than 15 calendar days

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.

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

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

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

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

This Scheme Information Document is dated August 20, 2025.

DISCLAIMER FOR INDICES

NSE INDICES LIMITED DISCLAIMERS FOR NIFTY500 SHARIAH INDEX

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NSE Indices Limited do not guarantee the accuracy and/or the completeness of the Nifty500 Shariah Index or any data included therein and NSE Indices Limited shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE Indices Limited does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Nifty500 Shariah Index or any data included therein. NSE Indices Limited makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE Indices Limited expressly disclaim any and all liability for any claims ,damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
S.O.1	I. Name of the scheme	UTI Nifty500 Shariah Index Fund
	II. Category of the Scheme	Equity Index Fund
S.O.7	III. Scheme Type	An open-ended scheme replicating/tracking Nifty500 Shariah TRI
	IV. Scheme Code	To be disclosed after obtaining scheme code
S.O.5	V. Investment Objective	The Investment Objective of the Scheme is to provide returns that, before expenses, corresponds to the total return of the securities as represented by the underlying index, subject to tracking error. However, there can be no assurance that the investment objective of the scheme will be achieved.
	VI. Liquidity / Listing Details	Liquidity The scheme will offer subscription and redemption of units at applicable NAV on every business day on an ongoing basis within 5 business days from the date of allotment. Listing The Scheme is an open-ended scheme under which sale and repurchase will be made on a continuous basis and therefore listing on stock exchanges is not envisaged. However, the Trustee may at their discretion list the units on any Stock Exchange.
VII	Benchmark (Total Return Index)	Nifty500 Shariah TRI The performance of the Scheme will be benchmarked against Nifty500 Shariah TRI as the scheme tracks the Nifty500 Shariah Index passively. The composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the scheme The benchmark selected is in line with provision for selection of benchmark “For Index Funds”, as prescribed under clause 1.9.2 of para 1.9 under Chapter 1 of SEBI Master Circular for Mutual Funds.
		The Mutual Fund shall declare the Net asset value for the scheme by 11 p.m. on every business day on the website of UTI Mutual Fund, www.utimf.com; and on AMFI’s website www.amfiindia.com. 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. Further details please refer Section II.
VIII	NAV Disclosure	
IX	Applicable timelines	The redemption proceeds shall be paid to the unitholders within 3 (three) working days from the date of redemption. In the event of failure to payment of the redemption or repurchase proceeds within the period specified above, UTI AMC shall be liable to pay interest to the unitholders at such rate as may be specified by the SEBI vide provision no. 14.2 of Master Circular for Mutual Funds, for the period of such delay; (presently @ 15% per annum).
X	Plans and Option	The Scheme offers following Plans: Regular Plan Direct Plan Both the Plans offer only Growth Option. Growth Option

		Ordinarily no IDCW will be made under this option. All income generated and profits booked will be ploughed back and returns will be reflected through the NAV. Direct Plan: Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor. The Direct Plan will be a separate plan under the Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc. and will have a separate NAV. No commission shall be paid / charged from Direct Plan. Portfolio of the Scheme under the Regular Plan and Direct Plan will be common. How to apply: Investors subscribing under Direct Plan of UTI Nifty500 Shariah Index Fund will have to indicate “Direct Plan” against the Scheme name in the application form, for example. “UTI Nifty500 Shariah Index Fund – Direct Plan”. Treatment of applications under “Direct” / “Regular” Plans: <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table>	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
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6	Direct	Regular	Direct Plan																																			
7	Mentioned	Regular	Regular Plan																																			
8	Mentioned	Not Mentioned	Regular Plan																																			
XI	Load Structure	Load Structure: Entry Load : Not Applicable# # In terms of 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 by the Scheme to the investor effective August 1, 2009. Exit Load : Nil																																				
XII	Minimum Application Amount / switch in	Minimum amount of investment during NFO and On an Ongoing basis under all Plans and Options Minimum initial investment amount is Rs. 1,000/- and in multiples of Re.1/- thereafter. Subsequent minimum investment amount under a folio is Rs.1,000/- and in multiples of Re.1/- thereafter with no upper limit. Note: Allotment of units will be done after deduction of applicable stamp duty, if any. Minimum SIP Amount																																				

		The minimum SIP amount for Daily, Weekly and Monthly SIP is Rs.500/- and in multiples of Re.1/- thereafter. The minimum SIP amount for Quarterly SIP is Rs. 1,500/- and in multiples of Re.1/- thereafter	
XIII	Minimum Additional Purchase amount	Subsequent minimum investment amount under a folio is Rs.1,000/- and in multiples of Re.1/- thereafter with no upper limit. Note: Allotment of units will be done after deduction of applicable stamp duty, if any.	
XIV	Minimum Redemption / switch out Amount	The minimum Redemption amount is Rs.1/- 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	New Fund Offer Period This is the period during which a new scheme sells its units to the investors	UTI Nifty500 Shariah Index Fund NFO opens on: , 2025 NFO closes on: , 2025 New Fund Offer shall remain open for subscription for a minimum period of 3 working days but will not be kept open for more than 15 calendar days Any changes in the pre closure and extension of the offer will be published through notice on the website of AMC i.e. https://www.utimf.com/ .	
XVI	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	Offer of Units of Rs. 10/- each during the New Fund Offer and Continuous Offer of Units at NAV based prices	
XVII	Segregated portfolio / side pocketing disclosure	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 in clause no. 4.4 under Chapter 4 of SEBI Master Circular for Mutual Funds. The creation of a segregated portfolio shall be optional and at the discretion of UTI AMC. Please refer to SAI for further details.	
XVIII	Stock lending	The Scheme will participate in stock lending. For details kindly refer SAI.	
XIX	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	
XX	Investor services	Name and Address of Registrar KFin Technologies Limited., Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32 Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032,	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,

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S.O.53

S.O.35

S.O.61

		Board No: 040 - 6716 2222, Fax no : 040 - 6716 1888, Email: uti@kfintech.com	Bandra (East), Mumbai – 400 051 Tel: 022-6678 6666/6678 6258 Investors may post their grievances at our website: www.utimf.com or e- mail us at service@uti.co.in									
XXI	Special product / facility available during the NFO and on ongoing basis	Special Products / Facilities Offered 1. Systematic Investment Plan (SIP) a. Step up facility b. Any Day SIP c. Micro SIP (Non PAN exempt folios) d. Pause facility I. Systematic Investment Plan (SIP): Existing unit holders can join SIP by quoting the existing folio no. / Investor ID on the SIP application form. New investors should attach the SIP Enrolment Form along with the Scheme Application Form. (i) SIP is offered with following Periodicity. 1. Daily Systematic Investment Plan 2. Weekly Systematic Investment Plan 3. Monthly Systematic Investment Plan (MSIP) and 4. Quarterly Systematic Investment Plan (QSIP). (ii) The applications of SIP) will be accepted at all Official Points of Acceptance (OPAs). No outstation cheques will be accepted. Unitholders are required to submit all the post-dated cheques at one go and not in a staggered manner. (iii) The disbursal of SIP cheques could be as under: <table><tr><td></td><td>Daily, Weekly and Monthly Option</td><td>Quarterly Option</td></tr><tr><td>New investor</td><td>1 Cheque of initial investment + 5 Cheques (Min)</td><td>1 Cheque of initial investment + 3 Cheques</td></tr><tr><td>Existing unit holder</td><td>6 Cheques (Min)</td><td>4 Cheques</td></tr></table> Note: If an unit holder desires to submit 12 cheques under the monthly option, the same will be accepted. (iv) The first investment cheque could be of any date and any amount (subject to minimum applicable amount) and other cheques should be of a uniform date (Date can be any date of the month). However, there should be a gap of minimum one month between the 1st investment cheque and the subsequent cheques. (v) Units Allotment: Units will be allotted at (closing NAV of the day on which the funds are available for utilization) purchase price declared for the Scheme on the SIP Date opted by the investor in the SIP enrolment form. In case, the date falls on a non-business day or falls during a book closure period, the immediate next business day will be taken into account for the purpose of determining the price. The unit allotment will be done as per the NAV applicable depending on the date of realisation. (vi) Account statement: An account statement will be issued to the unitholder normally within 5 business days from the date of first transactions / cheque realization and thereafter on each transaction. However, in case of SIP & STP, the statement will be issued once every quarter ending March, June, September and December within 10 working days of the end of the respective quarter. The first Statement of Accounts shall however be issued within 10 working days of the initial transaction.			Daily, Weekly and Monthly Option	Quarterly Option	New investor	1 Cheque of initial investment + 5 Cheques (Min)	1 Cheque of initial investment + 3 Cheques	Existing unit holder	6 Cheques (Min)	4 Cheques
	Daily, Weekly and Monthly Option	Quarterly Option										
New investor	1 Cheque of initial investment + 5 Cheques (Min)	1 Cheque of initial investment + 3 Cheques										
Existing unit holder	6 Cheques (Min)	4 Cheques										

		(vii) Switch in/out, Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP) will also attract Load like regular Purchases and Redemption. (viii) The Auto Debit Facility is available as under: A. Auto Debit (Direct Debit): The Direct Debit Facility is available only with the banks with which UTI AMC or its service provider has tie up for Direct Debit. B. NACH (National Automated Clearing House):- SIP is also available through NACH platform of National Payments Corporation of India (NPCI) wherein mandates are registered based on the scanned images by destination bank (s) or through the eNACH platform of NPCI or under any other platform / arrangement as may be applicable. The timelines for registration is 21 days in case of mandate registration through scanned image and 3 working days in case of eNACH platform. The investor's bank should be participating in the NACH Clearing. The daily and weekly frequencies will be available for SIPs registered using Electronic mode only. SIP facility is available subject to terms and conditions. Please refer to the SIP enrolment form for terms and conditions before enrolment. Investor can register for multiple SIP debits for the same cycle date, same folio and the same scheme subject to a maximum of 10 such debits. Investor needs to submit fresh SIP mandate for the additional amount. The facility of issuing units in Demat mode is extended for investments through SIP under various options of the Scheme (s) / Plan (s) of the Fund offering SIP, wherever the Investor provides demat account details. The units will be allotted in demat form based on the applicable Net Asset Value (NAV) per unit as per the Scheme Information Document (SID) / Statement of Additional Information (SAI) and will be credited to the Investor's Demat Account on a weekly basis upon receipt of details of realization of funds from the bank/service provider. For example, Units will be credited to Investor's Demat Account every Monday for realization status received in last week from Monday to Friday. 1. Step up' facility: Under this facility, an Investor can opt for stepping up his SIP amount at specified intervals (Half-yearly / Yearly). Upon exercising this option, the SIP debit amount will increase by the amount specified by the Investor at the Intervals opted. For example, an Investor gives a SIP Mandate for 5 years in Scheme A for an amount of Rs.1,000/- which starts on August 1, 2020 and also opts for this 'Step up' facility with the interval frequency as 'Yearly' & SIP Step Up amount as Rs.1,000/-. In this case, the SIP will run as under: <table border="1"> <thead> <tr> <th>SIP Period (Dates)</th><th>Regular SIP without 'Step Up' facility</th><th>With 'Step Up' facility of Rs.1,000/- as 'Step Up' amount and frequency as 'Yearly'</th></tr> </thead> <tbody> <tr> <td>From August 1, 2020 to July 31, 2021</td><td>Rs.1,000/-</td><td>Rs. 1,000/-</td></tr> <tr> <td>From August 1, 2021 to July 31, 2022</td><td>Rs.1,000/-</td><td>Rs. 2,000/-</td></tr> </tbody> </table>	SIP Period (Dates)	Regular SIP without 'Step Up' facility	With 'Step Up' facility of Rs.1,000/- as 'Step Up' amount and frequency as 'Yearly'	From August 1, 2020 to July 31, 2021	Rs.1,000/-	Rs. 1,000/-	From August 1, 2021 to July 31, 2022	Rs.1,000/-	Rs. 2,000/-
SIP Period (Dates)	Regular SIP without 'Step Up' facility	With 'Step Up' facility of Rs.1,000/- as 'Step Up' amount and frequency as 'Yearly'									
From August 1, 2020 to July 31, 2021	Rs.1,000/-	Rs. 1,000/-									
From August 1, 2021 to July 31, 2022	Rs.1,000/-	Rs. 2,000/-									

		<table border="1"> <tr> <td>From August 1, 2022 to July 31, 2023</td><td>Rs.1,000/-</td><td>Rs. 3,000/-</td></tr> <tr> <td>From August 1, 2023 to July 31, 2024</td><td>Rs.1,000/-</td><td>Rs. 4,000/-</td></tr> <tr> <td></td><td>And So on.....</td><td>And So on.....</td></tr> </table> The Minimum SIP Step Up amount will be Rs.500/- and in multiples of Rs.100/-. If the 'Step Up' amount is mentioned and the 'frequency' is not mentioned, then the default frequency shall be taken as 'Yearly'. Similarly, if the 'frequency' is mentioned and 'Step Up' amount is not mentioned, then the 'Step Up' amount shall be considered as Rs.500/-. The detailed terms and conditions are available in the respective Service Request Form. Facility to Change the SIP from one eligible Scheme to another eligible Scheme under SIP facility / change in any attributes of SIP like changes in Date, Amount: Under this facility, an Investor can opt to change the eligible scheme during the tenure of the SIP, without having to terminate the existing SIP. He may also change any of the attributes like SIP Date, SIP Amount during the existence of the SIP Period. For example, an Investor who had opted for a tenure of 5 years for SIP in Scheme-A, after continuing the SIP for a period of say 3 years, can change the Scheme to Scheme-B for the rest of the period, instead of the existing process of cancelling the SIP Mandate of Scheme-A and giving fresh mandate for Scheme-B. The Scheme/s can be changed multiple times during the tenure of SIP. Investors may avail this facility any time during the tenure of the SIP. The application for such changes should be submitted at least 15 days prior to the next SIP installment amount due date. 2. Any Day SIP: Investors can choose any date of his/her preference as SIP Debit Date. If in any month, the SIP Debit Date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the SIP Debit Date for those months shall be the last available Business Day in that month. All other terms & conditions of the eligible Scheme(s)/Plan(S) will remain unchanged. UTI AMC reserves the right to amend / terminate this facility at any time, keeping in view business / operational exigencies. 3. 'Pause' facility under Systematic Investment Plan (SIP) The unit holder(s) who have registered their Systematic Investment Plan in any of the Schemes, can opt to Pause the SIP debits subject to terms and conditions defined hereunder. (a) Available Mode: The Pause facility is available for SIPs registered using any of the modes (Physical / Electronic). This facility will not be available for Mandates registered under Standing Instruction mode under Direct Debit arrangement. (b) Available Schemes: The Pause Facility is available in all the Schemes that are eligible for SIP. (c) Limitations:	From August 1, 2022 to July 31, 2023	Rs.1,000/-	Rs. 3,000/-	From August 1, 2023 to July 31, 2024	Rs.1,000/-	Rs. 4,000/-		And So on.....	And So on.....
From August 1, 2022 to July 31, 2023	Rs.1,000/-	Rs. 3,000/-									
From August 1, 2023 to July 31, 2024	Rs.1,000/-	Rs. 4,000/-									
	And So on.....	And So on.....									

		i) SIP Pause can be opted only after payment of first 6 installments from the start of SIP. ii) SIP Pause can be opted only 2 times during the entire life time of a SIP mandate. (d) Minimum and Maximum Duration of Pause: The 'Pause' facility can be exercised for the following duration, per instance: <table border="1"> <thead> <tr> <th>Frequency of SIP</th><th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Daily / Weekly / Monthly</td><td>One Month</td><td>Six Months</td></tr> <tr> <td>Quarterly</td><td>90 days</td><td>180 days</td></tr> </tbody> </table> (e) Turnaround time for activation of Pause SIP: All the requests for Pause facility must be submitted at least 10 calendar days in advance of the next SIP Debit due date. (f) General Conditions: i) SIP Debit will automatically resume after the completion of the Pause Period. ii) If Pause facility period coincides with Step Up registered in the SIP, the Stepped up amount will be debited after the closure of the Pause Period. (g) Termination of Pause Facility: Pause facility can be cancelled by submitting a signed request by the investor. Upon cancellation of the SIP Pause registered in the folio, the SIP Debits will automatically start. (h) The Trustee reserves the right to change/modify the terms and conditions of Pause facility under SIP or withdraw the facility at a later date. 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) in the Schemes of UTI Mutual Fund: <table border="1"> <thead> <tr> <th>Sr. no</th><th>SIP Interval</th><th>No. of failed debit attempts prior to cancellation of SIP</th></tr> </thead> <tbody> <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> </tbody> </table> In case of a request placed by the investor for cancellation of SIP, the cancellation of auto-debit/SIP shall be processed within 10 calendar days of such request placed by the investor. II. Systematic Withdrawal Plan (SWP) Systematic Withdrawal Plan (SWP) will be available under the scheme. The features of the Systematic Withdrawal Plan are as under. a) Options of the SWP: Monthly / Quarterly / Half Yearly / Annual options will be available under SWP. b) SWP Dates: Any pre-specified date of every month. In case the date falls on a holiday / book closure period, the next business day will be considered for this purpose. However, if in any month, the SWP date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the SWP for those dates shall be processed for the last available Business Day in that month.	Frequency of SIP	Minimum	Maximum	Daily / Weekly / Monthly	One Month	Six Months	Quarterly	90 days	180 days	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
Frequency of SIP	Minimum	Maximum																								
Daily / Weekly / Monthly	One Month	Six Months																								
Quarterly	90 days	180 days																								
Sr. no	SIP Interval	No. of failed debit attempts prior to cancellation of SIP																								
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3	Monthly	3																								
4	Bi-monthly, Quarterly or Longer interval SIPs	2																								

