

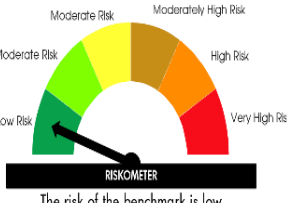
**SCHEME INFORMATION DOCUMENT
SECTION I**

S.O.1
& 2

UTI Nifty 1D Rate Liquid ETF - Growth

(An open-ended Exchange Traded Fund replicating/tracking NIFTY 1D Rate Index.
A relatively low-interest rate risk and relatively low credit risk)

BSE Scrip Code	
NSE/BSE Symbol	

This product is suitable for investors who are seeking*:	Scheme Risk-o-meter: UTI Nifty 1D Rate Liquid ETF - Growth	Benchmark Risk-o-meter : Nifty 1D Rate Index#
- Nifty 1D - A low-risk investment avenue for efficient cash management - Seeks to provide returns in line with the Nifty 1D Rate Index, subject to expenses and tracking error		

S.O.3

The above 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 January 31, 2026.

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

As per provision no. 17.5.1 of para 17.5 under chapter 17 of SEBI Master Circular for Mutual Funds, the potential risk class matrix based on interest rate risk and credit risk, is as below:

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

S.O.4

A-I - A relatively low-interest rate risk and relatively low credit risk

Offer of Units of Rs. 1000 each, issued at a premium approximately equal to the difference between face value and Allotment Price during the New Fund Offer and at NAV based prices on an ongoing basis:

New Fund Offer Opens on: , 2026
New Fund Offer Closes on: , 2026
Scheme Reopens on: , 2026

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 (SID).

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

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

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest UTI Financial Centre or log on to our website.
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The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.
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This Scheme Information Document is dated February 13, 2026

STOCK EXCHANGE DISCLAIMER CLAUSE:

DISCLAIMER OF NSE

"As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter Ref No.: NSE/LIST/6009 dated February 11, 2026 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

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

DISCLAIMER OF BSE

"BSE Limited ("the Exchange") has given vide its letter LO/IPO/AG/MF/IP/109/2025-26 dated February 12, 2026, permission to UTI Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to UTI Mutual Fund. The Exchange does not in any manner:-

- Warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or
- Warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or
- Take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of **UTI Nifty 1D Rate Liquid ETF – Growth** of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever".

DISCLAIMERS OF NSE INDICES LIMITED

"The "Product" offered by "the issuer" is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited (IISL)). NSE INDICES LIMITED does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of "the Product" or any member of the public regarding the advisability of investing in securities generally or in the "the Product" linked to Nifty 1D Rate Index or particularly in the ability of the Nifty 1D Rate Index to track general stock market performance in India. Please read the full Disclaimers in relation to the UTI Nifty 1D Rate Liquid ETF – Growth in the Offer Document / Prospectus / Information Statement."

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Part I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the scheme	UTI Nifty 1D Rate Liquid ETF – Growth
II.	Category of the Scheme	Exchange Traded Fund (ETF)
III.	Scheme Type	An open-ended Exchange Traded Fund replicating/tracking NIFTY 1D Rate Index. A relatively low-interest rate risk and relatively low credit risk The potential risk class matrix based on interest rate risk and credit risk, is as below: A-I - A relatively low-interest rate risk and relatively low credit risk
IV.	Scheme Code	(To be disclosed after obtaining scheme code)
V.	Investment Objective	The Investment Objective of the Scheme is to provide returns that, before expenses, correspond to the total return of the securities as represented by the underlying index, subject to tracking error. However, there is no guarantee or assurance that the investment objective of the scheme will be achieved.
VI.	Liquidity / listing details	On the Exchange Subsequent to the New Fund Offer period, the units of the Scheme can be bought / sold during market hours on all trading days on the National Stock Exchange of India Limited and/or any other stock exchange where the Scheme's Units are proposed to be listed in minimum lot of 1 unit and in multiples of one thereof by all Investors. Directly with the Mutual Fund The Scheme offers units for subscription / redemption directly with the Mutual Fund in creation unit size to Market Makers/Authorised Participants / Large Investors only, at NAV based prices on all Business Days during an ongoing offer period. Direct transaction through UTI AMC As per provision no. 3.6.2.1 to 3.6.2.3 of para 3.6.2 under chapter 3 of SEBI Master Circular for Mutual Funds, the Scheme will offer units for subscription / redemption directly with the Mutual Fund for amounts greater than Rs.25 Cr and in multiples of creation unit size at intra-day NAV based on the actual execution price of the underlying portfolio on all Business Days during the ongoing offer period. The aforesaid threshold will not be applicable for MMs and will be periodically reviewed. The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time will not be applicable for direct transaction with UTI AMC in ETFs by MMs and other eligible investors. “Creation unit” is a fixed number of units of the Scheme, which is exchanged for a basket of securities of the underlying index called the Portfolio Deposit and a Cash component. For redemption of Units, it is vice versa i.e., fixed number of units of the Scheme and a cash component is exchanged for Portfolio Deposit. The Portfolio Deposit and the cash component will change from time to time as decided by AMC. AMC/Trustees reserve the right to change the Creation Unit at their discretion from time to time.