		SWP request will be registered and activated within T+1 working day from the date of clear funds available under the scheme. c) Minimum Investment All the options i.e. monthly, quarterly, half yearly and annual options will have the minimum investment amount as applicable. There is no maximum limit. d) Eligibility: Investment under Growth option of the scheme are eligible. SWP will start after a cooling period of one month (excluding the month of investment). e) Methodology: The amount of monthly / quarterly / half yearly / annual payment desired by the unitholder would have to be indicated in the application form subject to the following minimum limits. <table><tr><th>Option</th><th>Minimum SWP (INR)</th><th>Thereafter in multiples of (INR)</th><th>Minimum no. of installments</th></tr><tr><td>Monthly</td><td>500</td><td>1</td><td>3</td></tr><tr><td>Quarterly</td><td>500</td><td>1</td><td>3</td></tr><tr><td>Half Yearly</td><td>500</td><td>1</td><td>3</td></tr><tr><td>Annual</td><td>500</td><td>1</td><td>3</td></tr></table> Minimum amount of redemption: The redemption will continue till the outstanding amount in the folio is reduced to nil or such other amount as may be decided by UTI AMC from time to time. If the amount in the folio is less than the opted amount, the available amount will be paid to the unitholder. Further, if, say, the opted amount under SWP is Rs.1000/- and during the course of SWP, an amount of Rs.1500/- only is left in the account, the entire outstanding amount of Rs.1500/- may be paid out at one go, at the discretion of the UTI AMC. For the transactions through SWP, the provision of “Minimum Redemption amount” and “Minimum balance” as specified in the respective Scheme Information Document (SID) of the scheme will not be applicable. f) Redemption of units: Based on the option viz. Monthly / Quarterly / Half Yearly / Annual opted for by the investor, appropriate number of units equivalent to the amount of the monthly / quarterly / half yearly / annual payment will be redeemed on First In First Out (FIFO) basis and the unit holder’s account will be debited to that extent on the first business day of each month / quarter / half year / annual, as the case may be. Redemption of units under SWP will be at NAV after deducting the applicable exit load for respective schemes. g) Withdrawal from SWP: In case, any investor wants to withdraw from the SWP, he/she may do so by intimating UTI AMC in writing at least 15 days in advance of the next SWP date. h) Termination of SWP: SWP will automatically get terminated under the following conditions: I. The unit holding under the scheme becomes nil. II. In the case of death of the first unit holder. III. If the unit holder wishes to terminate at any time by sending a written request to Official Points of Acceptance. The request will be acted upon not later than 15 days after receipt of the letter. i) Receipt by unitholder to discharge UTI AMC The receipt by the unitholder for any amount paid to him/her in respect of the outstanding units shall be deemed to be a good discharge to the UTI AMC. III. Systematic Transfer Plan (STP): (Available as Destination Scheme and Source Scheme) It is a facility wherein investor can opt to transfer a fixed amount at regular intervals from one designated scheme to another designated	Option	Minimum SWP (INR)	Thereafter in multiples of (INR)	Minimum no. of installments	Monthly	500	1	3	Quarterly	500	1	3	Half Yearly	500	1	3	Annual	500	1	3
Option	Minimum SWP (INR)	Thereafter in multiples of (INR)	Minimum no. of installments																			
Monthly	500	1	3																			
Quarterly	500	1	3																			
Half Yearly	500	1	3																			
Annual	500	1	3																			

		scheme of UTI MF. Please refer the SID for the eligible schemes / plans / Options. Minimum Amount of Investment: Minimum amount of investment in case of new investment / Unit value in case of existing investment in the source scheme for registration of STP is Nil. Periodicity of transfer: STP facility is offered with the following periodicity: Daily, Weekly, Monthly and Quarterly. Weekly STP will not be allowed, if the STP under the folio is already registered with any other frequency (Daily / Monthly / Quarterly). Transfer of funds: Transfer of funds will take place from source scheme to destination scheme for the schemes mentioned above in the table. Date of transfer: Unitholders will be eligible to transfer a fixed amount on daily basis i.e. on every business day under Daily periodicity; on any pre-specified date frequency of the month under Weekly periodicity; on any pre-specified date of each month under the Monthly periodicity and on any pre-specified date of the first month of each quarter, under Quarterly periodicity. If that day being a holiday, next business day would be considered for the transaction. However, if in any month, the STP date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the STP for those dates shall be processed for the last available Business Day in that month. STP will be registered and activated within T+1 working day from the date of clear funds available under the scheme. Minimum amount of transfer: The minimum amount to be transferred is Rs.100/- per business day under Daily Periodicity; Rs.1000/- under the Weekly Periodicity; Rs.1,000/- under the Monthly Periodicity and Rs.3,000/- under the Quarterly Periodicity. Maximum amount of transfer: There is no upper limit for transfer under all the periodicities. Minimum number of STP: Minimum number of STP will be 20 under Daily Periodicity, 6 under Weekly Periodicity, 6 under Monthly Periodicity and 2 under Quarterly Periodicity. There will be no upper limit. If the minimum number is not mentioned, then by default, the transaction to be continued till the amount in the source scheme gets exhausted. Transfer of amount: The transfer of amount from the source scheme to the destination scheme will be effected by redeeming the units of the source scheme at applicable NAV as on specified date and the amount will be converted into units as per applicable NAV under the destination scheme as on the specified date. Load: Load structure existing at the time of investment under source / destination scheme will be applicable under the respective schemes. Termination of STP: STP will automatically get terminated under the following conditions: The unit holdings under the source scheme becomes nil or lower than minimum amount to be transferred as stipulated. ➤ In the case of death of the first unit holder. ➤ If the unit holder wishes to terminate at any time by sending a written request to official points of acceptance. Such notice will have to be sent at least 15 calendar days prior to the due date of the next transfer date. ➤ If lien or pledge or STOP is marked against the units in the source scheme. - The provision of “Minimum Application Amount” and “Minimum Redemption Amount” if specified in the respective scheme information document of the source and destination scheme will not be applicable in the case of transaction through STP. If the residual
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		amount in source Scheme is less than the scheme minimum amount, then the residual amount will be included in the last STP installment. However, on termination of STP, if the balance in the destination scheme is found to be below the minimum amount as per the provisions of scheme, the same will be redeemed at the redemption price applicable on the effective date of termination under the conditions stated in 12.j. above. 1. STP request will be registered for a folio, even if it is already under Systematic Investment Plan (SIP), Monthly Withdrawal Plan (MWP) or Fixed Withdrawal Plan (FWP). UTI AMC reserves the right to change / modify the terms & conditions of STP facility at any time. For more details / information, please do refer to our Systematic Transfer Plan (STP) – Enrolment Form. IV. Flexi Systematic Transfer Plan (Flexi STP) facility (Available as Destination Scheme and Source 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. (a) 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. (b) Available Schemes: The Flexi STP will be available in all source schemes and for the destination schemes in which the Regular STP is allowed. (c) 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. (d) Frequencies Available are Daily, Weekly, Monthly and Quarterly intervals. (e) Date of transfer: Unitholders will be eligible to transfer a fixed amount on daily basis i.e. on every business day under Daily periodicity; on any pre-specified date under Weekly periodicity; Monthly periodicity and of the first month of each quarter, under Quarterly periodicity. If that day being a holiday, next business day would be considered for the transaction. However, if in any month, the Flexi 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. (f) 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. (g) First Flexi STP Installment: The first Flexi STP installment will be processed for the installment amount specified by the Unit holder at the time of enrollment. From the second installment, Flexi STP installment will be higher of the installment amount or the amount as derived by the formula stated below:
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		[(Installment amount) X (Number of installments including the current installment)] - (Market Value of the investments through Flexi STP in the Destination Scheme on the date of transfer)} (h) 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 [(Installment amount) X (total number of installments 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. (i) Minimum Amount, Frequency and Number of Flexi STPs: The minimum amount per Flexi STP installment amount and number of STPs at the time of registration shall be as follows: <table border="1"> <thead> <tr> <th>Frequency</th><th>Minimum Amount per Installment</th><th>Minimum Number of Installments</th></tr> </thead> <tbody> <tr> <td>Daily</td><td>Rs. 100 and in multiples of Re.1</td><td>20</td></tr> <tr> <td>Weekly & Monthly</td><td>Rs.1000 and in multiples of Re.1</td><td>6</td></tr> <tr> <td>Quarterly</td><td>Rs. 3000 and in multiples of Re.1</td><td>2</td></tr> </tbody> </table> (j) Minimum Redemption Amount: The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document(s) (SID) of the respective designated Source Scheme(s) and 'Minimum Application Amount' specified in the SID(s) of the respective designated Destination Scheme(s) will not be applicable for Flexi STP. (k) Minimum Investment Amount for Flexi STP Activation: Minimum amount of investment in case of new investment / Unit value in case of existing investment in the source scheme for registration of Flexi STP is Nil. (l) Turnaround time for activation of Flexi STP: All the Flexi STPs will be registered and activated on a T+1 business day basis from the date clear funds are available in the source scheme. T being the date on which clear funds are available. (m) Load Structure: In respect of units created under Flexi STP enrolments, the Load Structure prevalent at the time of registration of the Flexi STP mandate shall govern the investors during the tenure of the Flexi STP. (n) Exit Load: The transfer under the Flexi STP from the Source Scheme to the Destination Scheme will take effect by redeeming units of Source Scheme / Plan / Option at the Applicable NAV, after payment of Exit Load & TDS (In case of NRIs), if any, and subscribing to the units of the Destination Scheme at Applicable NAV. (o) Termination of Flexi STP: Flexi STP will be terminated in case any of the below reasons are met. (p) The units balance becomes NIL in the Source Scheme or their value is lower than minimum amount to be transferred as stipulated. (q) Upon registration of Lien or Pledge or STOP against the Units in Source Scheme (r) Upon receipt of intimation of death of the unit holder. (s) If the unit holder submits a duly signed request for termination of Flexi STP, such Flexi STP shall be cancelled on a T+1 basis on of receipt of a valid request from the Unit Holder. (t) The Trustee reserves the right to change/modify the terms and conditions of Flexi STP or withdraw the Flexi STP at a later date.	Frequency	Minimum Amount per Installment	Minimum Number of Installments	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
Frequency	Minimum Amount per Installment	Minimum Number of Installments												
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												

- (u) **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 2022)	
Total units allotted up to the date of last installment (i.e. 1 st April 2022)	28 Units
NAV of UTI Flexi Cap Fund – Growth Option on 1 st May 2022	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 2022 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 2022 (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 2022)	
Total units allotted upto the date of last installment (i.e. 1 st April 2022)	82 Units
NAV of UTI Value Fund – Growth Option on 1 st May 2022	Rs. 65.5676/- per unit
Market Value of the investment in the destination Scheme on the date of transfer (Rs. 65.5676*82 Units)	Rs. 5376/-
7 th Flexi STP Amount for 1 st May 2022 will be;	
A. Flexi STP amount of Transfer per installment	Rs. 1000/-
B. Installment As determined by Formula $\{(1000*7) - 5376\}$	Rs.1624/-
Hence the installment Amount on 1 st May 2022 (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. V. Transfer of Income Distribution cum capital withdrawal Plan (Transfer of IDCW Plan) – Not available VI Auto Switch Facility is available under segregated portfolio(s) Under this facility the distribution made by segregated portfolio(s) can be switched by the investor to any open ended scheme of UTI Mutual Fund subject to such terms and conditions as may be decided from time to time Please refer to SAI for further details.
XXII	Weblink	TER for last 6 months, Daily TER and Factsheet is available under the following link on the website of UTI Mutual Fund. https://www.utimf.com/downloads/fater-mfs

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

Due Diligence Certificate for UTI Nifty500 Shariah Index 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.
- (viii) The Trustees have ensured that the UTI Nifty500 Shariah Index Fund approved by them is a new product offered by UTI Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Date: August 20, 2025
Place: Mumbai

Sd/-
Gayatri Kannan
Compliance Officer

S.O.55

Part II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

Asset Allocation:

The investment policies of the scheme shall be as per SEBI (Mutual Funds) Regulations, 1996 and within the following guideline.

Under normal circumstances, the investment range would be as follows:

Instruments	Indicative Allocations (% of Total Assets)	
	Minimum	Maximum
Securities covered by Nifty500 Shariah Index	95%	100%
Debt/ Money Market instruments including Triparty Repo on Government Securities or treasury bill and units of Liquid Mutual Fund	0%	5%

S.O.13
& 21

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. No	Type of Instrument	Percentage of Exposure	Circular/ Regulatory references
1	Securities Lending (Stock lending)	Overall: Upto 20% Single approved intermediary/ counterparty: Upto 5%	Clause 12.11 of the SEBI Master Circular for Mutual Funds.
2	Derivatives	Upto 20%	Clause 12.25 of the SEBI Master Circular for Mutual Funds
3	Mutual Funds	Upto 5% of the Net Assets of the Schemes	Regulation 44(1) of Seventh Schedule of SEBI (MF) Regulations, 1996

S.O.18

S.O.58

The scheme will not invest in following securities:

Sl. No	Type of Instrument
1	Equity Derivatives for non- hedging purposes
2	Securitized Debt
3	Overseas Securities/ Foreign Securities
4	ReITS and InVITS
5	Debt Instruments with Special Features (AT1 and AT2 Bonds)
6	Debt instruments with SO/ CE rating
7	Repo/ Reverse repo transactions in corporate debt securities
8	Credit default Swap transactions
9	Covered call options
10	Unlisted debt instrument
11	Bespoke or complex debt products
12	Unrated debt money market instruments (except G-Secs, T-Bills and other money market instruments)
13	Debt Derivative
14	Short selling

S.O.18

The net assets of the scheme will be invested in stocks constituting the underlying index. This would be done by investing in the stocks comprising of the index. The Scheme may take an exposure to equity derivatives of constituents of the underlying index for short duration when securities of the index are unavailable, insufficient or for rebalancing at the time of change in index or in case of corporate actions, as permitted subject to

rebalancing within 7 days or as specified by SEBI from time to time. The exposure of scheme in derivative instruments shall be upto 20% of the net assets of the scheme.

Subject to the SEBI (Mutual Funds) Regulations, 1996 and in accordance with Securities Lending Scheme, 1997, provision no. 12.11.1 para 12.11 under Chapter 12 of SEBI Master Circular for Mutual Funds as may be amended from time to time, the Scheme may engage in borrowing and lending of securities. The AMC shall adhere to the following limits for Stock Lending:

1. Not more than 20% of the net assets of a Scheme can generally be deployed in Stock Lending.
2. Not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single approved intermediary / counterparty.

The scheme may invest in Mutual Fund units subject to the prevailing regulatory limits of aggregate inter scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company which shall not exceed 5% of the net asset value of the mutual fund

S.O.17

The cumulative gross exposure through equity, debt, derivative positions, repo transactions and such other securities / assets subject to Regulatory approvals, if any, as may be permitted by the SEBI from time to time should not exceed 100% of the net assets of the scheme.

The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. For Index Fund in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data. The scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI.

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

Pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme as stated above, the funds of the Scheme may be invested in short term deposits of scheduled commercial banks in accordance with provision no. 12.16.1 of para 12.16 under Chapter 12 of SEBI Master Circular for Mutual Funds

S.O.22

Change in Asset Allocation Pattern /Portfolio rebalancing

Short Term Defensive Consideration: In accordance with the provision no. 1.14.1.2 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 as applicable under SEBI (MF) Regulations 1996 and circular issued thereunder, the intention being at all times to seek to protect the interests of the Unit Holders. 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 7 calendar days or as specified by SEBI from time to time.

S.O.23

S.O.24

Portfolio Rebalancing / Replication Norms: As per provision no. 3.6.7 under Chapter 3 of SEBI Master Circular for Mutual Funds, in case of change in constituents of the index due to periodic review, the portfolio of Index Funds be rebalanced within 7 calendar days or as specified by SEBI from time to time.

Any transactions undertaken in the scheme portfolio of UTI Nifty500 Shariah Index Fund in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

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

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

Deployment of Funds collected in New Fund Offer (NFO) period

The AMC shall deploy the funds raised in an NFO within 30 business days from the date of unit allotment.

In terms of SEBI Circular dated February 27, 2025, the AMC shall deploy the funds raised in an NFO within 30 business days from the date of unit allotment. If the AMC is unable to deploy the funds within the 30-business-day period, a written explanation, including details of the deployment efforts, must be presented to the AMC's Investment Committee. The Investment Committee may extend the deployment timeline by up to 30 business days and will provide recommendations to ensure timely deployment in the future. If the funds are not deployed within the mandated and extended timelines, the AMC shall be prohibited from receiving new inflows into the scheme until the deployment aligns with the asset allocation. Additionally, the AMC will not charge any exit load on investors who choose to leave the scheme after 60 business days of non-compliance with the allocation. The AMC shall notify all NFO investors of their option to exit the scheme without exit load via email, SMS, or similar communication. Furthermore, any deviations shall be reported to the Trustees at each stage of the process.

Note: As an index fund, the scheme seeks to track/replicate the underlying index i.e. Nifty500 Shariah Index. With respect to the residual portion of up to 5% of the scheme's assets (not deployed in index constituents) for investment in debt/money market instruments, the scheme may follow certain internal norms, such as issuer level limit or overall counter-party limit, subject to the investment restrictions prescribed under the SEBI (Mutual Funds) Regulations, 1996, and the circulars issued thereunder.

B. WHERE WILL THE SCHEME INVEST?

S.O.29

As per Regulation 43(1) of SEBI (Mutual Funds) Regulations, the mutual funds can invest in

- The net assets of the scheme will be invested in stocks constituting the underlying index. This would be done by investing in the stocks comprising the index. The scheme shall endeavour to maintain the same weightage they represent in the index or investing in derivatives on the said index. The Scheme may take an exposure to equity derivatives of constituents of the underlying index for short duration when securities of the index are unavailable, insufficient or for rebalancing at the time of change in index or in case of corporate actions, as permitted subject to rebalancing within 7 days.
- Money market instruments rated not below investment grade [as permitted by SEBI and or RBI (including CPs, CDs and Triparty Repo on Government Securities or treasury bills).
- Derivatives traded on recognized stock exchanges, only portfolio balancing with underlying as securities.
- Units of Liquid Mutual Fund.
- Pending deployment of funds, in short term deposits with Scheduled Commercial banks.
- Such other securities/assets as may be permitted by the SEBI from time to time subject to Regulatory approval if any.

C. WHAT ARE THE INVESTMENT STRATEGIES?

S.O.27
& 28

Investment focus and asset allocation strategy

The scheme is a low-cost index Fund which tracks the Nifty500 Shariah Index passively. The scheme endeavors to achieve return equivalent to underlying index while minimizing tracking error.

UTI Nifty500 Shariah Index Fund will be managed passively with investments in stocks comprising the Underlying Index subject to tracking error. The investment strategy would revolve around reducing the tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Index as well as the incremental collections/redemptions in the Scheme.

A part of the funds may be invested in debt and money market instruments, to meet liquidity requirements. Since the Scheme is index fund, it will only invest in securities constituting the Underlying Index.

As part of the Fund Management process, the Scheme may use derivative instruments such as index futures and options, or any other derivative instruments that are permissible or may be permissible in future under applicable regulations. The Scheme intends to use derivatives for the purpose of portfolio balancing.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked against Nifty500 Shariah TRI as the scheme tracks the Nifty500 Shariah Index passively. The composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the scheme

The benchmark selected is in line with provision for selection of benchmark “For Index Funds”, as prescribed under clause 1.9.2 of para 1.9 under Chapter 1 of SEBI Master Circular for Mutual Funds.

S.O.33

E. WHO MANAGES THE SCHEME?

Mr. Sharwan Kumar Goyal is the dedicated Fund Manager of UTI Nifty500 Shariah Index Fund.

Age (in yrs.)	Educational Qualifications	Experience	Other Schemes Managed
44 Yrs.	B.Com, MMS, CFA,	He began his career with UTI AMC in June 2006 and has 19 years of overall experience in Risk / Fund management. Presently he is working as Equity Fund Manager & Head of Passive, Arbitrage & Quant Strategies.	(a) UTI Arbitrage Fund (along with Mr. Amit Sharma) (b) UTI BSE Housing Index Fund (c) UTI BSE Low Volatility Index Fund (d) UTI BSE Sensex ETF (e) UTI BSE Sensex Index Fund (f) UTI BSE Sensex Next 50 Exchange Traded Fund (g) UTI Gold Exchange Traded Fund (h) UTI Gold ETF Fund of Fund (i) UTI Multi Asset Allocation Fund (Equity / Gold Portion) (j) UTI Nifty 50 ETF (k) UTI Nifty 50 Index Fund (l) UTI Nifty 500 Value 50 Index Fund (m) UTI Nifty Alpha Low-Volatility 30 Index Fund (n) UTI Nifty India Manufacturing Index Fund (o) UTI Nifty Bank ETF (p) UTI Nifty IT ETF (q) UTI Nifty Midcap 150 Exchange Traded Fund (r) UTI Nifty Midcap 150 Index Fund (s) UTI Nifty Midcap 150 Quality 50 Index Fund (t) UTI Nifty Midsmallcap 400 Momentum Quality 100 Index Fund (u) UTI Nifty Next 50 Exchange Traded Fund. (v) UTI Nifty Next 50 Index Fund (w) UTI Nifty Private Bank Index Fund (x) UTI Nifty200 Momentum 30 Index Fund (y) UTI Nifty200 Quality 30 Index Fund (z) UTI Nifty50 Equal Weight Index Fund (aa) UTI Quant Fund (bb) UTI Silver Exchange Traded Fund (cc) UTI Silver ETF Fund of Fund

Mr. Ayush Jain is Assistant Fund Manager of UTI Nifty500 Shariah Index Fund.

Age (in yrs.)	Educational Qualifications	Experience	Other Schemes Managed
29 Yrs.	CA, B.Com (Tax)	He is a manager and designated as Assistant Fund Manager at UTI AMC Ltd. He is a Chartered Accountant holding charter from Institute of Chartered Accountants of India and	(a) UTI BSE Housing Index Fund (b) UTI BSE Low Volatility Index Fund (c) UTI BSE Sensex ETF (d) UTI BSE Sensex Index Fund (e) UTI BSE Sensex Next 50 Exchange Traded Fund (f) UTI Gold Exchange Traded Fund (g) UTI Gold ETF Fund of Fund

		B.COM from DAVI Ahilya University. He began his career with UTI AMC Ltd in April, 2018 and has over 7 years of experience in Equity Fund Management, Equity Research, Equity Portfolio Analysis & Portfolio Management Services.	(h) UTI Nifty 50 ETF (i) UTI Nifty 50 Index Fund (j) UTI Nifty 500 Value 50 Index Fund (k) UTI Nifty Alpha Low-Volatility 30 Index Fund (l) UTI Nifty India Manufacturing Index Fund (m) UTI Nifty Bank ETF (n) UTI Nifty IT ETF (o) UTI Nifty Midcap 150 Exchange Traded Fund (p) UTI Nifty Midcap 150 Index Fund (q) UTI Nifty Midcap 150 Quality 50 Index Fund (r) UTI Nifty Midsmallcap 400 Momentum Quality 100 Index Fund (s) UTI Nifty Next 50 Exchange Traded Fund. (t) UTI Nifty Next 50 Index Fund (u) UTI Nifty Private Bank Index Fund (v) UTI Nifty200 Momentum 30 Index Fund (w) UTI Nifty200 Quality 30 Index Fund (x) UTI Nifty50 Equal Weight Index Fund (y) UTI Silver Exchange Traded Fund (z) UTI Silver ETF Fund of Fund
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F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND

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

Sr. No.	Name of the Scheme
1	UTI BSE Low Volatility Index Fund
2	UTI BSE Sensex Index Fund
3	UTI BSE Housing Index Fund
4	UTI CRISIL SDL Maturity April 2033 Index Fund
5	UTI CRISIL SDL Maturity June 2027 Index Fund
6	UTI Nifty 50 Index Fund
7	UTI Nifty 500 Value 50 Index Fund
8	UTI Nifty Alpha Low-Volatility 30 Index Fund
9	UTI Nifty India Manufacturing Index Fund
10	UTI Nifty Midcap 150 Index Fund
11	UTI Nifty Midcap 150 Quality 50 Index Fund
12	UTI Nifty Midsmallcap 400 Momentum Quality 100 Index Fund
13	UTI Nifty Next 50 Index Fund
14	UTI Nifty Private Bank Index Fund
15	UTI Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund
16	UTI Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund
17	UTI Nifty200 Momentum 30 Index Fund
18	UTI Nifty200 Quality 30 Index Fund
19	UTI NIFTY50 Equal Weight Index Fund

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

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

G. HOW HAS THE SCHEME PERFORMED?

This scheme is a new scheme and does not have any performance track record

Part III – OTHER DETAILS

A. COMPUTATION OF NAV

- (a) The Net Asset Value (NAV) of the scheme shall be calculated by determining the value of the scheme's assets and subtracting therefrom the liabilities of the scheme taking into consideration the accruals and provisions. NAV shall be declared separately for the different Plans and Options of the scheme.
- (b) The NAV per unit of the scheme shall be calculated by dividing the NAV of the scheme by the total number of units issued and outstanding on the date of calculation under the scheme. The NAV shall be rounded off upto four decimal places for the scheme.

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

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

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

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

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- Nil

No of units allotted at the time of purchase

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

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

Particulars	Redemption
Date of Redemption	After 31st March 2023
NAV as on date of redemption	Rs.12
Applicable Exit load	Nil
Repurchase Price (NAV as on date of redemption-Exit load)	Rs.12- (Nil)
Repurchase Price on date of Redemption	Rs.12

Redemption Amount payable to investors (no of units allotted x Repurchase Price)	Rs.12 x 1000
	Rs.12,000/-

Note - This is only for illustration purpose. Actual Exit load charged in the Scheme may vary.

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The repurchase price shall not be lower than 95% of the NAV. For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI

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 website www.amfiindia.com. The Mutual Fund shall prominently disclose the NAVs of the scheme under a separate head on the website and on the website of Association of Mutual Funds in India (AMFI). Further, the Mutual Fund will extend facility of sending latest available NAVs to unit holders through SMS, upon receiving a specific request in this regard.

B. NEW FUND OFFER (NFO) EXPENSES

All New Fund Offer expenses would be borne by AMC.

C. ANNUAL SCHEME RECURRING EXPENSES

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

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

Expense Head	% p.a. of daily Net Assets
	UTI Nifty500 Shariah Index Fund.
Investment Management & Advisory Fee	Up to 1.00%
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness	
Brokerage & transaction cost pertaining to distribution of units	
Goods & Services Tax on expenses other than investment and advisory fees	

Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations)	
Maximum total expense ratio (TER) permissible under Regulations 52 (6) (b)	Up to 1.00%
# Additional expenses for gross new inflows from specified cities under Regulation 52(6A)(b)	Up to 0.30%

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

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

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

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

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

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Total Expense ratio (TER) and Additional Total Expenses:

(i) Charging of additional expenses #

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

$[(\text{Daily net assets}) \times (30 \text{ basis points}) \times (\text{New inflows from Retail Investors from beyond top 30 cities})]$

$365^* \times \text{Higher of (a) or (b) above}$

* 366, wherever applicable.

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

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

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

(ii) Goods and Services Tax (GST)

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

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(iii) Investor Education and Awareness

UTI Mutual Fund (UTI MF) shall annually set apart 1 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%

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- 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.

D. LOAD STRUCTURE– for all classes of investors

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

S.O.47	Entry Load (As % of NAV)	Exit Load (As % of NAV)
	# In terms of 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 by the Scheme to the investor effective August 1, 2009.	Nil

- (2) In accordance with the requirements specified by the provisions 10.4.1 (a) of para 10.4 under Chapter 10 of SEBI Master Circular for Mutual Funds, no entry load will be charged for purchase/additional purchase /switch-in accepted by the Fund. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plans/Systematic Transfer Plans accepted by the Fund.

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

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

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

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

- (3) Any imposition or enhancement of load shall be applicable on prospective investments only. At the time of changing the load structure, the Mutual Fund shall consider the following measures to avoid complaints from investors about investment in the scheme without knowing the exit load:
- The addendum detailing the changes shall be attached to the Scheme Information Document and Key Information Memorandum. The addendum shall be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Document and Key Information Memorandum already in stock.
 - 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 along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and shall also be disclosed in the statement of accounts issued after the introduction of such load.
 - Any other measures which the Mutual Fund may feel necessary.

SECTION II

I. INTRODUCTION

A. DEFINITIONS/INTERPRETATION –

Please refer the below mentioned link for Definitions/ Interpretations:

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

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B. RISK FACTORS

Standard Risk Factors:

1. Investment in Mutual Fund scheme Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
2. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down.
3. Past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the scheme.
4. The name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
5. The sponsors are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs.10,000/- made by them towards setting up the Fund.
6. The present scheme is not guaranteed or assured return scheme.
7. Statements/Observations made in the Scheme Information Document are subject to the laws of the land as they exist at any relevant point of time.
8. Growth, appreciation, Income Distribution cum Capital Withdrawal (IDCW) and income, if any, referred to in this Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time.
9. The NAVs of the Scheme may be affected by changes in the general markets conditions, factors and forces affecting capital market, in particular, level of interest rates, various markets related factors and trading volumes, settlement periods and transfer procedures.
10. **Credit Risk:** Bonds / debentures as well as other money market instruments issued by corporates run the risk of down grading by the rating agencies and even default as the worst case. Securities issued by Central/State governments have lesser to zero probability of credit / default risk in view of the sovereign status of the issuer.
11. **Interest - Rate Risk:** Bonds / Government securities which are fixed income securities, run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The level of interest rates is determined by the rates at which government raises new money through RBI, the price levels at which the market is already dealing in existing securities, rate of inflation etc. The extent of fall or rise in the prices is a function of the prevailing coupon rate, number of days to maturity of a security and the increase or decrease in the level of interest rates. The prices of Bonds / Government securities are also influenced by the liquidity in the financial system and / or the open market operations (OMO) by RBI.

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

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

13. **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.

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

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

16. **Trading in equity derivatives involves certain specific risks like:**

- a. **Credit Risk:** This is the risk of 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. Participating in derivatives is a highly specialized activity and entails greater than ordinary investment risks. Notwithstanding such derivatives being used for limited purpose of portfolio balancing, the overall market in these segments could be highly speculative due to action of other participants in the market.
- f. 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.
- g. 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.

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

18. 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.

19. Scheme specific risks factors

- a. Investors may note that AMC's/Fund Manager's investment decisions may not always be profitable, even though it is intended to generate capital appreciation and returns by passively investing in equity/equity related securities.
- b. The value of the investments in the scheme, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or policies of any appropriate authority and other political and economic developments and closure of stock exchanges which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down.
- c. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the equity and equity related investments made by the Scheme which could cause the scheme to miss certain investment opportunities. Different segments of the financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The inability of the Scheme to make intended securities purchases due to settlement problems could also cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in a Scheme's portfolio due to the absence of a well-developed and liquid secondary market for debt securities would result, at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in a Scheme's portfolio.
- d. The Scheme may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Usage of derivatives will expose the Scheme to certain risks inherent to such derivatives.
- e. The scheme intends to deploy funds in money market instruments to maintain liquidity. To the extent that some assets/funds are deployed in money market instruments, the scheme will be subject to credit risk as well as settlement risk, which might affect the liquidity of the scheme.
- f. **Portfolio Concentration Risk:**
Index Funds being a passive investment carries lesser risk as compared to active fund management. The portfolio follows the index and therefore the level of stock concentration in the portfolio and its volatility would be the same as that of the index, subject to tracking error. Thus there is no additional element of volatility or stock concentration on account of fund manager's decisions.
- g. **Tracking Error and Tracking Difference Risk**
The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance and changes to the underlying index and regulatory restrictions, lack of liquidity which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. "Tracking difference" is the annualized difference of daily returns between the index and the NAV of the Scheme.
The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible within the limits as prescribed in provision no. 3.6.3 of para 3.6 under Chapter 3 of SEBI Master Circular for Mutual Funds. There can be no assurance or guarantee that the Scheme will achieve any particular level of Tracking Error relative to performance of the underlying Index.
- h. **Passive Investments**
As the scheme proposes to invest not less than 95% of the net assets in the securities of the underlying Index, the scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. The Scheme invests in the securities included in its underlying index regardless of their investment merit. The AMC does not attempt to individually select securities or to take defensive positions in declining markets.
- i. **Portfolio Turnover policy**
The scheme is a passively managed fund and therefore the portfolio turnover will be confined only to rebalancing of the portfolio on account of new subscriptions, redemptions and changes in composition of the underlying index.

20. **Debt and Money Market securities investments under the scheme will also be subject to the following risks:**

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

21. **Risks associated with investment in units of mutual fund:**

Investment in Mutual Fund Units involves investment risks, including but not limited to risks such as liquidity risk, volatility risk, default risk including the possible loss of principal.

Liquidity risk – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods. In the event of an inordinately large number of redemption requests, or of a restructuring of the scheme's investment portfolio, these periods may become significant. In view of the same, the Trustees may limit redemptions (including suspending redemptions) under certain circumstances as specified under the Scheme Information Document.

Volatility risks: There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification across companies and sectors within PSUs.

Default risk - Credit risk is risk resulting from uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuer's ability to meet the obligations.

22. **Risk factors associated with Creation of Segregated Portfolio –**

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

23. **Risks Associated with scheme**

- a. UTI Nifty500 Shariah Index Fund is a passively managed index fund i.e. the amount collected under the scheme is invested in securities of companies comprising the underlying index in the same weightages as they have in the underlying index.
- b. The composition of the underlying index is subject to changes that may be affected periodically by the Index Service Provider.
- c. Performance of the underlying index will have a direct bearing on the performance of the scheme.
- d. The extent of the Tracking error may have an impact on the performance of the scheme.

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

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

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

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

25. 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

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 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.

Investment in equity derivatives of underlying securities shall be allowed in instances of portfolio rebalancing or unavailability of the securities for the scheme.

The Mutual Fund would comply with the provisions of SEBI Circular Ref. No. DNP/Cir-29/2005 dated September 14, 2005 and SEBI circular Ref. No. Cir/IMD/DF/11/ 2010 dated August 18, 2010 and such other amendments issued by SEBI from time to time while trading in derivatives.