VII.	Benchmark (Total Return Index)	Nifty 1D Rate Index
VIII.	NAV Disclosure	Declaration of NAV on a daily basis. The Mutual Fund shall declare the Net asset value by 11 p.m. on every business day on the website of UTI Mutual Fund, www.utimf.com and on AMFI's website www.amfindia.com. Disclosure of indicative Net Asset Value (iNAV) iNAV of the scheme i.e. the per unit NAV based on the current market value of its portfolio during the trading hours of the scheme, will be disclosed on a continuous basis on the Stock Exchange(s), where the units of the scheme are listed and traded and will be updated at least four times a day i.e. opening and closing iNAV and at least two times during the intervening period with minimum time lag of 90 minutes between the two disclosures or any such other time as may have prescribed by SEBI from time to time. <u>Further details please refer Section II.</u>
IX.	Applicable timelines	The redemption proceeds will consist of Portfolio Deposit. The redemption proceeds will be delivered / paid within 3 working days from the date of a valid redemption request. The AMC may levy a fee/load/charges, which may vary from time to time, for providing/arranging this facility.
X.	Plans and Option	The Scheme does not offer any Plan for investment. The scheme offers only Growth Option The AMC/Trustee reserve the right to introduce / alter / extinguish Plan(s)/Option(s) as may be deemed appropriate at a later date.
XI.	Load Structure	Entry Load : Nil (Not Applicable# as per SEBI guidelines) # In terms of provision no.10.4.1 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	During NFO: Minimum initial investment amount is Rs.5,000/- and in multiples of Re.1/- thereafter. Investment and Redemption during continuous offer period (after scheme re-opens for repurchase and sale): On the stock exchange: Minimum 1 Unit and in multiple thereof can be bought / sold in demat form at prevailing prices quoted on the National Stock Exchange of India Limited and on any other exchange where they are traded. The face value of units: The face value of a unit is Rs.1,000/-. Direct creation of Units with Fund: Market Makers / Authorised Participants / Large Investors can create the

		Units in demat form in exchange against prescribed portfolio deposit and the applicable cash component at NAV based prices atleast in one creation unit. Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any. Direct transaction through UTI AMC As per provision no. 3.6.2.1 to 3.6.2.3 of para 3.6.2 under chapter 3 of SEBI Master Circular for Mutual Funds, the Scheme will offer units for subscription / redemption directly with the Mutual Fund for amounts greater than Rs.25 Cr and in multiples of creation unit size at intra-day NAV based on the actual execution price of the underlying portfolio on all Business Days during the ongoing offer period. The aforesaid threshold will not be applicable for MMs and will be periodically reviewed. The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time will not be applicable for direct transaction with UTI AMC in ETFs by MMs and other eligible investors. As per provision no. 3.6.6 (3.6.6.1 to 3.6.6.3) of para 3.6 under chapter 3 of SEBI Master Circular for Mutual Funds, liquidity window for Investors of ETFs with UTI AMC: A. Investors can directly approach UTI AMC for redemption of units of ETFs, for transaction of upto INR 25 Cr. without any exit load, in case of the following scenarios: - Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or - No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or - Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. B. In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, will be processed by UTI AMC at the closing NAV of the day. C. The above instances will be tracked by UTI AMC on a continuous basis and in case if any of the above-mentioned scenario arises, the same will be disclosed on the website of UTI AMC.
XIII.	Minimum Additional Purchase amount	Not applicable
XIV.	Minimum Redemption Amount	Investment and Redemption during continuous offer period: On the Stock Exchange - Minimum 1 Unit can be bought / sold in demat form at prevailing prices quoted on the National Stock Exchange of India Limited (NSE) and BSE Limited (BSE) or any other stock exchange where they are traded.
XV	New Fund Offer Period This is the period during which a new scheme sells its units to the investors	UTI Nifty 1D Rate Liquid ETF - Growth NFO opens on: , 2026 NFO closes on: , 2026 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	Offer of Units of Rs. 1000 each, issued at a premium approximately equal to the difference between face value and Allotment Price during the New Fund Offer and at NAV based prices on an ongoing basis:

	the investors have to pay to invest during the NFO.		
XVII	Segregated portfolio/ side pocketing disclosure	The AMC may create a segregated portfolio in case of a credit event in respect of debt and money market instruments at the issuer level i.e., a downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), subject to guidelines specified by the SEBI which may change from time to time. The creation of a segregated portfolio shall be optional and at the discretion of UTI AMC. Please refer to SAI for further details.	
XVIII	Stock lending/short selling	The Scheme will not participate in stock lending.	
XIX	How to Apply and other details	Details regarding- The Applications Forms duly signed by the Market Makers/Large Investors should be submitted at the UFCs (AMC branches) whose addresses are available on the website of the AMC i.e. https://www.utimf.com ; Please refer to the SAI and Application form for the instructions. It is mandatory for investors to mention their Core Banking Solutions (CBS) bank account particulars in their applications/requests for redemption.	
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. Board No: 040 - 6716 2222, Fax no : 040 - 6716 1888, Email: uti@kfintech.com	All investors could refer their grievances giving full particulars of investment at the following address: Ms. Madhavi Dicholkar UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. Tel: 022-6678 6666/6678 6258 Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in
XXI	Special product/facility available	Not applicable.	
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	
XXIII	Creation / Redemption Unit	The number of UTI Nifty 1D Rate Liquid ETF – Growth units that investors can create / redeem in exchange of the Portfolio Deposit and Cash Component is 2,500 units and in multiples thereafter. The Fund may also allow Cash subscription /redemption of UTI Nifty 1D Rate Liquid ETF – Growth in creation unit size by Authorized Participants and large investor.	

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DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

**Due Diligence Certificate submitted to SEBI for
UTI Nifty 1D Rate Liquid ETF - Growth**

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 Nifty 1D Rate Liquid ETF – Growth approved by them is a new product offered by UTI Mutual Fund and is not a minor modification of any existing scheme/fund/product.

S.O.55

Date: February 13, 2026
Place: Mumbai

Sd/-
Gayatri Kannan
Compliance Officer

Part II. INFORMATION ABOUT THE SCHEME**A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?****Asset allocation pattern**

The funds collected under the Scheme shall generally be invested consistent with the objective of the Scheme in the following manner:

Instruments	Indicative Allocation (% of Total Assets)	
	Minimum	Maximum
Securities covered by Nifty 1D Rate Index	95	100
Cash & cash equivalents*, Money Market instruments and units of Overnight Fund^	0	5

S.O.13
& 21

* As per SEBI Letter dated 3rd November 2021, Cash Equivalents include following Securities having residual maturity of less than 91 days:

1. TREPS,
2. Treasury Bills,
3. Government securities, and
4. Repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time subject to the regulatory approval, if any.

^Indicative Table

Sr. No.	Type of Instrument	Percentage of Exposure	Circular references
1	Overnight Mutual Funds	5% of Net Assets of the Scheme	Regulation 44(1), Seventh Schedule of the SEBI (MF) Regulations, 1996

S.O.58

The scheme does not intend to invest in the following:

1. Structured obligations and credit enhancements
2. Security lending and Borrowing
3. Derivatives
4. Securitised Debt
5. Debt instruments with SO/ CE Ratings
6. Overseas/ Foreign Securities
7. REITs and InVIT's
8. Debt Instruments with special features (AT1 and AT2 Bonds)
9. Repo and Reverse Repo transaction in Corporate Debt Securities.
10. Credit Default Swaps
11. Short selling
12. Unrated debt instruments
13. Short term deposits
14. Bespoke or complex debt products
15. Inter Scheme Transactions
16. Debt Derivatives.
17. Unlisted Securities

S.O.18

The cumulative gross exposure through Money Market instruments (With maturity not exceeding 91 days), Repo Transactions and other permitted securities/ assets and such other securities/ assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the scheme or guidelines as may be specified by SEBI from time to time as per Clauses 12.24 and 12.25 of SEBI Master Circular for Mutual Funds.