Presently, the position limits for trading in derivatives by Mutual Fund specified by SEBI vide its circular Ref. No. DNP/Cir-29/2005 dated September 14, 2005, circular Ref. No. DNP/Cir-30/2006, dated January 20, 2006, September 22, 2006 and circular SEBI/HO/MRD/DP/CIR/P/2016 /143 dated December 27, 2016 are as follows:

Position Limit: The position limits for Mutual Funds and its schemes shall be under:

- a. Position limit for Mutual Funds in index options contracts:
 - The Mutual Fund position limit in all index options contracts on a particular underlying index shall be Rs 500 crore or 15% of the total open interest of the market in index options, whichever is higher, per Stock Exchange.
 - This limit would be applicable on open positions in all options contracts on a particular underlying index.
- b. Position limit for Mutual Funds in index futures contracts;
 - The Mutual Fund position limit in all index futures contracts on a particular underlying index shall be Rs 500 crore or 15% of the total open interest of the market in index futures, whichever is higher, per Stock Exchange.
 - This limit would be applicable on open positions in all futures contracts on a particular underlying index.
- c. Additional position limit for hedging:
 - In addition to the position limits at point (1) and (2) above, Mutual Funds may take exposure in equity index derivatives subject to the following limits.
 - Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.
 - Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, government securities, T-Bills and similar instruments.
- d. Position limit for Mutual Funds for stock based derivative contracts:
 - The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL).
 - The MWPL and client level position limits however would remain the same as prescribed.
- e. Position limit for each scheme of a Mutual Fund: The scheme-wise position limit requirements shall be:
 - For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of:
 - 1% of the free float market capitalization (in terms of number of shares). Or
 - 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
 - This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
 - For index-based contracts, Mutual Funds shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

Deployment of NFO Proceeds in Triparty Repo on government securities or treasury bill:

In terms of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/ 42 dated March 18, 2016, NFO proceeds may be deployed in Triparty Repo on government securities or treasury bill before the closure of NFO period. However, no investment management and advisory fees will be charged on funds deployed in Triparty Repo on government securities or treasury bills during the NFO period. Further, the appreciation received from investment in Triparty Repo on government securities or treasury bill shall be passed on to the investors. In case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in Triparty Repo on government securities or treasury bill shall be returned to investors, in proportion of their investments, alongwith the refund of the subscription amount.

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

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be

redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

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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 would be used for purpose of hedging and portfolio balancing.

The Scheme aims to replicate the performance of the Nifty500 Shariah TRI, subject to tracking error and before expenses. As a passively managed fund, the Scheme will mirror the constituents and weightings of the index. Any changes to the index composition or weights will be reflected in the Scheme's portfolio to minimize tracking deviations.

As a passive strategy, the Scheme carries lower risk compared to actively managed funds, with no additional volatility or stock concentration introduced through fund manager discretion. The portfolio's volatility and stock exposure will closely align with that of the underlying index.

The fund manager will aim to minimize cash holdings to reduce tracking error and maintain full investment in line with the index.

Risk Mitigation Strategy

The core of the risk management approach lies in minimizing **tracking error** by:

- Regularly rebalancing the portfolio in line with index changes.
- Efficiently managing inflows and outflows.
- Keeping cash levels minimal and aligning the portfolio promptly with the index.

Type of Risk	Mitigation Strategy
Equity Market / Equity Instruments	Market Risk & Volatility: Inherent in equity schemes; minimized by investing only in index constituents.
	Concentration/Sector Risk: Matches the index, avoiding fund manager bias.
	Liquidity Risk: Some index stocks may be less liquid. The Scheme aims to maintain appropriate asset-liability matching to meet redemption demands without delay.
Debt and Money Market Instruments	Credit Risk: Investments will be made primarily in highly rated securities to reduce credit risk.
	Interest Rate Risk: The debt portion will primarily be invested in short-term instruments, liquid and overnight schemes to mitigate interest rate volatility.
	Concentration Risk: Exposure across issuers will be limited to avoid undue concentration.
	Portfolio Risk: Managed by monitoring return deviations and proactively addressing credit, interest rate, reinvestment, and concentration risks.
	Rating Migration Risk: Mitigated by investing in short-duration instruments less prone to rating changes.
	Basis Risk: Managed by aligning debt allocation with short-term interest rate trends.
	Spread Risk: Mitigated through investments in short-term, high-liquidity instruments..
	Reinvestment Risk: Handled by matching asset duration with the Scheme's duration.
Derivatives	Liquidity Risk: Exposure to liquid instruments (e.g., government securities, short-maturity corporate bonds, money market instruments) helps mitigate redemption-related liquidity challenges
	Derivative exposure may be taken for short durations to handle temporary unavailability of index securities, during rebalancing, or corporate actions. All

	such transactions will follow regulatory limits, occur via clearing corporations, and carry reduced counterparty risk.
Securities Lending (SLB)	Operated through stock exchange clearing corporations registered as Approved Intermediaries (AIs). Being exchange-traded, SLB ensures anonymity and settlement guarantee, thus minimizing counterparty risk. The fund manager will recall lent securities if required for sale.
Segregated Portfolio	In case of credit events, the AMC will seek to realize the segregated portfolio in the best interest of investors, as early as feasible.
Tracking Error	Short-term tracking deviations may occur. However, the Scheme will endeavor to maintain low tracking error by promptly rebalancing in line with index movements and managing portfolio alignment.
Government Securities & Triparty Repo	As a participant in these segments, the Scheme adheres to margin requirements monitored real-time by CCIL. Since settlements are guaranteed, credit loss is negligible though opportunity losses may occur.
Units of Liquid Mutual Fund Schemes	These investments are typically highly liquid, offering ease of redemption and minimal market impact.
Liquidity Risk in Extreme Conditions	Under extraordinary circumstances, redemption may be restricted in accordance with the provisions of the Scheme Information Document (SID).

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.

S.O.19

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:

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- The cumulative gross exposure through equity, debt, derivative positions, repo transactions and such other securities/assets as may be permitted by SEBI from time to time should not exceed 100% of the net assets of the scheme.
- Mutual Funds shall not write options or purchase instruments with embedded written options.
- The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
- Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

S.O.14

Note: List of instruments considered as cash and cash equivalents as per SEBI Letter No. SEBI/HO/ IMD-II/DOF3/OW/P/2021/31487/1 dated November 3, 2021:

- Government Securities;
- T-Bills; and
- Repo on Government securities
- exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
 - Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - 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.
 - Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - 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.
- 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.
- Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point a.

Definition of Exposure in case of Derivative Positions:

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

Exposure in derivative positions shall be computed as follows:

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

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

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

1. Investment in Money Market Instruments:

Investment in money market instruments including Triparty Repo on Government Securities or treasury bill, Commercial Papers, Certificate of Deposits, BRDS, Treasury Bills, Repo, etc. will be made to meet the liquidity needs of the scheme and manage desired duration as permitted by SEBI and RBI from time to time.

2. With reference to the provision no. 3.4.1 & 3.4.2 of para 3.4 under Chapter 3 of SEBI Master Circular for Mutual Funds on Portfolio Concentration Norms for Equity Exchange Traded Funds and Index Funds;

- The Index shall have a minimum of 10 stocks as its constituents.
- For a sectoral /thematic index, no single stock shall have more than 35% weight in the index. For other than sectoral / thematic indices, no single stock shall have more than 25% weight in the index.
- The weightage of the top three constituents of the index, cumulative shall not be more than 65% of the index.
- The individual constituents of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

The Index Fund Issuer shall evaluate and ensure compliance to the aforesaid norms for all its Index Funds at the end of every calendar quarter.

The Index Fund Issuer shall ensure that the updated constituents of the Indices (for all its Index Funds) are available on the website of such Index Fund Issuers at all points of time.

3. Debt and Money market in India
(i) Debt Instrument Characteristics:

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

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

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

(ii) Debt Market Structure:

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

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

Money market instruments are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills

(T-bills), Repos, Inter-bank Call money deposit, Triparty Repos on Government Securities or treasury bill etc. They are mostly discounted instruments that are issued at a discount to face value.

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

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

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

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

(iv) **Market Participants:**

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

Primary Dealers

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

Brokers

Brokers bring together counterparties and negotiate terms of the trade.

Investors

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

(v) **Types of Security Issuances and Eligible Investors**

Issuer	Instruments	Indicative Yields % (as on 01.09.2025)	Maturity	Investors
Central Government	Dated Securities	5.75-7.30 (Semi)	1-30 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Central Government	T-Bills	5.62-5.48	364/91 days	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
State Govt.	Dated Securities	7.35-7.55	10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals
PSUs Corporates	Bonds	7.05-7.25	5-10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Corporates (AAA Rated)	Bonds	6.80-7.35	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	5.70-6.40	15 days to 1 year	Banks, Insurance Co, PFs, MFs, PDs, Individuals

Banks	Infra Bonds	7.25-7.35	10 years	Banks, Companies, MFs, PDs, Individuals
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(vi) Trading Mechanism

Government Securities and Money Market Instruments

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

B. WHAT ARE THE INVESTMENT RESTRICTIONS?

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

- (a) Being an Index Fund, as per SEBI Regulations, Investments under the Scheme shall be in accordance with the weightage of the scripts in the Benchmark Index.
- (b) The Scheme shall only invest in equity shares or equity related instruments which are listed or to be listed.
- (c) **Investment in Listed instruments the provision no.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, investments in such identified NCDs shall continue to be subject to compliance with investment due diligence and all other applicable investment restrictions.
 2. For the purpose of the provisions of paragraph (c), listed debt instruments shall include listed and to be listed debt instruments.
 3. All fresh investments by mutual fund schemes in CPs would be made only in CPs which are listed or to be listed.
- (d) Save as otherwise expressly provided under the SEBI (Mutual Funds) regulations, the mutual fund shall not advance any loans for any purpose.
- (e) Pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme as stated above, the funds of the Scheme may be invested in short term deposits of scheduled commercial banks in accordance with provision no. 12.16.1 of para 12.16 under Chapter 12 of SEBI Master Circular for Mutual Funds and such deposits shall abide by the following guidelines:
 - “Short Term” for parking of funds shall be treated as a period not exceeding 91 days.
 - Such short-term deposits shall be held in the name of the Scheme.
 - The scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
 - Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
 - The scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
 - Trustees/Asset Management Companies (AMCs) shall ensure that no funds of a scheme are parked in short term deposit (STD) of a bank which has invested in that scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD does not invest in the said scheme until the scheme has STD with such bank.
 - Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
 - The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI Regulations change, so as to permit the Scheme to make their investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective. All

investments of the Scheme will be made in accordance with the SEBI Regulations and any other regulations that may be applicable from time to time.

- The above shall not apply to Term Deposits placed as margins for trading in cash and derivatives market.
- (f) 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. Provided that the scheme may enter into derivatives transactions for the purpose of hedging and rebalancing the portfolio as may be permissible under guidelines issued by SEBI.
- (g) The Mutual Fund under all its schemes taken together will not own more than 10% of any Company's paid up capital carrying voting rights as per SEBI Regulations from time to time.

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

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

- (h) As per paragraph 12.8.1 to 12.8.5 of para 12.8 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.

- (i) As per paragraph 9.15.1 of para 9.15 under Chapter 9 of SEBI Master Circular for Mutual Funds, investment's by Mutual Funds in partly paid debentures shall be made as per the guidelines issued by AMFI, in consultation with SEBI from time to time.
- (j) Investments of the scheme are held in the name of the scheme. UTI MF shall, get the securities purchased by the scheme transferred in the name of the scheme, whenever investments are intended to be of long-term nature.
- (k) The scheme may participate in the securities lending program, in accordance with the terms of securities lending scheme announced by SEBI. The activity shall be carried out through approved intermediaries.

The schemes may engage in Securities Lending not exceeding 20% of the net assets of the scheme and not more than 5% of the net assets of a Scheme can generally be deployed in Stock Lending to any single approved intermediary / counterparty.

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

Based on widely tracked and non-bespoke indices, the scheme can make investments in accordance with the weightage of the constituents of the underlying index. However, such investments shall be subject to an overall cap of 35% of net asset value of the scheme, in the group companies of the sponsor

Widely tracked and non-bespoke indices shall be indices that are tracked by passive funds or act as primary benchmark for actively managed funds with collective Assets under Management (AUM) of INR 20,000 Cr. and above.

The list of indices based on the criteria specified at paragraph above, shall be determined on half yearly basis as per the above specified AUM threshold as on March 31 and September 30 respectively. The list of such indices shall be updated by AMFI and published on its website by April 15 and October 15 respectively every year, after seeking SEBI's approval.

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

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

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- (p) **IST (Inter Scheme Transfer)** - Transfer of investments from one Scheme to another Scheme in the same mutual fund, shall be allowed only if:-

- (i) such transfers are made at the prevailing market price for quoted Securities on spot basis. Explanation: spot basis shall have the same meaning as specified by Stock exchange for spot transactions.

Provided that inter scheme transfer of money market or debt security (irrespective of maturity) shall take place based on prices made available by valuation agencies as prescribed by SEBI from time to time.

- (ii) the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.
(iii) ISTs shall take place in compliance with various conditions as specified by provision no. 12.30.1 to 12.30.2.2 (a) of para 12.30 under Chapter 12 of SEBI Master Circular for Mutual Funds.

In case of Open Ended Schemes, ISTs may be allowed in the following scenarios:

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

AMCs shall have an appropriate Liquidity Risk Management (LRM) Model at scheme level, approved by trustees, to ensure that reasonable liquidity requirements are adequately provided for. Recourse to ISTs for managing liquidity will only be taken after the following avenues for raising liquidity have been attempted and exhausted:

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

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

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

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

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

- (s) With reference to the provision no. 3.4.1 & 3.4.2 of para 3.4 under Chapter 3 of SEBI Master Circular for Mutual Funds on Portfolio Concentration Norms
- (i) The Index shall have a minimum of 10 stocks as its constituents.
 - (ii) For a sectoral /thematic index, no single stock shall have more than 35% weight in the index. For other than sectoral / thematic indices, no single stock shall have more than 25% weight in the index.
 - (iii) The weightage of the top three constituents of the index, cumulative shall not be more than 65% of the index.
 - (iv) The individual constituents of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

The Index Fund Issuer shall evaluate and ensure compliance to the aforesaid norms for all its Index Funds at the end of every calendar quarter.

The Index Fund Issuer shall ensure that the updated constituents of the Indices (for all its Index Funds) are available on the website of such Index Fund Issuers at all points of time.

C. FUNDAMENTAL ATTRIBUTES

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

S.O.1

(i) Type of the scheme

UTI Nifty500 Shariah Index Fund is an open-ended scheme replicating / tracking Nifty500 Shariah TRI.

S.O.5

(ii) Investment Objective

Main Objective – The Investment Objective of the Scheme is to provide returns that, before expenses, corresponds to the total return of the securities as represented by the underlying index, subject to tracking error.

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

Investment pattern - The tentative portfolio break-up of Equity, Debt, Money Market Instruments, other permitted securities 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 SID.

The scheme will offer subscription and redemption of units at applicable NAV on every business day on an ongoing basis within 5 business days from the date of allotment.

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

Any safety net or guarantee provided: UTI Nifty500 Shariah Index Fund is not a guaranteed or assured return scheme.

Change in Fundamental Attributes

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:

S.O.59

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) SEBI has reviewed and provided its comments on the proposal.
 - (ii) 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
 - (iii) The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load.
- In addition to the conditions specified under Regulation 18 (15A) for bringing change in the fundamental attributes of any scheme, the trustees shall take comments of the SEBI before bringing such change(s).

D. INDEX METHODOLOGY

Introduction

Nifty500 Shariah index is based on Nifty 500, the current constituents of the index are screened for Shariah compliance. Those that are compliant form the Nifty500 Shariah index. The Index was launched in Feb 19, 2008 with base date as Dec 29, 2006.

The resulting index performance closely tracks the performance of the parent index. The Nifty includes the largest and most liquid companies listed on the National Stock Exchange.

NSE Indices Limited has contracted with Taqwaa Advisory and Shariah Investment Solutions (TASIS) to provide the Shariah screens and filter the stocks based on these screens.

Taqwaa Advisory and Shariah Investment Solutions (TASIS) is India's premier Shariah Advisory institution in the field of business and finance. For the last many years TASIS is at the forefront in providing shariah consultancy, monitoring and certification to many of India's reputed organizations, including those owned by the central and state government too. TASIS played a key role in promoting India's first shariah index and has now joined National Stock Exchange in providing shariah consultancy and screening services.

Index construction & Review Methodology.

Eligibility Criteria

The current constituents of the Nifty 500 index are screened for Shariah compliance, those that are compliant form the Nifty500 Shariah. Stocks that meet above mentioned criteria and are also Shariah compliant form part of Nifty500 Shariah Index.

Weightage of each stock in the index is calculated based on its free-float market capitalization such that no single stock shall be more than 33% and weightage of top 3 stocks cumulatively shall not be more than 62% at the time of rebalancing.

The constituents of the Nifty500 Shariah Index as on August 29, 2025 are;

SECURITY NAME	Weight in %
INFOSYS LTD.	8.98
TATA CONSULTANCY SERVICES LTD.	5.34
HINDUSTAN UNILEVER LTD.	4.00
SUN PHARMACEUTICAL INDUSTRIES LTD.	2.92
HCL TECHNOLOGIES LTD.	2.61
ULTRATECH CEMENT LTD.	2.54
TATA MOTORS LTD.	2.37
TRENT LTD.	2.00
ASIAN PAINTS LTD.	1.93
TECH MAHINDRA LTD.	1.59

OIL & NATURAL GAS CORPORATION LTD.	1.54
CIPLA LTD.	1.52
MAX HEALTHCARE INSTITUTE LTD.	1.45
COAL INDIA LTD.	1.44
NESTLE INDIA LTD.	1.41
APOLLO HOSPITALS ENTERPRISE LTD.	1.30
DR. REDDY'S LABORATORIES LTD.	1.30
AVENUE SUPERMARTS LTD.	1.19
TATA CONSUMER PRODUCTS LTD.	1.18
BRITANNIA INDUSTRIES LTD.	1.16
SUZLON ENERGY LTD.	1.14
HERO MOTOCORP LTD.	1.12
VARUN BEVERAGES LTD.	1.11
DIXON TECHNOLOGIES (INDIA) LTD.	1.10
BHARAT PETROLEUM CORPORATION LTD.	1.01
COFORGE LTD.	0.97
PERSISTENT SYSTEMS LTD.	0.97
CUMMINS INDIA LTD.	0.88
INDIAN OIL CORPORATION LTD.	0.87
GODREJ CONSUMER PRODUCTS LTD.	0.85
LTIMINDTREE LTD.	0.81
FORTIS HEALTHCARE LTD.	0.81
PIDILITE INDUSTRIES LTD.	0.80
GAIL (INDIA) LTD.	0.79
LUPIN LTD.	0.78
CG POWER AND INDUSTRIAL SOLUTIONS LTD.	0.75
SRF LTD.	0.70
SAMVARDHANA MOTHERSON INTERNATIONAL LTD.	0.70
HAVELLS INDIA LTD.	0.65
MARICO LTD.	0.65
TORRENT PHARMACEUTICALS LTD.	0.63
POLYCAB INDIA LTD.	0.61
HYUNDAI MOTOR INDIA LTD.	0.59
JINDAL STEEL LTD.	0.59
GE VERNOVA T&D INDIA LTD.	0.58
LODHA DEVELOPERS LTD.	0.57
MPHASIS LTD.	0.54
TUBE INVESTMENTS OF INDIA LTD.	0.54
FSN E-COMMERCE VENTURES LTD.	0.53
VOLTAS LTD.	0.53
COLGATE PALMOLIVE (INDIA) LTD.	0.52
APL APOLLO TUBES LTD.	0.49
GLENMARK PHARMACEUTICALS LTD.	0.49
SUPREME INDUSTRIES LTD.	0.49
AUROBINDO PHARMA LTD.	0.49
MRF LTD.	0.48

ALKEM LABORATORIES LTD.	0.48
PAGE INDUSTRIES LTD.	0.47
MANKIND PHARMA LTD.	0.47
COROMANDEL INTERNATIONAL LTD.	0.46
BHARAT HEAVY ELECTRICALS LTD.	0.45
JINDAL STAINLESS LTD.	0.42
ZYDUS LIFESCIENCES LTD.	0.42
BLUE STAR LTD.	0.41
HITACHI ENERGY INDIA LTD.	0.41
KEI INDUSTRIES LTD.	0.40
TORRENT POWER LTD.	0.40
UNO MINDA LTD.	0.39
OIL INDIA LTD.	0.36
CROMPTON GREAVES CONSUMER ELECTRICALS LTD.	0.36
PETRONET LNG LTD.	0.34
PATANJALI FOODS LTD.	0.33
KPIT TECHNOLOGIES LTD.	0.33
IPCA LABORATORIES LTD.	0.33
DALMIA BHARAT LTD.	0.32
BALKRISHNA INDUSTRIES LTD.	0.31
EXIDE INDUSTRIES LTD.	0.31
RAIL VIKAS NIGAM LTD.	0.29
STEEL AUTHORITY OF INDIA LTD.	0.29
VISHAL MEGA MART LTD.	0.29
LLOYDS METALS AND ENERGY LTD.	0.29
ASTRAL LTD.	0.28
NATIONAL ALUMINIUM CO. LTD.	0.28
ADANI TOTAL GAS LTD.	0.28
SCHAEFFLER INDIA LTD.	0.26
BERGER PAINTS INDIA LTD.	0.26
APOLLO TYRES LTD.	0.25
AMBER ENTERPRISES INDIA LTD.	0.25
INDRAPRASTHA GAS LTD.	0.25
TATA CHEMICALS LTD.	0.24
REDINGTON LTD.	0.24
KALPATARU PROJECTS INTERNATIONAL LTD.	0.24
J.B. CHEMICALS & PHARMACEUTICALS LTD.	0.24
GUJARAT FLUOROCHEMICALS LTD.	0.24
ASTER DM HEALTHCARE LTD.	0.23
LINDE INDIA LTD.	0.23
APAR INDUSTRIES LTD.	0.22
THERMAX LTD.	0.21
DEEPAK NITRITE LTD.	0.21
CRISIL LTD.	0.21
AMARA RAJA ENERGY & MOBILITY LTD.	0.21
SYNGENE INTERNATIONAL LTD.	0.20

WOCKHARDT LTD.	0.20
L&T TECHNOLOGY SERVICES LTD.	0.20
GLOBAL HEALTH LTD.	0.20
NEULAND LABORATORIES LTD.	0.20
EMAMI LTD.	0.19
SUNDRAM FASTENERS LTD.	0.19
FIRSTSOURCE SOLUTIONS LTD.	0.19
WAAREE ENERGIES LTD.	0.19
WELSPUN CORP LTD.	0.19
MOTHERSON SUMI WIRING INDIA LTD.	0.18
KEC INTERNATIONAL LTD.	0.18
HIMADRI SPECIALITY CHEMICAL LTD.	0.18
AJANTA PHARMACEUTICALS LTD.	0.18
CARBORUNDUM UNIVERSAL LTD.	0.18
TIMKEN INDIA LTD.	0.18
SKF INDIA LTD.	0.17
ELGI EQUIPMENTS LTD.	0.17
TATA TECHNOLOGIES LTD.	0.17
ENDURANCE TECHNOLOGIES LTD.	0.17
KAJARIA CERAMICS LTD.	0.17
ATUL LTD.	0.17
CYIENT LTD.	0.17
ZF COMMERCIAL VEHICLE CONTROL SYSTEMS INDIA LTD.	0.17
GUJARAT STATE PETRONET LTD.	0.16
CASTROL INDIA LTD.	0.16
NAVA LTD.	0.16
ECLERX SERVICES LTD.	0.15
3M INDIA LTD.	0.15
NCC LTD.	0.14
CHAMBAL FERTILIZERS & CHEMICALS LTD.	0.14
GILLETTE INDIA LTD.	0.14
WHIRLPOOL OF INDIA LTD.	0.14
POLY MEDICURE LTD.	0.13
JYOTI CNC AUTOMATION LTD.	0.13
NATCO PHARMA LTD.	0.13
BRAINBEES SOLUTIONS LTD.	0.13
PG ELECTROPLAST LTD.	0.13
HINDUSTAN COPPER LTD.	0.13
GUJARAT GAS LTD.	0.12
GRANULES INDIA LTD.	0.12
MAHANAGAR GAS LTD.	0.12
ANANT RAJ LTD.	0.12
BATA INDIA LTD.	0.12
SONATA SOFTWARE LTD.	0.12
SAGILITY INDIA LTD.	0.11

BAYER CROPSOURCE LTD.	0.11
V-GUARD INDUSTRIES LTD.	0.11
HFCL LTD.	0.11
TITAGARH RAIL SYSTEMS LTD.	0.11
CEAT LTD.	0.11
USHA MARTIN LTD.	0.11
SOBHA LTD.	0.11
SHYAM METALICS AND ENERGY LTD.	0.11
OLECTRA GREENTECH LTD.	0.11
FINOLEX CABLES LTD.	0.11
BIRLASOFT LTD.	0.10
FINOLEX INDUSTRIES LTD.	0.10
RAMKRISHNA FORGINGS LTD.	0.10
LT FOODS LTD.	0.10
SYRMA SGS TECHNOLOGY LTD.	0.10
METROPOLIS HEALTHCARE LTD.	0.10
GODAWARI POWER & ISPAT LTD.	0.10
CONCORD BIOTECH LTD.	0.09
JUBILANT INGREVIA LTD.	0.09
BASF INDIA LTD.	0.09
TRANSFORMERS AND RECTIFIERS (INDIA) LTD.	0.09
ALEMBIC PHARMACEUTICALS LTD.	0.09
ASTRAZENCA PHARMA INDIA LTD.	0.09
BIKAJI FOODS INTERNATIONAL LTD.	0.08
AFCONS INFRASTRUCTURE LTD.	0.08
KIRLOSKAR BROTHERS LTD.	0.08
ELECON ENGINEERING CO. LTD.	0.08
KANSAI NEROLAC PAINTS LTD.	0.08
JYOTHY LABS LTD.	0.08
JINDAL SAW LTD.	0.08
CENTURY PLYBOARDS (INDIA) LTD.	0.08
TANLA PLATFORMS LTD.	0.08
DOMS INDUSTRIES LTD.	0.07
NMDC STEEL LTD.	0.07
VARDHMAN TEXTILES LTD.	0.07
TBO TEK LTD.	0.07
ACTION CONSTRUCTION EQUIPMENT LTD.	0.07
JUPITER WAGONS LTD.	0.07
HONASA CONSUMER LTD.	0.07
MINDA CORPORATION LTD.	0.07
H.E.G. LTD.	0.07
R R KABEL LTD.	0.07
NETWEB TECHNOLOGIES INDIA LTD.	0.06
SHIPPING CORPORATION OF INDIA LTD.	0.06
MASTEK LTD.	0.06
BLUE DART EXPRESS LTD.	0.06

STERLING AND WILSON RENEWABLE ENERGY LTD.	0.06
CHENNAI PETROLEUM CORPORATION LTD.	0.05
BOMBAY BURMAH TRADING CORPORATION LTD.	0.05
ALIVUS LIFE SCIENCES LTD.	0.05
RHI MAGNESITA INDIA LTD.	0.05
RAILTEL CORPORATION OF INDIA LTD.	0.05
ALKYL AMINES CHEMICALS LTD.	0.05
ITI LTD.	0.05
MAHARASHTRA SEAMLESS LTD.	0.04
INOX INDIA LTD.	0.04
CAMPUS ACTIVEWEAR LTD.	0.04
RAYMOND LTD.	0.03
ROUTE MOBILE LTD.	0.02
AKUMS DRUGS AND PHARMACEUTICALS LTD.	0.02

Source: NSE Indices Limited

Tracking Error:

Performance difference between the scheme and the underlying index may arise as a result of several factors including:

- Any delay experienced in the purchase or sale of shares due to illiquidity of the market, settlement and realization of sales proceeds and in receiving cash and stock dividends resulting in further delays in reinvesting them.
- Any costs associated with the establishment and running of the scheme including costs on transactions relating to investment, re-composition and other operating cost.
- Underlying index consider the prices of shares at close of business hours. However, the scheme may be able to buy or sell shares at different points of time during the trading session at the then prevailing prices, which may not correspond to the closing prices.
- Significant changes in the composition of the index, may involve inclusion of new securities in the indices in which event while the scheme will endeavor to balance its portfolio it may take some time to precisely mirror the indices.
- The holding of a cash position and accrued dividend prior to distribution and accrued expenses.
- Dis-investments to meet exits of investors, recurring expenses, etc. as elsewhere indicated in this Scheme Information Document.

We are complying with following norms for Portfolio Concentration for Index Fund as specified under the provision no. 3.4.1 & 3.4.2 of para 3.4 under Chapter 3 of SEBI Master Circular for Mutual Funds:

- The Index shall have a minimum of 10 stocks as its constituents.
- For a sectoral /thematic index, no single stock shall have more than 35% weight in the index. For other than sectoral / thematic indices, no single stock shall have more than 25% weight in the index.
- The weightage of the top three constituents of the index, cumulative shall not be more than 65% of the index.
- The individual constituents of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

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E. OTHER SCHEME SPECIFIC DISCLOSURES:

Listing and Transfer / Pledge / Transmission/ Assignment of Units	1. Listing The Scheme is an open-ended scheme under which sale and repurchase will be made on a continuous basis and therefore listing on stock exchanges is not envisaged. However, the Trustee may at their discretion list the units on any Stock Exchange. 2. Transfer / Pledge/ Assignment of units (a) Transfer Units of the scheme are freely transferable. Transfers should be only in favour of transferees who are capable of holding units. The AMC shall not be bound to recognize any other transfer. A unitholder, of the scheme, who desires to trade in units shall hold units in dematerialised form. Provided that if the units are with the depository such units will be transferable in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018. Under special circumstances, holding of units by a company or other body corporate with another company or body corporate or an individual/s, none of whom is a minor, may be considered by the AMC. (b) Pledge/Assignment of units permitted only in favour of banks/other financial institutions: The unitholders may pledge/assign units in favour of banks/other financial institutions as a security for raising loans. Units can be pledged by completing the requisite forms/formalities as may be required by the Depository. The pledger may not be allowed to redeem units so pledged until the bank/ financial institution to which the units are pledged provides a written authorization to the Depository that the pledge/charge/lien may be removed.
Dematerialization of units	(a) Pursuant to the provision no.14.4.2 of para 14.4.under Chapter 14 of SEBI Master Circular for Mutual Funds; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form. (b) The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the National Securities Depositories Limited (NSDL)/ Central Depository Services Limited (CDSL) and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units of the Scheme. (c) Further, investors also have an option to convert their physical holdings into the dematerialized mode at a later date. Each Option held in the dematerialized form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by NSDL and CDSL. The ISIN No. details of the respective option can be obtained from your DP or you can access the website link www.nsdl.co.in or www.cdslindia.com. The holding of units in the dematerialized mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.

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Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	An amount of Rs. 5 crore is targeted to be raised during the New Fund Offer Period of the scheme. If the targeted amount of Rs. 5 crore is not subscribed to, UTI AMC shall refund the entire amount collected by the scheme within a period of five business days from the date of closure of subscription list and in the manner as may be specified by the SEBI from time to time. In the event of failure to refund the amounts within the specified period, UTI AMC shall be liable to pay interest to the applicants at a rate of fifteen per cent per annum from the expiry of five business days from the date of closure of the subscription list.
Maximum Amount to be raised (if any)	No maximum limit. Over subscription above Rs. 5 crores will be retained in full subject to regulatory limits.
Dividend Policy (IDCW)	Not Applicable.
Allotment (Detailed procedure)	Subject to the receipt of the specified Minimum Subscription Amount for the Scheme, full allotment will be made to all valid applications received during the New Fund Offer. Allotment will be completed within 5 (Five) working days from the closure of the New Fund Offer. Any amount to be refunded to the applicants shall be refunded within a period of five working days from the date of closure of subscription list and in the manner as may be specified by the SEBI from time to time. (a) An applicant in a scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form and the Asset Management Company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. (b) Every unitholder will be given a membership/folio number, which will be appearing in SoA for his initial investment. Further investments in the same name(s) and in the same order would be registered under the same folio, if folio number is mentioned by the unitholder. In all future correspondence with the UTI AMC the unitholder shall have to quote the membership/folio number. (c) SoA will be valid evidence of admission of the applicant into the scheme. However, where the units are issued subject to realization of cheques/draft such issue of units will be cancelled if the cheques/draft is returned unpaid and treated having not been issued. (d) The NRI applicant may choose to receive the SoA at his/her Indian/foreign address or at the address of his/her relative resident in India. (e) UTI AMC shall send the SoA at the address mentioned in the application form and recorded with UTI AMC and shall not incur any liability for loss, damage, mis-delivery or non-delivery of the SoA. (f) In case the SoA is mutilated/defaced/lost, UTI AMC may issue a duplicate SoA on receipt of a request to that effect from the unitholder on a plain paper or in the manner as may be prescribed from time to time.
Refund	If application is rejected, full amount will be refunded within 5 working days of closure of NFO. In the event of failure to refund the amounts within the specified period, UTI AMC shall be liable to pay interest to the applicants at a rate of fifteen per cent per annum from the expiry of five working days from the date of closure of the subscription list.
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile.	An application for issue of units may be made by any resident or non-resident Indian as well as non-individuals as indicated below: a. a resident individual or a NRI or a person of Indian origin residing abroad, either singly or jointly with another or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court;