S.O.17

S.O.14

Cash and cash equivalents as per SEBI letter no. SEBI/HO/ IMD-II/DOF3/ OW/P/12 2021/ 31487 / 1 dated November 03, 2021 which includes T-bills, Government Securities, Repo on Government Securities and any other securities as may be allowed under the regulations prevailing from time to time subject to the regulatory approval, if any, having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.

The Scheme shall replicate duration of Index, in line with clause 3.5 and 3.6 of SEBI Master Circular, subject to maximum permissible deviation of +/- 10%.

Pursuant to provision no.3.5.2 of para 3.5 under chapter 3 of SEBI Master Circular for Mutual Funds, replication of the Index by the Scheme shall be as follows:

- i. Constituents of the index are aggregated at issuer level for the purpose of determining investment limits for single issuer, group, sector, etc.
- ii. Constituents of the index shall have a defined credit rating and defined maturity and the same shall be specified in the index methodology.
- iii. Rating of the constituents of the index shall be of investment grade and above.
- iv. Constituents of the index shall be periodically reviewed (at least on half yearly basis).
- v. "The Scheme shall replicate the underlying debt index subject to the applicable requirements as specified under clause 3.5 of SEBI Master Circular for Mutual Fund dated June 27, 2024."
- vi. The portfolio of Index Fund/ ETF shall be considered to be replicating the index subject to meeting the requirements as specified below:
 - a) The duration of the portfolio of Index Fund/ ETF replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%.
 - b) In line with clause 3.5.3.11 of SEBI Master Circular, in case of change in constituents of the index due to periodic review, the portfolio of Scheme shall be rebalanced within 7 calendar days.

As per clause 4.5.2 of SEBI Master Circular, Liquid Funds and Overnight Funds shall not park funds pending deployment in short term deposits of scheduled commercial banks

Tracking Error:

The Scheme will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

Tracking Difference:

The annualized difference of daily returns between the index and the NAV of the Scheme. The same shall be disclosed on a monthly basis on the websites of AMC and AMFI.

Further, the annualized tracking difference averaged over 1-year period shall not exceed 1.25%. In case the average annualized tracking difference over 1-year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with suitable corrective actions taken by the AMC.

The net subscription amount on any day will be invested in securities 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.12.16.1.8 of para 12.16 under chapter 12 of SEBI Master Circular for Mutual Funds.

Portfolio Rebalancing:

Due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per SEBI Circular no. SEBI/HO/IMD/DF2 /CIR/P/2021/024 dated March 4, 2021, and the fund manager will rebalance the portfolio within 7 calendar days from the date of deviation, the intention being at all times to seek to protect the interests of the Unit Holders.

S.O.22

S.O.23

S.O.24

Further, in the event of deviation from mandated asset allocation due to passive breaches (occurrence of instances not arising out of omission and commission of the AMC), the fund manager shall rebalance the

portfolio of the Scheme within 7 Calendar Days. As per Para 3.6.7 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 Nifty 1D Rate Liquid ETF – Growth 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 Exchange Traded Fund (ETF), the scheme seeks to track/replicate the underlying index i.e. Nifty 1D Rate 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 and Overnight Mutual Fund Schemes, 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.

S.O.19
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B. WHERE WILL THE SCHEME INVEST?

S.O.29

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

Subject to the SEBI (MF) Regulations, the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- a. Debt Instruments comprising Nifty 1D Rate Index (Maturity to be aligned with the date of launch of the scheme.
- b. **Investment in money market instrument:** The Scheme may also invest in liquid schemes of UTI MF and of other mutual funds registered with SEBI that invest predominantly in money market instruments, in compliance with Regulations. Money Market Instruments include Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bills, Tri-party Repo on Government securities or treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.
 1. Certificate of Deposits (CDs).
 2. Commercial Paper (CPs).
 3. The non-convertible part of convertible securities.
 4. Pass through, Pay through or other Participation Certificates, representing interest in a pool assets including receivables.

The securities mentioned above could be listed or to be listed, secured or unsecured, and of varying maturity, as enabled under SEBI (MF) Regulations/circulars/ RBI. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals.

Debt and Money Markets in India

The instruments available in Indian Debt Market are classified into two categories, namely Government and Non - Government debt. The following instruments are available in these categories:

A] Government Debt

- Central Government Debt
- Treasury Bills
- Dated Government Securities
- Coupon Bearing Bonds
- Floating Rate Bonds
- Zero Coupon Bonds
- State Government Debt
- State Government Loans
- Coupon Bearing Bonds

B] Non-Government Debt

- Instruments issued by Government Agencies and other Statutory Bodies
- Government Guaranteed Bonds
- PSU Bonds
- Instruments issued by Public Sector Undertakings
- Instruments issued by Corporate Bodies
- Fixed Coupon Bonds
- Floating Rate Bonds
- Zero Coupon Bonds
- Instruments issued by Banks and Development Financial institutions
- Certificates of Deposit
- Promissory Notes
- Commercial Paper
- Non-Convertible Debentures
- Fixed Coupon Debentures
- Floating Rate Debentures
- Zero Coupon Debentures

Activity in the Primary and Secondary Market is dominated by Central Government Securities including Treasury Bills. These instruments comprise close to 50% of all outstanding debt and close to 75% of the daily trading volume on the Wholesale Debt Market Segment of the National Stock Exchange of India Limited.

In the money market, activity levels of the Government and Non-Government Debt vary from time to time. Instruments that comprise a major portion of money market activity include but are not limited to,

- Tri-party Repo on Government securities or treasury bills.
- Treasury Bills
- Government Securities with a residual maturity of < 1 year
- Commercial Paper
- Certificates of Deposit
- Banks Rediscounting Scheme (BRDS)

Apart from these, there are some other options available for short tenure investments that include MIBOR linked debentures with periodic exit options and other such instruments. PSU / DFI / Corporate paper with a residual maturity of < 1 year, are actively traded and offer a viable investment option.

Investment Process and Recording of Investment Decisions

The AMC through its various policies and procedures defines prudential and concentration limits to de-risk the portfolio. The investment management team is allowed full discretion to make sale and purchase decisions within the limits established. The responsibility for the investment decisions is with the fund managers and the CEO of the AMC does not have any role in the day to day decision making process. All the decisions will be recorded along with their justifications. The AMC and Trustee will review the performance of the scheme in their Board meetings. The performance would be compared with the performance of the benchmark index and with peer group in the industry.

C. WHAT ARE THE INVESTMENT STRATEGIES?

S.O.27

UTI Nifty 1D Rate Liquid ETF – Growth is a passively managed ETF fund which will employ an investment approach designed to track the performance of Nifty 1D Rate Index.

The Scheme seeks to achieve this goal by investing in securities constituting the Nifty 1D Rate Index in same proportion as in the Index. The Scheme will invest at least 95% of its total assets in the securities comprising the Underlying Index. The Scheme may also invest in money market instruments and units of Overnight Fund to meet the liquidity and expense requirements.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Nifty 1D Rate Index is the benchmark for UTI Nifty 1D Rate Liquid ETF - Growth

The Benchmark has been chosen on the basis of the investment pattern/objective of the scheme and the composition of the index.

E. WHO MANAGES THE SCHEME?

S.O.33

Mr. Jaydeep Bhowal is the dedicated Fund Manager of UTI Nifty 1D Rate Liquid ETF - Growth

Age (in yrs.)	Educational Qualifications	Experience	Other Schemes Managed
Mr. Jaydeep Bhowal 41 Yrs.	B.Com, CA, PGDFM	He began his career with UTI in November 2009. He has more than 15 years of experience at UTI in various roles and currently working in Department of Fund Management – Fixed Income.	1. UTI Aggressive Hybrid Fund (Debt Portion) 2. UTI Conservative Hybrid Fund 3. UTI CRISIL SDL Maturity April 2033 Index Fund 4. UTI CRISIL SDL Maturity June 2027 Index Fund 5. UTI Fixed Term Income Fund - Series XXXV - I (1260 days) 6. UTI Fixed Term Income Fund - Series XXXV - II (1223 days) 7. UTI Fixed Term Income Fund - Series XXXV - III (1176 days) 8. UTI Fixed Term Income Fund - Series XXXVI - I (1574 days) 9. UTI Gilt Fund with 10 year Constant Duration 10. UTI Multi Asset Allocation Fund (Debt Portion) 11. UTI Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund 12. UTI Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund 13. UTI Nifty 10 yr Benchmark G-Sec ETF 14. UTI Nifty 5 yr Benchmark G-Sec ETF 15. UTI Overnight Fund