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	b. a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Minor (as the first and the sole holder only) through a natural guardian (i.e. father or mother) or a court appointed legal guardian. There shall not be any joint holding with minor investments. Process for Investments made in the name of a Minor through a Guardian shall be in line with the provision no.17.6.1 of paragraph 17.6 under Chapter 17 of SEBI Master Circular for Mutual Funds 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 AMC's shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. For existing folios, investors are requested to submit Form for change of Pay-out Bank mandate with the required documents before submission of redemption request. (ii) Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. (iii) The standing instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) and Transfer of Income Distribution cum capital withdrawal plan, etc., shall be suspended when the minor attains majority, till the status is changed to major. c. an association of persons or body of individuals whether incorporated or not; d. a Hindu Undivided Family - both resident and non-resident; e. a body corporate including a company formed under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] or established under State or Central Law for the time being in force; f. a bank including a scheduled bank, a regional rural bank, a co-operative bank etc.; g. an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing; h. a society as defined under the scheme; i. a Financial Institution; j. an Army/Navy/ Air Force/Paramilitary Fund; k. a partnership Firm; (An application by a partnership firm shall be made by not more than two partners of the firm and the first named person shall be recognized by UTI AMC for all practical purposes as the unitholder. The first named person in the application form should either be authorized by all remaining partners to sign on behalf of them or the partnership deed submitted by the partnership firm should so provide.) l. Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(j) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019; m. Mutual Funds registered with SEBI; n. Scientific and Industrial Research Organisations; o. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India; p. EPFO's/Provident Funds, Group Insurance Funds, Pension Funds, Superannuation Funds and Gratuity Funds;
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	q. Other schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations; r. Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations; s. Any other category of investors. Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme. The fund reserves the right to include/exclude, new/existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations, if any. Note: (a) In terms of the notification No. FERA/195/99-RB dated March 30, 1999 and FERA/212/99-RB dated October 18, 1999, the RBI has granted a general permission to mutual funds, as referred to in Clause 23(D) of Section 10 of the Income Tax Act, 1961 to issue and repurchase Units of their schemes which are approved by SEBI to NRIs/PIOs and FPIs respectively, subject to conditions set out in the aforesaid notifications. Further, general permission is also granted to send such Units to NRIs/PIOs and FPIs to their place of residence or location as the case may be. (b) Returned cheques are liable not to be presented again for collection, and the accompanying Application Forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor. Investment by Individuals – Foreign Nationals For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund. (a) Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999. (b) Foreign Nationals are required to comply (including taking necessary approvals) with all the laws, rules, regulations, guidelines and circulars, as may be issued/applicable from time to time, including but not limited to and pertaining to anti money laundering, Know Your Customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder) including in all the applicable jurisdictions. UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies. Note: “Neither this Scheme Information Document nor the units have been registered in any jurisdiction including the United States of America. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe any such restrictions. No persons receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly, this Scheme Information Document does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the
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	person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation. It is the responsibility of any persons in possession of this Scheme Information Document and any persons wishing to apply for units pursuant to this Scheme Information Document to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction”. Holding Basis: In the event an account has more than one registered holder the first-named Unit holder shall receive the account statements, all notices and correspondence with respect to the account, as well as the proceeds of any Redemption requests or other distributions. In addition, such holder shall have the voting rights, as permitted, associated with such Units as per the applicable guidelines. Applicants can specify the ‘mode of holding’ in the prescribed application form as ‘Jointly’ or ‘Anyone or Survivor’. In the case of holding specified as ‘Jointly’, Redemption requests would have to be signed by all joint holders. However, in cases of holding specified as ‘Anyone or Survivor’, any one of the Unit holders will have the power / authority to make Redemption requests, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the Redemption will be paid to the first-named Unit holder. In case of death / insolvency of any one or more of the persons named in the Register of Unit holders as the joint holders of any Units, the AMC shall not be bound to recognize any person(s) other than the remaining holders. In all such cases, the proceeds of the Redemption will be paid to the first-named of such remaining Unit holders.
Who cannot invest	Non-acceptance of subscriptions from Overseas Corporate Bodies (OCBs) in the Schemes of UTI MF Investments by Overseas Corporate Bodies (OCBs) Pursuant to the Foreign Exchange Management [Withdrawal of General Permission to Overseas Corporate Bodies (OCBs)] Regulations, 2003, and the consequential amendments made in the Foreign Exchange Management (Transfer or issue of Security by a Person Resident outside India) Regulations, 2000, OCBs, cannot invest, inter alia, in Mutual Fund Schemes. ‘Overseas Corporate Body’ (OCB) As per Regulation 2(xi) of the Foreign Exchange Management (Deposit) Regulations, 2000, ‘Overseas Corporate Body’ means a company, partnership firm, society and other corporate body owned directly or indirectly to the extent of at least sixty per cent by Non-Resident Indians (hereinafter referred to as ‘NRIs’) and includes overseas trust in which not less than sixty percent beneficial interest is held by Non-resident Indians (hereinafter referred to as ‘Overseas Trust’) directly or indirectly but irrevocably.
How to Apply and other details	Details regarding- 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 from https://www.utimf.com/forms/kims-application-form-and-addenda; Please refer to the SAI and Application form for the instructions. - link for the list of official points of acceptance, collecting banker details etc. - 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 Solution (CBS) bank account particulars in their applications/requests for redemption

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The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Units once redeemed will be extinguished will not be reissued		
Restrictions, if any, on the right to freely retain or dispose	In the event of the death of the unitholder, the joint holder(s)/nominee/legal representative of the unitholder may, if he is otherwise eligible for joining the scheme as unitholder, be permitted to hold the units and become a unitholder. In that event a fresh SoA will be issued in his name in respect of units so desired to be held by him subject to his complying with the condition of minimum holding and the required procedure as may be prescribed by UTI AMC from time to time. Refer to Statement of Additional Information (SAI) on Settlement of claims.		
Cut off timing for subscriptions / redemptions / switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	Cut off time for Purchase (including switch-in) of any amount across all UTI Mutual Fund schemes (except UTI Liquid Fund and UTI Overnight Fund):		
	Scenario		Applicable NAV
	Application is received before the cut-off time of 3.00 P.M. and funds are available for utilization before the cut-off time.		Closing NAV of the day on which the funds are available for utilization before cut-off time.
	Application is received after the cut-off time of 3.00 P.M. and funds are available for utilization on the same day or before the cut-off the next business day.		Closing NAV of the next Business Day
	Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time.		Closing NAV of the day on which the funds are available for utilization before cut-off time.
	For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Transfer of IDCW Plan etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the instalment date of the SIP, STP etc.		
	Redemption :		
	Operation	Cut-off Timing	Applicable NAV
	Valid applications received	Upto 3 p.m.	Closing NAV of the day of receipt of the application
	Valid applications received	After 3 p.m.	Closing NAV of the next business day.
Redemption requests: Where, under the scheme, units are held under both the Regular Plan and Direct Plan, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans.			
Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests and take an independent decision accordingly.			
NOTE:- The Cut off timing for subscriptions / redemptions / switches governed by SEBI Circulars / notifications and AMFI Guidelines issued from time to time.			
Minimum amount for purchase/redemption/switches	Minimum amount for purchase: Minimum initial investment is Rs. 1,000/- and in multiples of Re. 1/- thereafter. Subsequent minimum investment under a folio is Rs. 1,000/- and in multiples of Re. 1/- thereafter with no upper limit. Minimum amount of redemption:		

	The minimum Redemption amount is Rs.1/- 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. Minimum SIP Amount: The minimum SIP amount for Daily, Weekly and Monthly SIP is Rs.500/- and in multiples of Re.1/- thereafter. The minimum SIP amount for Quarterly SIP is Rs. 1,500/- and in multiples of Re.1/- thereafter. Minimum amount of Switchover (i) Unitholders of the scheme may be permitted to switchover their investment partially or fully, to specified scheme/s of UTI MF or vice versa and on such terms as may be announced by UTI AMC from time to time. (ii) In case of partial switchover from one scheme to the other scheme/s, the condition of minimum investment holding prescribed from time to time under both the schemes has to be satisfied.
Statement of Account (SoA)/ Accounts Statements	(a) SoA will be a valid evidence of admission of the applicant into the scheme. However, where the units are issued subject to realisation of cheque/ draft any issue of units to such unitholders will be cancelled and treated having not been issued if the cheque/draft is returned unpaid. (b) Every unitholder will be given a folio number which will be appearing in SoA for his initial investment. Further investments in the same name(s) would come under the same folio, if the folio number is indicated by the applicant at the time of subsequent investment. The folio number is provided for better record keeping by the unitholder as well as by UTI AMC. (c) An applicant in a scheme whose application has been accepted shall have the option either to receive the statement of accounts or to hold the units in dematerialised form and the asset management company shall issue to such applicant, a statement of accounts specifying the number of units allotted to the applicant or issue units in the dematerialized form as soon as possible but not later than five working days from the date of closure of the initial subscription list or from the date of receipt of the application. (d) The Asset Management Company shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder. (e) The AMC will issue a Consolidated Account Statement (CAS) for each calendar month or as per the timeline specified by the SEBI from time to time to the investor in whose folios transactions has taken place during that month and such statement will be issued on or before the 15th day of the succeeding month detailing all the transactions and holding at the end of month, if any, across all schemes of all mutual funds. Further, CAS as above, will also be issued to investors (where PAN details of 1st holder are available) every half yearly (September/March), on or before the 21st day of succeeding month or as per the timeline specified by the SEBI from time to time, detailing holding at the end of the sixth month, across all schemes of all mutual funds, to all such investors in whose folios no transactions has taken place during that period. The word "transaction" for the purposes of CAS would include purchase, redemption, switch, Payout of Income Distribution cum capital withdrawal option, Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP), and merger, if any. CAS for Demat accounts (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 – (i) Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository. (ii) Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. (iii) In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and despatch the CAS to the investor. (iv) The CAS will be generated on monthly basis. (v) If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, then CAS shall be sent to that investor through email on monthly basis on or before 15th day of the succeeding month detailing all the transactions and holding at the end of month 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 AMCs/MF-RTAs. (iv) The despatch of CAS by the depositories where ever prescribed by the regulator shall constitute compliance by UTI AMC/ UTI Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996. For further details on issuance of CAS, PAN related matters of CAS etc, please refer to SAI. (g) For those unit holders who have provided an e-mail address/mobile number:- The AMC shall continue to allot the units to the unit holders whose application has been accepted and also send confirmation specifying the number of units allotted to the unit holders by way of e-mail and/or SMS to the unit holder's registered e-mail address and/or mobile number as soon as possible but not later than five business days from the date of 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.
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	Under no circumstances, including negligence of the Unit Holder, shall the Mutual Fund or anyone involved in creating, producing, delivering or managing the SoA of the Unit Holder, be liable for any direct, indirect, incidental, special or consequential damages that may result from the use of or inability to use the service or out of the breach of any warranty. The use and storage of any information including, without limitation, the password, account information, transaction activity, account balances and any other information available on the Unit holder's personal computer is at risk and sole responsibility of the Unit holder. The unitholder may request for a physical account statement by writing/calling the AMC/R&T. (h) "Pursuant to the provisions 14.3.3.4 of para 14.4.3 under Chapter 14 of SEBI Master Circular for Mutual Funds" a. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. b. Further, CAS issued for the half-year (ended September/March) shall also provide: (i) The amount of actual commission paid by AMCs/Mutual Funds (MFs) to the distributor in absolute terms during the half-year period against the concerned investor's total investments in each MF scheme. The commission paid to Distributors is the gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc. The term 'commission' refers to all direct monetary payments and other payments made in the form of gifts /rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. (ii) The scheme's average Total Expense Ratio (in percentage terms) along with the breakup 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.
Transfer of units held in Non-Demat [Statement of Account (SOA)] mode	In accordance with AMFI Best Practices Guidelines Circular No. 116/2024-25 dated August 14, 2024, titled "Standard Process for Transfer of Units held in Non-Demat (SoA) Mode" ("AMFI Guidelines"), units held by individual unitholders in mutual fund schemes (excluding Exchange Traded Funds or ETFs) in Non-Demat ("SoA") mode can now be transferred in specific cases mentioned below, as outlined in the AMFI Guidelines: (i) Surviving joint unitholder, who wants to add new joint holder(s) in the folio upon demise of one or more joint unitholder(s). (ii) 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. (iii) 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). (iv) transfer to siblings (v) Gifting of units (vi) Transfer of units to third party (vii) 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	Not applicable
Redemption	The redemption proceeds shall be paid to the unitholders within 3 working days from the date of redemption. In case of funds received through Cash Payment mode, the redemption proceeds shall be remitted only to the designated bank account. Physical dispatch of proceeds shall be carried out only in exceptional circumstances as specified by AMFI and UTI AMC shall maintain records along with reasons for all such physical dispatches. However, in case of exceptional circumstances prescribed by AMFI, in consultation with SEBI, redemption or repurchase proceeds shall be transferred / dispatched to Unitholders within the time frame prescribed such as: 1) Payment of redemption proceeds through physical instruments (Cheque/DD) where electronic fund transfer is not possible Additional 2 working days.

	Mode of Payment of above is mandatorily by Electronic transfers into bank account of the investor. Accordingly, investors are required to update their bank account details, IFSC code etc to receive monies in the prescribed manner and timeline. For further details in this regard, please refer to SAI. Restriction on redemption of units Further to the possibility of delays in redemption of units under certain circumstances as stated in the aforesaid paragraphs relating to “Risk factors”, the following points relating to restrictions on redemption of units may be noted:- 1. Restrictions on redemption of units may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: (i) Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security (ii) Market failures, exchange closures etc. (iii) Operational issues – when exceptional circumstances are caused by <i>force majeure</i>, unpredictable operational problems and technical failures (e.g. a black out). 2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. 3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees. 4. When restriction on redemption is imposed, the following procedure shall be applied:- (i) No redemption requests upto INR 2 lakh shall be subject to such restriction. (ii) Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. Treatment of the Folios without KYC/PAN/PEKRN (PAN exempted KYC Reference Number) Investors are requested to note that PAN/PEKRN/KYC is mandatory for all financial transactions such as purchase /redemption/switch/systematic transactions etc. and also for non-investor initiated transactions such as dividend w.e.f. April 1, 2023. Unitholders of such non KYC compliant/non PAN/PEKRN folio's shall be able to (permitted to) lodge grievance or avail service request only after furnishing the above details. The payout of dividend will be made to such investors after updation of KYC/PAN/PEKRN details. Requirement of Permanent Account Number (PAN) in respect of Non-PAN Exempt Folios for Redemption & Mandatory updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions All Investors (including existing folios) of Non-PAN Exempt folios of UTI Mutual Fund Schemes are required to provide the PAN of the holder/s/guardian/claimant at the time of redemption, if PAN is not already registered in the folio. The requirement of PAN is applicable to all the redemptions and new Systematic Withdrawal Plan (SWP) Registrations. Investors who are submitting the PAN together with the redemption request will receive redemption payment only after the validation of PAN.
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	Further, it is reiterated that, it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, all new or additional requests for financial transactions (including redemptions, switches, etc.) will be processed only if the unit holders are KYC complied or have submitted duly filled KYC application form along with necessary documents and PAN. Redemption proceeds to NRI investors: NRI investors shall submit Foreign Inward Remittance Certificate (FIRC) along with Broker contract note of the respective broker through whom the transaction was effected, for releasing redemption proceeds. Redemption proceeds shall not be remitted until the aforesaid documents are submitted and the AMC/Mutual Fund/Registrar shall not be liable for any delay in paying redemption proceeds. In case of non-submission of the aforesaid documents, the AMC reserves the right to deduct the tax at the highest applicable rate without any intimation by AMC/Mutual Fund/Registrar. Repatriation: Repatriation benefits would be available to NRIs/PIOs/FIIs, subject to applicable Regulations notified by Reserve Bank of India from time to time. Repatriation of these benefits will be subject to applicable deductions in respect of levies and taxes as may be applicable in present or in future. Exit load on death of an unitholder: In the case of the death of an unitholder, no exit load (if applicable) will be charged for redemption of units by the claimant under certain circumstances and subject to fulfilling of prescribed procedural requirements. For further details regarding settlement of death claim refer to SAI. For further details in this regard, please refer to SAI.
Bank Mandate	In order to reduce the risk of frauds and operational risks and thereby protect the interests of the Unit holders/Investors from fraudulent encashment of redemption proceeds, Investors are required to submit any of the prescribed documents (along with original document for verification) in support of the bank mandate mentioned in the application form for subscription under a new folio, in case these details are not the same as the bank account from which the investment is made. Any application for subscription of units may be rejected if such application does not comply with the above requirements and AMC 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.
Delay in payment of redemption / repurchase proceeds	(a) The redemption proceeds shall be paid to the unitholders within 3 working days from the date of redemption. (b) In the event of failure to payment of the redemption or repurchase proceeds within the period specified in sub-clauses (a), UTI AMC shall be liable to pay interest to the unitholders at such rate as may be specified by the SEBI vide provision no. 14.2 of Master Circular for Mutual Funds for the period of such delay; (presently @ 15% per annum). (c) Notwithstanding payment of such interest to the unitholders under sub-clause (b), UTI AMC may be liable for penalty for failure to the payment of the redemption or repurchase proceeds within the stipulated time.

S.O.52	Unclaimed Redemption Amount	As per SEBI guidelines, the unclaimed redemption amounts, that were allowed to be deployed only in call money market or money market instruments, are also allowed to be invested in a separate plan of Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts. As per the regulations, AMC shall not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps. The investment management and advisory fee charged by the AMC for managing unclaimed amounts shall not exceed 50 bps. The list of names and addresses of investors in whose folios there are unclaimed amounts shall be provided on UTI MF Website. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. Investors, who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The Fund will make continuous efforts to remind the investors through letters to take their unclaimed amounts.
S.O.37	Disclosure w.r.t investment by minors	Process for Investments made in the name of a Minor through a Guardian shall be in line with the provision no.17.6.1 of paragraph 17.6 under Chapter 17 of SEBI Master Circular for Mutual Funds and SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023. i. Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. For existing folios, investors are requested to submit Form for change of Pay-out Bank mandate with the required documents before submission of redemption request. ii. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. iii. The standing instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP), Transfer of IDCW Plan etc., shall be suspended when the minor attains majority, till the status is changed to major.
	Plans and Options offered	The scheme offers following plans Regular Plan Direct Plan Both the plans offer only Growth Option. Growth Option: Ordinarily no IDCW will be made under this option. All income generated and profits booked will be ploughed back and returns will be reflected through the NAV.

Direct Plan:

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

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

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

How to apply: Investors subscribing under Direct Plan will have to indicate “Direct Plan” against the Scheme name in the application form, for example, “UTI Income Plus Arbitrage Active Fund of Fund - Direct Plan”.