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.	Scheme Name
1	UTI Nifty 50 ETF
2	UTI BSE Sensex ETF
3	UTI Nifty Next 50 ETF
4	UTI BSE Sensex Next 50 ETF
5	UTI Nifty Bank ETF
6	UTI Silver ETF
7	UTI Nifty Midcap150 ETF
8	UTI Nifty IT ETF
9	UTI Nifty 5 yr Benchmark G-SEC ETF
10	UTI Nifty 10 yr Benchmark G-SEC ETF
11	UTI Gold Exchange Traded 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

H. ADDITIONAL SCHEME RELATED DISCLOSURES

- i. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.)
 - Being a new scheme, this data is not available
- ii. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description
 - Being a new scheme, this data is not available
- iii. Functional website link for Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly.
 - Being a new scheme, this data is not available
- iv. Aggregate investment in the Scheme by:
 - Being a new scheme, this data is not available
- v. Investments of AMC in the Scheme –
 - Being a new scheme, this data is not available

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

Part III – OTHER DETAILS

S.O.42

A. COMPUTATION OF NAV

- (a) The Net Asset Value (NAV) of the units issued under the scheme shall be calculated by determining the value of the assets of the fund and subtracting there from the liabilities of the fund taking into consideration the accruals and provisions.
- (b) The NAV per unit shall be calculated by dividing the NAV of the fund by the total number of units issued and outstanding on the valuation day. The NAV will be rounded off upto four decimal places.

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 in whole numbers & no fractional Units will be allotted. Excess amount, if any would be refunded to the investor.

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

a) 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

b) 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)

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

Amount Invested- Rs.10,000/-

Date of Investment- 1st April 2022

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

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

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

No of units allotted at the time of purchase

Amount invested

= -----

NAV of the scheme on the date of investment

= 10,000 / 10 = 1000 units

Particulars	Scenario I	Scenario II
	Redemption during applicability of exit load	Redemption in case of Nil Exit load
Date of Redemption	On or before 31st March 2023	After 31st March 2023
NAV as on date of redemption	Rs.12	Rs.12
Applicable Exit load	1%	Nil
Repurchase Price (NAV as on date of redemption-Exit load)	Rs.12 - (Rs.12*1%)	Rs.12- (Nil)
Repurchase Price on date of Redemption	Rs.11.88	Rs.12

Redemption Amount payable to investors (no of units allotted x Repurchase Price)	Rs.11.88 x 1000 = Rs.11,880/-	Rs.12 x 1000 Rs.12,000/-
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Note- This is only for illustration purpose. Actual Exit load charged in the Scheme may vary.
The above mentioned example does not take into consideration any applicable statutory levies and taxes.

S.O.47

The repurchase price shall not be lower than 97% 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

- (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 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.

Please refer to SAI for further details.

B. NEW FUND OFFER (NFO) EXPENSES

All New Fund Offer expenses would be borne by AMC.

C. ANNUAL SCHEME RECURRING EXPENSES

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

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

Particulars	UTI Nifty 1D Rate Liquid ETF - Growth % of Net Assets
Investment Management and Advisory Fees	Up to 1.00%
Trustee Fee	
Audit Fees	
Custodian Fees	
RTA Fees	
Marketing and Selling expense including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and IDCW redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education and awareness (0.5 bps)*	
Brokerage and transaction cost over and above 12 bps and 5 bps of trade value for cash and derivative market trades respectively.	
Goods and Services tax on expenses other than investment and advisory fees	
Goods and Services tax on brokerage and transaction cost	
Other Expenses (including listing expenses)	
Maximum total expense ratio (TER) permissible under Regulations 52 (6) (c)	Up to 1.00%

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

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

- (2) The expenses are accrued daily and are reflected in the daily NAV of UTI Nifty 1D Rate Liquid ETF - Growth

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

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

S.O.46

(i) Charging of additional expenses #

1. The 'AMC fees' charged to the scheme with no sub-limits will be within the TER as prescribed by SEBI Regulations.
2. In addition to the limits indicated above, Brokerage and transaction cost incurred for the purpose of execution of trade shall be charged to the schemes as provided under Regulation 52 (6A) (a) upto 12 bps and 5 bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction costs, over and above the said 12 bps and 5 bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

(ii) Goods and Services Tax (GST)

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

(iii) Investor Education and Awareness

S.O.43

The mandatory Investor Awareness Program (IAP) deduction on by UTI Mutual Fund will be 5% of the total TER of the Direct Plan, capped at a maximum of 0.5 basis points (bps) annually of the Assets Under Management (AUM) of the Scheme.

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

S.O.44

- 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 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. 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.

Only the Market Makers / Authorised Participants/Large Investors can create or redeem units directly with the Fund in creation unit size.

The following load structure would apply:

Type of Load	As % of NAV
Entry Load	Not Applicable
Exit Load	Nil

S.O.47

SECTION II

I. Introduction

A. Definitions/Interpretation

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

B. Risk Factors

S.O.8

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 fluctuate, 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. There can be no assurance or guarantee that the objective of the Scheme will be achieved.
4. The name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns. Investors are therefore urged to study the Scheme Information Document carefully and consult their Financial Advisor before considering an investment in the Scheme.
5. The sponsors are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs.10,000/- made by them towards setting up the Fund.
6. The present scheme is not a guaranteed or assured return scheme.
7. Statements/Observations made 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 NAV of the Schemes' Units may be affected by change in the general market conditions, factors and forces affecting capital markets in particular, level of interest rates, various market related factors and trading volumes.
10. Investment decisions made by the AMC may not always be profitable.
11. From time to time and subject to the Regulations, the Sponsors, the Mutual Funds and investment companies managed by them, their affiliates, their associate companies, subsidiaries of the Sponsors, and the AMC may invest either directly or indirectly in the Scheme. The funds managed by these affiliates, associates, the Sponsors, subsidiaries of the Sponsors and /or the AMC may acquire a substantial portion of the scheme's units and collectively constitute a major investor in the scheme. Accordingly, redemption of units held by such funds, affiliates, associates, and Sponsors might have an adverse impact on the units of the scheme because the timing of such redemption may impact the ability of other unitholders to redeem their units.
12. **Scheme Specific Risk Factors:**
UTI Nifty 1D Rate Liquid ETF - Growth, the scheme, will be a passively managed by providing exposure to Nifty 1D Rate Index and tracking its performance and yield, before expenses, as closely as possible. The scheme performance may be affected by a general decline in the Indian markets relating to its underlying Index. The scheme invests in the underlying Index regardless of its investment merit.

Although the units are proposed to be listed on the Stock Exchange/s, the Trustee/AMC will not be liable for any delay in listing of units of the Scheme on the stock exchange(s)/ or due to connectivity problems with the depositories due to the occurrence of any event beyond their control.

The securities in which the Scheme invests may underperform the various general securities, markets or different asset classes. Different type of securities tends to go through cycles of outperformance and under-performance in comparison to the general securities markets.

The scheme may not fully replicate the performance of the underlying index due to temporary unavailability of certain Index Securities in the secondary market or due to other extraordinary circumstances.

Performance of the underlying Index will have a direct bearing on the performance of the Scheme. In the event the underlying Index is dissolved or is withdrawn by Index Service Provider, the Trustee reserves the right to modify the Scheme so as to track a different and suitable index and the procedure stipulated in the regulations shall be complied with.

Risk associated with G-Sec

Investment in Government securities like all other debt instruments is subject to price and interest rate risk. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in prices is a function of the existing coupon, days to maturity and the increase or decrease in interest rates. Price-risk is not unique to Government securities but is true for all fixed income securities. Despite a high degree of liquidity in comparison with other debt instruments on occasions, there could be difficulties in transacting in the market due to extreme volatility or unusual constriction in market volumes or on occasions when an unusually large transaction has to be put through.

S.O.10

Tracking Error and Tracking Difference Risk

Tracking error may have an impact on the performance of the scheme. "Tracking Error" i.e. the annualised standard deviation of the difference in daily returns between underlying index values and the NAV of the scheme on past one year rolling over data (For ETFs in existence for a period of less than one year, annualized standard deviation shall be calculated based on available data). "Tracking Difference" is the annualized difference of daily returns between the Index and the NAV of the scheme (difference between fund return and the index return). The Fund Manager may not be able to invest the entire corpus in the same proportion as in the underlying benchmark due to various factors such as fees, expenses of the scheme, corporate action, cash balance, changes in underlying benchmark and regulatory policies which may affect the AMC's/schemes ability to achieve close correlation with the underlying benchmark. Tracking error / Difference may be accounted by the various reasons which includes expenses, cash balance to meet redemptions, time to reallocate the portfolio subsequent to changes in the underlying benchmark etc. UTI AMC will endeavor to keep the tracking error / Difference as low as possible.