Treatment of applications under “Direct”/ “Regular” Plans:

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

Guidelines for Processing of transactions received under Regular Plan with invalid ARN

Transactions received in Regular Plan with Invalid ARN to be processed in Direct Plan of the same Scheme (even if reported in Regular Plan), applying the below logic:

Transaction Type	Primary ARN			SUB distributor ARN		EUIN*	Execution Only Mentioned	Regular Plan / Direct Plan
	Valid	Invalid	Empa nelled	Valid	Invalid	Valid	Yes	
Lump Sum /Registration	Y		Y					Regular
	Y		N	Not Applicable				Direct
	Y		Y	N.A.	N.A.	N.A.	N	Regular
	Y		Y	Y		Y		Regular
		Y						Direct
	Y		Y	Y			Y	Regular
Trigger	Y		Y		Y			Direct
		Y		Not Applicable				Regular
				Not Applicable				Direct

Note:

- 1) *If the EUIN is invalid/missing, the transactions shall be processed in Regular plan, and the distributor/investor shall be given 30 day period from the date of the transaction for remediation of the EUIN. In such cases, the investor to be advised to either provide a different EUIN linked to the ARN who would be engaged in servicing the investor OR switch to Direct Plan. The commission shall not be paid to the ARN holder if the Switch transaction does not happen, or fresh EUIN is not provided within 30 days. The

	commission may be paid if the fresh EUIN is provided by client within 30 days. 2) For SIP & STP facilities, the ARN validity shall be verified / validated at the time of registration. For instances where the registration details not available in RTA records the transaction shall be treated as lumpsum purchase for validations. Distributors must reconcile the active / inactive SIPs with RTA's at regular intervals 3) SIPs registered under ARN of deceased to continue till end of SIP registration period or investor's request as per AMFI guidelines; No fresh transactions or SIPs to be booked under the ARN of deceased MFD post cancellation of ARN at AMFI. 4) Only Sub-distributor's ARN with valid "ARN" values in the transaction will be considered for validation of Sub- distributor ARN for all types of transactions (lumpsum/SIP/STP). 5) If the ARN is invalid as on date of SIP / STP registration, such registration and future transactions thereunder will be processed under DIRECT plan. 6) Transactions other than the physical mode which are found to be not in order basis above matrix, will be rejected at the time of upload / submission for following reasons: a. To give opportunity for the intermediary / platform to rectify details before submitting transactions or to report transactions as DIRECT. b. If these transactions are accepted and processed as DIRECT, the intermediary placing the transaction will not be receiving reverse feeds and hence will not be able to reconcile. Since the validation cannot be carried out at the time of acceptance or transactions received in physical form, the same will be done at the time of processing the transaction, and if found to be invalid, the transaction will be processed under DIRECT. 7) Transactions received from the stock exchange platforms in Demat mode with invalid ARN shall be rejected instead of processing in Direct Plan for following reasons a. Settlement of units will fail at clearing corporation due to mismatch of ISIN. b. If the RTA processes the transaction in DIRECT Plan, the AMC will face issues with corporate action wherein the clearing corporation will not be able to reconcile and credit the units. c. The distributor/broker will not be able to download the reverse feed/mail back report for the transactions reported by the respective distributor in case if we process under Direct Plan. 8) Dividend reinvestment transactions, being a corporate action, will be excluded from the above validation Scheme characteristics of Direct Plan: Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the Regular Plan and the Direct Plan except that: (i) No exit load shall be levied in case of switches from Direct Plan to Regular Plan and Regular Plan to Direct Plan. (ii) Investments through systematic routes: In case of Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP), registered without any distributor code under the Regular Plan of all Schemes, instalments falling on or after the January 1, 2013 will automatically be processed under the Direct Plan. (iii) 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
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Risk Mitigation process against Third Party Cheques	Restriction on Third Party Payments Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions. “Third Party Payments” means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made. Bank Mandate registration as part of the new folio creation In order to reduce the risk of frauds and operational risks and thereby protect the interests of the Unit holders/Investors from fraudulent encashment of redemption proceeds, Investors are required to submit any of the prescribed documents (along with original document for verification) in support of the bank mandate mentioned in the application form for subscription under a new folio, in case these details are not the same as the bank account from which the investment is made. Any application for subscription of units may be rejected if such application does not comply with the above requirements and AMC may refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund. For further details on documents to be submitted under the process to identify third party payments etc., please refer to SAI.
Nomination	As per the provision no.17.16.1 of para 17.16 under Chapter 17 of SEBI Master Circular for Mutual Funds, 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 wet signature of all the unit holder(s) and in case of online option, the forms shall be using e-Sign facility recognized under Information Technology Act, 2000, or through two factor authentication (2FA) in which one of the factor shall be a One-Time Password sent to the unit holder at his/her email/ phone number registered with the AMC. SEBI vide its circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/29 dated April 30, 2024 has made the nomination optional for jointly held Mutual Fund folios Nomination form / Opting out of Nomination form may be obtained from the offices of AMC or Investor Services Centers of the RTA or distributors or downloaded from https://www.utimf.com/forms/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 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 may not be considered for payment of redemption proceeds. In such cases, the payment will sent to the last registered address. For further details regarding redemption requests in respect of folios not having registered bank details etc., please refer to SAI.
Ongoing price for subscription (purchase) / switch-in (from other schemes/plans of the mutual fund) by investors This is the price you need to pay for purchase/switch-in.	The face value of a unit is Rs.10/- and units will be issued in fractions up to three decimal places. Purchase on all business days at the applicable NAV. Entry and Exit Load: Entry Load: Not Applicable* *In terms of 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 by the Scheme to the investor effective August 1, 2009 Exit Load: Nil The bank draft charges, if any, will have to be borne by the applicant. Ongoing price for subscription (purchase)/switch-in (from other Schemes/plans of the mutual fund) by investors. Purchase Price = Applicable NAV (for respective plan and option of the scheme) Example: An investor invests 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.
Mode of Payment – Cash /Transfer of funds through NEFT/RTGS	Cash Investment in Mutual Funds Cash payment to the extent of Rs. 50,000/- per investor, per Mutual Fund, per financial year through designated branches of Axis Bank will be accepted (even from such small investors who may not be tax payers and may not have Permanent Account Number (PAN)/bank accounts.

	For further details regarding the prescribed procedure, refer to SAI. Transfer of funds through National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS) Investor shall ensure that the payment is made from one of his/her registered bank accounts in the folio. If the name of the remitter/account number from where the amount is remitted is not matching with the registered / to be registered bank accounts details, such remittances shall be treated as third party payments and such applications are liable to be rejected. In such cases, UTI MF will refund the amount to the remitter within 30 calendar days from the date of receipt of the funds, as per the details made available to UTI MF by the remitting Bank. However, for transfer of funds through RTGS, the Investment amount shall be of Rs.2 lacs and above. For further details, please refer to SAI.
Auto switch facility	Auto switch facility for existing investors having investments in open ended schemes of UTI Mutual Fund <u>Terms and conditions of Auto Switch facilities:</u> 1. Auto switch facility is a facility available to the existing investors having investments in any open ended scheme (excluding Exchange traded Funds) of UTI Mutual Fund (transferor scheme) to tender switch application on any day during the New Fund Offering (NFO) period of any new scheme (transferee scheme), to switch units from existing open ended schemes to that new scheme. However, units under transferor scheme will be switched on closing day of NFO of transferee scheme. 2. The units from the Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The application for Auto Switch will be processed on the closing day of the NFO. The units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the allotment date. 3. The price at which the units will be switched-out will be redemption price of transferee scheme (with applicable taxes and exit load, if any) from which switch-out is done and units under new scheme will be issued at the allotment NAV on allotment date. 4. The units/amount requested for switch, shall be available in transferor scheme at the time of submission of switch request and also at the time when switch out is effected. 5. Unit holders are required to maintain clear balance in accordance with amount specified in the Auto-switch Application Form on the execution date. In case of insufficient balance in the account/ folio, the application for Auto-switch will be rejected. 6. Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. 7. This facility will not be available for the units, which are under any Lien, Pledged or any lock-in period or other encumbrance marked on any units and units held in demat mode. 8. The application is subject to detailed scrutiny and verification. Applications, which are not complete in all respect, are liable for rejection either at the

	collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar. 9. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Income Distribution cum Capital Withdrawal Payout), by default, the units will be allotted under the Growth Option of the Plan. 10. Cancellation/modification of submitted Auto switch mandate shall not be allowed. Further, switchover of units will be subject to availability of clear units on the effective date of switchover. 11. This facility can be availed only if the specified Auto Switch Form is filled. If normal switchover form is filled /submitted the same would be processed as per the rules applicable for normal switch request and not as an auto switch. 12. UTI AMC reserves the right to amend or withdraw this facility or change the procedures extend or limit the said facility on such terms and conditions as may be decided from time to time.
Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions / switch outs.	Redemption on all business days at the applicable NAV subject to prevailing exit load. Redemption Price for each Option will be calculated on the basis of Applicable NAV and Exit load, if any. While determining the price of the units, the mutual fund shall ensure that the repurchase price of an open ended scheme is not lower than 95 per cent of the Net Asset Value. The Redemption Price per Unit will be calculated using the following formula: Redemption Price = Applicable NAV * (1 - Exit Load, if any) Example: If the Applicable NAV is Rs. 10 and a Nil% Exit Load is charged, the Redemption Price per Unit will be calculated as follows: = Rs. 10 * (1-0) = Rs. 10 * (1) = Rs. 10
Book Closure Period / Record Date	The purchase and redemption of units shall remain open on all business days throughout the year except during book closure period/s not exceeding 15 days in a year.
Custodian of the Scheme	The Trustees have appointed Axis Bank Ltd and Stock Holding Corporation of India Ltd (SCHIL) as the Custodian of the scheme.
Transactions through Stock Exchange/s	As per the provision no.16.2.12 of para 16.2.under Chapter 16 of SEBI Master Circular for Mutual Funds, it has been decided to allow investors to directly access infrastructure of the recognised stock exchanges to purchase and redeem mutual fund units directly from Mutual Fund/ Asset Management Companies. In addition to the existing facilities, the facility to transact in units of Scheme is available for investors having a demat account through clearing members of National Stock Exchange and Bombay Stock Exchange for accepting Purchase and Redemption transactions and through NSDL and CDSL for accepting Redemption Transactions. Further, SEBI Registered Investment Advisors (RIAs) are also allowed to use the infrastructure of the recognised stock exchanges to purchase and redeem mutual fund units directly from Mutual Fund/Assets Management Companies on behalf of their clients, including direct plans. Investment in the Units of the scheme through SIP route under demat mode also is available.

	The facility of conversion of units held in Dematerialisation (Demat) mode into physical by way of Rematerialisation (Remat) for investments held under various options of the Scheme(s) including units held under Systematic Investment Plan (SIP) is available. Pursuant to the provision no.14.4.2 of para 14.4.under Chapter 14 of SEBI Master Circular for Mutual Funds; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form. For further details please refer to SAI.
Pre Closure & Extension of the Offer	The AMC / Trustees reserve the right to extend the closing date of the New Fund Offer period, subject to the condition that the subscription to the New Fund Offer shall not be kept open for more than 15 days. Similarly, the AMC/Trustee may close the New Fund Offer earlier by giving one day's notice in at least 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. Any changes in the pre closure and extension of the offer will be displayed on the website of AMC.
Additional Mode of Payment during NFO	Investors may apply for the UTI Nifty500 Shariah Index Fund. through Applications Supported by Blocked Amount (ASBA) process during the NFO period by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the subscription amount in the said account as per the authority contained in ASBA form and undertake other tasks as per the procedure specified therein. (The details of banks' branches accepting ASBA form are available on the websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and SEBI (www.sebi.gov.in) or at your nearest UTI Financial Centre.) For applicants applying through ASBA, on the date of allotment, the amount will be unblocked in their respective bank accounts and account will be debited to the extent required to pay for allotment of Units applied in the application form.
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: - 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; - a bank including a scheduled bank, a regional rural bank, a co-operative bank; - an eligible trust; - an eligible society; - any other institution; - Army/Navy/Air Force/Paramilitary Fund and - 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 the its letter head, granting appropriate authority to the designated officials of the investor. The board resolution/ authority letter shall explicitly mention the following: - List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs. - An undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement. (2) Transaction request digitally signed by investor, received on UTI AMC's designated email : In case the document is executed electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s of investor, the same shall be considered as valid and acceptable, and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name. (3) Scanned transaction request with wet signature of investor received on UTI AMC's designated email : In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the investor, received from some other official / employee of the non individual investor will be accepted, and shall be binding on the non-individual investor provided - - The email is also CC'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and - the domain name of the email ID of the sender of the email is from the same organization's official domain name. (4) Scanned transaction request received on UTI AMC's designated email from email ID of MFD or third party : Scanned copies of signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from the registered mutual fund distributor of the entity or a third party duly authorized by the non-individual investor will be accepted subject to fulfillment of the following requirements: - Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor. - In such cases, the non-individual unitholder's registered email ID shall also be copied in the email sent by the MFD/person sending the scanned copies of the duly signed transaction form/request letter. Following Terms and conditions are applicable for above mode of receipt of financial transactions:
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	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. 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 b) All transaction requests will be deemed to be valid, where applications, transaction slips, forms, supporting documents are received at the designated email id. c) 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.
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	k) At the request of the investor, UTI AMC is hereby requested and authorised, but is not obliged, to process the transactions as per email submissions received from time to time from investors and otherwise to rely upon and act in accordance with email Submission which is signed, or is believed to have been signed by any person authorised by the documents governing the arrangement between the UTI AMC and the Investor. l) It is further mutually agreed that if any other permission is required under the provisions of law for processing such requests / instructions, the investor shall be solely liable and responsible for any failure to comply with such provisions of laws, rules and regulations. The investor will keep the UTI MF, Trustee, UTI AMC fully absolved and indemnified with respect to any violation of such laws, rules and regulations and consequences thereafter in case of such violation mentioned hereinabove. m) It is agreed by the parties that the UTI AMC need not confirm (whether orally, in writing or otherwise) any email Submission or verify the identity of the person making or giving or purporting to make or give any email Submission. n) Investor agrees that security procedures adopted by UTI AMC may include signature verification, telephonic call backs or a combination of the same, that may be recorded and investor consents to such recording and agrees to co-operate with the UTI AMC to enable confirmation of such electronic transactions. However, the UTI AMC shall be under no duty to prescribe or adopt any procedures for the purpose of such confirmations or verification and any such procedure prescribed or adopted by UTI AMC shall not impose upon the UTI AMC any obligation to adopt or comply with the same in any or every instance. o) The entity availing the facility for submitting the financial transactions via email shall retain records of such transactions in line with the applicable laws/ regulations.
Seeding of Aadhaar Number	PAN-Aadhaar seeding mandatory for transactions in securities market The Indian government has made it mandatory for everyone to link their PAN to their Aadhaar, with certain exceptions for NRIs, non-citizens, those over 80, and residents of the states of Assam, Jammu and Kashmir and Meghalaya. Clients in whose case, PAN Aadhaar linkage are not found to be verified, shall be allowed to transact with the existing intermediary subject to valid PAN, however the client's KYC shall not be allowed portability in securities market." Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number In terms of the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, read with the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017, it is mandatory for investors to submit their Aadhaar number issued by the Unique Identification Authority of India (UIDAI) to UTI Mutual Fund/its Registrar and Transfer Agent/ Asset Management Company ("the AMC") and comply with the following requirements as applicable to them:- i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the <i>Aadhaar number</i> issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit <i>proof of application</i> of enrolment for Aadhaar. If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one <i>certified copy of an officially valid document</i> containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund. The investor is required to submit PAN as defined in the Income Tax Rules, 1962.

	If such an individual investor who is not eligible to be enrolled for Aadhaar number, has already submitted the PAN, no further action is required. ii. Where the investor is a non-individual, apart from the constitution documents, <i>Aadhaar numbers and PANs</i> as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, <i>proof of application</i> towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted, an <i>officially valid document</i> is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, <i>certified copy of an officially valid document</i> containing details of identity, address, photograph and such other documents as prescribed is required to be submitted. It may be noted that the requirement of submitting Form 60 as prescribed in the aforesaid notification is not applicable for investment in mutual fund units. a) Investors are requested to note that pursuant to the direction issued by Hon'ble Supreme Court on March 13, 2018 in Writ Petition (Civil) no. 494/ 2012, the last date for mandatory submission of Aadhaar in respect of the existing mutual fund folios / accounts, including accounts / folios opened up to March 31, 2018, has been deferred till further notice. Existing unitholders are however encouraged to link their Aadhaar to their mutual fund folio(s). b) The submission of Aadhaar Number or proof of enrolment for Aadhaar for new Mutual Fund folios / accounts (i.e. an investor is investing for the first time in UTI Mutual Fund), at the time of account opening, has been deferred till further notice.
Know Your Customer (KYC) Norms	Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time. A. For Individual Investors I Central KYC Norms for Individual Investors new to KYC system with effect from 1st February 2017 Government of India, vide Gazette notification dated November 26, 2015, had authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI), to act and perform the functions of Central KYC Records Registry (CKYCR) including receiving, storing, safeguarding and retrieving the Know Your Client (KYC) records of an investor in digital form. In terms of the above, the following Norms are applicable with effect from 1st February 2017 in case of an Individual investor who is new to the KYC Registration system:- a. An Individual Investor who is new to KYC Registration system and whose KYC is not registered or verified with any of the Agencies for KYC Registration (KRA), shall use the CKYC form to register their KYC. b. In case an Individual Investor uses old KRA KYC form, such investor should either fill the new CKYC form or provide additional / missing information in the Supplementary CKYC form. c. An Individual Investor who has already completed CKYC and has a KYC Identification Number (KIN) from CKYCR, can invest in the Schemes of UTI Mutual Fund by quoting their KIN. d. In case PAN of an investor is not updated in CKYCR system, the investor shall be required to submit a self-certified copy of PAN card at the time of investment e. The KYC requirements shall be governed by SEBI Circulars / notifications and AMFI Guidelines issued from time to time.

	For further details refer to SAI and SEBI Circulars No. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016. II PAN-Exemption for micro financial products Only individual Investors (including NRIs, Minors & Sole proprietary firms) who do not have a PAN, and who wish to invest up to Rs.50000/- in a financial year under any Scheme including investments, if any, under SIPs shall be exempted from the requirement of PAN on submission of duly filled in purchase application forms with payment along with KYC application form with other prescribed documents towards proof of identity as specified by SEBI. For all other categories of investors, this exemption is not applicable. B. For Non-Individual Investors Investors have to fill up and sign the KYC application form available on the UTI Mutual Fund's website, www.utimf.com or the website of the KYC Registration Agencies (KRAs) M/s CVL, www.cvlkra.com; M/s NDML www.ndml.in; M/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. Further details on filling up / submission of KYC Application form are available in SEBI Circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011. C. For both Individual and Non-Individual Investors For 'KYC-On-Hold' cases, investor need to submit missing information or update pending KYC related information so as to enable AMC to process purchase transaction (whether fresh or additional) and switches In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds, have to formulate and implement a client identification i.e. Know Your Customer. programme, verify and maintain the record of identity and address(es) of investors. The need to Know Your Customer (KYC) is vital for the prevention of money laundering. The Trustee / AMC may seek information or obtain and retain documentation used to establish identity. It may reverify identity and obtain any missing or additional information for this purpose. The Trustee / AMC shall have absolute discretion to reject any application or prevent further transactions by a Unit holder, if after due diligence, the Investor / Unit holder / a person making the payment on behalf of the Investor does not fulfill the requirements of the KYC. If after due diligence the Trustee / AMC has reason to believe that any transaction is suspicious in nature as regards money laundering, the AMC shall report such transactions to competent authorities under PMLA and rules/guidelines issued thereunder by SEBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/ guidelines issued thereunder without obtaining prior approval of the Unitholder/any other person. In this connection the Trustee / AMC reserves the right to reject any such application at its discretion. Investors desiring to invest / transact in mutual fund schemes are required to mandatorily furnish PAN (PAN of the guardian in case minor does not have a PAN) and comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address including in case of non-individuals copy of the Memorandum and Articles of Association / bye-
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	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. Note:-Investor are requested to take note that it is mandatory to complete the KYC requirements (including updation of Permanent Account Number) for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests are liable to be rejected, if the unit holders have not completed the KYC requirements. Notwithstanding in the above cases, the AMC reserves the right to ask for any requisite documents before processing of financial and non-financial transactions or freeze the folios as appropriate. Unit holders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at the point of acceptance. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unit holders are requested to intimate us/our Registrar and Transfer Agent their PAN information along with the folio details for updation in our records. For further details on KYC requirements to be complied with by the Investors, please refer to SAI.
Details under Foreign Account Tax Compliance provisions (commonly known as FATCA) / Foreign Tax Laws and Common Reporting Standard (CRS)	FATCA is United States (US) Federal Law, aimed at prevention of tax evasion by US citizens and residents (“US persons” as defined in the applicable extant laws of the United States of America) through use of offshore accounts. FATCA provisions are part of Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature. Under FATCA, withholding tax may be levied on certain US source income/receipt of the Schemes of the Mutual Fund, unless they are FATCA compliant. FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons as well as passive NFFEs in which controlling interest is held by specified US person. The term FFI is defined widely to cover a large number of non-US based financial service providers, such as mutual funds, depository participants, brokers, custodians, as well as banks. FATCA requires enhanced due diligence processes by the FFI so as to identify US reportable accounts. The identification of US person will be based on one or more of following “US indicia”- • Identification of the Account Holder as a US citizen or resident; • Unambiguous indication of a US place of birth; • Current US mailing or residence address (including a US post office box); • Current US telephone number; • Standing instructions to transfer funds to an account maintained in USA; • Current effective power of attorney or signing authority granted to a person with a US address; or

	• An “in-care of” or “hold mail” address that is the sole address that the Indian Financial Institution has on the file for the Account Holder. FATCA due diligence will be applicable to each unit holder (including joint holders) irrespective of the country of residence/citizenship, and on being identified as reportable person/specified US person, all folios/accounts will be reported. Such information may include (not limited to) their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Unit holders will therefore be required to comply with the request of the AMC / Fund to furnish such information as and when deemed necessary by the AMC / Fund in accordance with the Applicable Laws. FATCA provisions are relevant not only at on-boarding stage of unit holders but also throughout the life cycle of investment with the Mutual Fund. Unit holders therefore should immediately intimate to the Fund/the AMC, any change in their status with respect to FATCA related declaration provided by them previously. In case unit holder / investor fails to furnish the relevant information and/or documentation in accordance with the Applicable Laws, the AMC / Fund reserves the right to reject the application or redeem the units held directly or beneficially and may also require reporting of such accounts/levy of withholding tax on payments made to investors. Prospective investors / Unit holders should consult their own advisors to understand the implications of FATCA provisions/requirements. The AMC reserves the right to change/modify the provisions mentioned at a later date. Common Reporting Standard (CRS) – The New Global Standard for Automatic Exchange of Information On similar lines as FATCA, the Organisation of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a “Standard for Automatic Exchange of Financial Account Information in Tax Matters”, in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, requiring cooperation amongst tax authorities. The G20 and OECD countries have together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI). All Applicants whose country of tax residence is not India shall fill in the prescribed FATCA & CRS Form. AMC reserves right to reject the application in case the applicant / investor fails to submit information /documentation for any of the above. Please refer to Instructions given in the FATCA/CRS Form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular Nos. CIR/MIRSD/2/2015 dated 26th August 2015 & CIR/MIRSD/3 /2015 dated 10th September 2015 and guidelines /circulars issued by SEBI from time to time.
MF Utility for Investors	UTI AMC Ltd has entered into an agreement with MF Utilities India Private Ltd (MFUI) for usage of MF Utility (MFU), a shared service initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument through a Common Account Number (CAN). Accordingly, all financial and non-financial transactions pertaining to the Scheme is available through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through authorized Points Of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website against the POS locations. However, all such transactions shall be subject to the eligibility of investors, any terms and conditions and compliance with the submission of documents and procedural

	requirements as stipulated by UTI MF/UTI AMC from time to time in addition to the conditions specified by MFU, if any. The online portal of MFUI i.e. www.mfuonline.com and the POS locations aforesaid shall act as Official Points of Acceptance (OPAs) in addition to the existing OPAs of the UTI AMC Ltd and any transaction submitted at such POS will be routed through MFUI or as may be decided by UTI AMC. Investors not registered with MFUI also can submit their transactions request by giving reference to their existing folio number. All valid applications received for any other scheme apart from eligible schemes as stated above may be accepted by UTI AMC at its own discretion. The uniform cut off time as prescribed by SEBI shall be applicable for applications received by MFUI. The units will be allotted as per the closing NAV of the day on which the funds are available for utilization. For further details regarding procedures for obtaining CAN and other particulars about MFU etc., please refer SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.
MF Central	As per the provisions of para 16.6 under Chapter 16 of SEBI Master Circular for Mutual Funds, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs, currently, KFin Technologies Limited ("Kfintech") and Computer Age Management Services Limited ("CAMS") have jointly developed MFCentral – A digital platform for Mutual Fund investors (hereinafter referred to as "MFCentral" or "the Platform"). MFCentral is created with an intent to be a one stop portal /mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable Terms and Conditions of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using https://mfcentral.com/ and a Mobile App in future. Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the DISCs or collection centres of Kfintech or CAMS.
Friend in Need	"Friend in Need" facility is introduced for the Individual investors (Resident as well as Non-resident) of UTI MF under the scheme, whereby there is an option to furnish the contact details including name, address, relationship, telephone number and email ID of any person other than the applicant/s and nominee. This will facilitate obtaining the latest contact details of the investors, if UTI MF is unable to establish contact with the investors. For further details, please refer to SAI.
Requirement for admission into the scheme	Application under Power of Attorney: If any application form is signed by a person holding a power of attorney empowering him to do so, the original power of attorney or an attested copy of the same, should be submitted along with the application, unless the power of attorney has already been registered in the books of the Registrar. Please refer SAI for further details.
Settlement of Claims	Please refer SAI for details.

III. OTHER DETAIL

A. Periodic Disclosure Half Yearly Disclosure: Portfolio / Financial Results	a) The Mutual Fund shall within one month from the close of each half year, (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website of UTI Mutual Fund on the below mentioned link: Link: https://www.utimf.com/downloads The Mutual Fund shall publish an advertisement disclosing the hosting of such financial results on the website, in atleast two newspaper one national English daily newspaper having nationwide circulation and one in a newspaper having wide circulation published in the language of the region where the Head Office of UTI MF is situated. b) The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the half-year for the scheme on its website and on the website of AMFI within 10 days from the close of each half-year in a user-friendly and downloadable spreadsheet format. The said aforementioned portfolio can be downloaded from the website of UTI Mutual Fund on the below mentioned link: Link: https://www.utimf.com/downloads c) In case of unitholders whose e-mail addresses are registered, the Mutual Fund shall send via email half-yearly statement of scheme portfolio within 10 days from the close of half-year in user-friendly and downloadable format (preferably in a spreadsheet) in the email itself or should contain a link which when clicked should download the respective monthly portfolio disclosures without re-directing the investor to the website of the AMC, so as to ensure that the information is made available to the investors in a uniform and user friendly manner. d) The mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio can be downloaded from the website of UTI Mutual Fund on the below mentioned link: Link: https://www.utimf.com/downloads Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. e) The mutual fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.
B. Periodic Disclosure Annual Report	a. An abridged annual report in respect of the Scheme shall be provided to the Unitholders not later than four months from the date of closure of the relevant accounting year. The full annual report shall be made available for inspection at UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. The scheme wise annual report shall be hosted on the website and on the website of AMFI. UTI AMC shall display the link of the full scheme wise annual reports prominently on its website. b. The Mutual Fund shall e-mail the scheme annual reports or abridged summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund.

		c. In case of unitholders whose email addresses are not registered with the Mutual Fund, the Abridged Annual Report shall be sent to them in physical mode in case they have opted for the same. d. The Mutual Fund shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. e. The Mutual Fund shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.			
S.O.41	C. Transparency / NAV disclosures	The Mutual Fund shall declare the Net asset value for the scheme by 11 p.m. on every business day on the website of UTI Mutual Fund, www.utimf.com and on AMFI's website www.amfiindia.com. 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. Further, the Mutual Fund will extend facility of sending latest available NAVs to unit holders through SMS, upon receiving a specific request in this regard. The NAV shall be calculated for all business days			
	D. Stamp duty	Stamp Duty It is informed to all the Investors/Unit Holders of all the Scheme(s) of the UTI Mutual Fund that, pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019 and provision no.10.1.1 of para 10.1 under Chapter 10 of SEBI Master Circular for Mutual Funds, a stamp duty at the prescribed rate (at present @ 0.005%) of transaction value (amount for which units are allotted excluding any other deduction) would be levied on Subscriptions (including lumpsum and through systematic investments such as Systematic Investment Plans, Systematic Transfer Plan), Switch-ins, Reinvestment of IDCW Option etc. for units both in demat or physical mode. Accordingly, pursuant to levy of stamp duty, the number of units allotted to all applicable mutual fund transactions would be reduced to the extent of stamp duty amount. Please refer to SAI for further details.			
	E. Associate Transactions	Please refer to Statement of Additional Information (SAI).			
	F. Taxation	The information is provided for general information only. This is not a tax advice. In view of the individual nature of the implications, each investor is strongly advised to consult his or her or their own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the scheme/prior to making any investment/transaction. For details on the taxation and other terms & conditions please refer to the clause on Taxation in the SAI apart from the following: <table><tr><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 Long Term: Short Term:	Tax on capital gains on equity oriented funds (EOFs) : (i) Long Term Capital Gains Units of EOFs held for more than twelve months preceding the date of their transfer are long term capital asset. For units of EOFs transferred on or after 23rd July 2024, capital gains tax on long term capital gains stands increased to 12.5%. However, LTCG upto Rs.1.25 lakhs in a financial year is tax exempt. (ii) Short Term Capital Gains Units of EOFs held for not more than twelve months preceding the date of their transfer are short term capital asset. For units of EOFs transferred on or after 23rd July 2024, capital gains tax on short term capital gains stands increased to 20%. Securities Transaction Tax (STT): In addition to capital gains tax, STT is also applicable on redemption/ switch/ transactions of units of EOFs.	The Finance Act, 2020 has abolished the payment of Income/Dividend Distribution Tax (DDT) by the Mutual Funds with effect from 01st April 2020. Under the new tax regime, Mutual Funds will not be required to pay DDT. UTI Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under section 10 (23D) of the Income Tax Act, 1961 (the Act) to have its entire income exempt from income tax. The Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.
	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.
G. Rights of Unitholders	Please refer to SAI for details
H. Risk-o-meter	In terms of the provisions 17.4.1 (g) to (k) of para 17.4 under Chapter 17 of SEBI Master Circular for Mutual Funds, the following shall be applicable: a. Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. b. Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. c. Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. d. Mutual Funds shall publish a table of scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary. e. Product labelling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.
I. Disclosure of constituents on the website	AMC shall ensure that the updated constituents of the index and methodology for the scheme are available on the website at all points of time. Further, the historical data with respect to constituents of the index since inception of scheme shall also be disclosed on their website.
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 / Portfolio Disclosure	The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all its Schemes on its website and on the website of AMFI within 10 days from the close of each month in a user friendly and downloadable spreadsheet format. The format for monthly portfolio disclosure shall be the same as that of half yearly portfolio disclosures. The Mutual Fund shall also disclose additional information (such as ratios etc.) subject to compliance with the SEBI Advertisement Code. In case of unitholders whose e-mail addresses are registered, the Mutual Fund shall send via email the monthly statement of scheme portfolio within 10 days from the close of each month in user-friendly and downloadable format (preferably in a spreadsheet) in the email itself or should contain a link which when clicked should download the respective monthly portfolio disclosures without re-directing the investor to the website

S.O.38

	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.
S.O.38	L. Scheme Summary Document 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.
S.O.39	M. Disclosure of Tracking Error and Tracking Difference The following provisions of tracking error and tracking difference shall be applicable for Index fund in accordance with the provisions 3.6.3 of para 3.6 under Chapter 3 of SEBI Master Circular for Mutual Funds or as specified by SEBI from time to time: A. Tracking Error (TE): - The tracking error i.e. the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the scheme based on past one year rolling data shall not exceed 2%. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. - For Index Fund in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data. - The scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. B. Tracking Difference (TD): - Along with the disclosure of tracking error, the Scheme shall also disclose the tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme, on the website of the AMC and AMFI on monthly basis for tenures of 1 year, 3 years, 5 years, 10 years and since the date of allotment of units. The computation of both TE and TD shall consider return of the portfolio of Index Funds net off TER. In case of Index Funds, the TE and TD of both direct and regular plans shall be disclosed separately.
	N. Disclosure norms for Index Fund The following disclosure norms for Index fund shall be applicable in accordance with the provisions 3.6.8 of para 3.6 under Chapter 3 of SEBI Master Circular for Mutual Funds or as specified by SEBI from time to time: - The equity Index Funds shall disclose the following on monthly basis: - Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme - Name and exposure to top 7 groups as a percentage of NAV of the scheme. - Name and exposure to top 4 sectors as a percentage of NAV of the scheme. - Change in constituents of the index, if any, shall be disclosed on the AMC website on the day of change.
	O. Disclosure of Assets Under Management The Mutual Fund shall disclose the following on monthly basis, in the prescribed format, on its website and also share the same with Association of Mutual Funds in India (AMFI): - AUM from different categories of schemes such as equity schemes, debt schemes, etc. - Contribution to AUM from B-30 cities (i.e. other than top 30 cities as identified by AMFI) and T-30 cities (Top 30 cities). - Contribution to AUM from sponsor and its associates. - Contribution to AUM from entities other than sponsor and its associates. - 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.

P. 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.
Q. Disclosures of Votes Cast by the Mutual Funds	- The AMC shall record and disclose, in the prescribed format, specific rationale supporting its voting decision (for or against) with respect to each vote proposal on matters relating to Corporate governance, changes to capital structure, stock option plans, social & corporate responsibility issues, appointment & removal of Directors and related party transactions of the investee companies (excluding own group companies) etc. as stated in provision no. 6.16.1 to 6.16.15 of para 6.16 under Chapter 6 of SEBI Master Circular for Mutual Funds. - The AMC shall additionally publish in the prescribed format summary of the votes cast across all its investee company and its break-up in terms of total number of votes cast in favor or against. In case of the Mutual Funds having no economic interest on the day of voting, it may be exempted from compulsorily casting of votes. The vote shall be cast at Mutual Fund Level. - 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. - 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.
R. List of official points of acceptance	Please refer to the link below for list of official point of acceptances for the schemes of UTI Mutual Fund: https://www.utimf.com/downloads/data-related-to-sid
S. Penalties, Pending Litigation or proceedings, Findings of Inspection or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority.	Please refer the below mentioned link for detail information: https://www.utimf.com/downloads/data-related-to-sid

S.O.48 & 49

S.O.63

S.O.65 & 66

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.

The Trustees have ensured that the UTI Nifty500 Shariah Index Fund approved by them is a new product offered by UTI Mutual Fund and is not a minor modification of any existing scheme/fund/product.