The Trustees, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise in the event that the scheme is wound up for the reasons and in the manner provided under the Scheme Information Document & Statement of Additional Information.

Redemption by the unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. The Trustees, AMC, Fund their directors or their employees shall not be liable for any tax consequences that may arise.

The Scheme would be investing in money market instruments (such as Triparty Repo on Government Securities or treasury bill or as defined by SEBI regulations, term/notice money market, repos, reverse repos and any alternative to the call money market as may be directed by the RBI). 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 have the right in their sole discretion to limit redemptions (including suspending redemptions) under certain circumstances.

The Mutual Fund is not assuring any dividend nor is it assuring that it will make any dividend distributions. All dividend distributions are subject to the availability of distributable surplus and would depend on the performance of the scheme.

13. Portfolio concentration risk

ETF 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.

14. Risks pertaining to transaction in units through Stock Exchange

- a. Although the Scheme's Units will be listed on stock exchange/s, there can be no assurance that an active secondary market will develop or be maintained. Hence there would be times when trading in the Units of the Scheme would be infrequent/less liquid.
- b. Trading in the Units of the Scheme on stock exchange/s may be halted because of market conditions or for reasons that in view of stock exchange/s &/or SEBI, trading in the Units of the Scheme are not advisable. In addition, trading of the Units of the Scheme are subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange/s and SEBI 'circuit filter' rules. There can be no assurance that the requirements of stock exchange/s necessary to maintain the listing of the Units of the Scheme will continue to be met or will remain unchanged.
- c. The Scheme may not be able to immediately sell certain types of illiquid Securities. The purchase price and subsequent valuation of restricted and illiquid Securities may reflect a discount, which may be significant, from the market price of comparable Securities for which a liquid market exists.
- d. The Units of the Scheme may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of the holdings of the Scheme. The trading prices of the Units of the Scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the Units of the Scheme. Any changes in the trading regulations by the Stock Exchange/s or SEBI or other applicable regulations may affect the ability of market participants to arbitrage resulting it to wider premium/discount to NAV. However, it is expected that large discounts or premiums to the NAV of Units of the Scheme may not sustain for long due to market participants' actions on arbitrage opportunity available under such circumstances.
- e. **Impact cost risk:** The scheme may have to bear the impact cost arising from sale and purchase of underlying securities either when it accepts/gives cash or cash equivalents in lieu of one or more Index securities, cash component on issue and repurchase of units or while undertaking rebalancing of the scheme portfolio as a consequence of change in the composition or change in relative weightages of the securities underlying Index.
- f. **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.
- g. **Risk of Substantial Redemptions:** In the event of receipt of inordinately large number of redemption requests or of a restructuring of the Schemes' portfolio, there may be delays in the redemption of units. Substantial Redemptions of Units within a limited period of time could require the Scheme to liquidate positions more rapidly than would otherwise be desirable, which could adversely affect the value of both the Units being Redeemed and that of the outstanding Units of the Scheme. The Trustee, in the general interest of the Unit holders of the Scheme offered under this SID and keeping in view of the unforeseen circumstances/unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day depending on the total "Saleable Underlying Security" available with the Fund.

Investments under the scheme may also be subject to the following risks:

15. Risk associated with investing in Money Market Instruments/Debt Securities:

- a. **Money market instruments** are subject to price volatility due to factors such as changes in interest rates general levels of market liquidity, market perception of credit worthiness of the issuer of such instruments and risks associated with settlement of transactions and reinvestment of intermediate cash flows. The NAV of a scheme's Units, to the extent that such Scheme is invested in money market instruments, will consequently be affected by the aforesaid factors.
- b. **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.

- c. **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.
- d. **Migration of rating Risk:** This relates to the risk on account of a fall/rise in price of rated securities on account of change in ratings of such securities.
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.
- e. **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.
- f. **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.
- g. 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.
- h. In the normal course of business, the scheme would be able to make payment of redemption proceeds within 3 working days, as it would have sufficient exposure to liquid assets. In case of the need for exiting from such illiquid debt instruments in a short period time, the NAV of the scheme could be impacted adversely.

16. Market Trading Risks:

There can be no assurance that the requirements of Securities exchange necessary to maintain the listing of the units of the scheme will continue to be met or will remain unchanged.

As the scheme proposes to invest not less than 95% of the net assets in securities comprising of underlying index, any deletion of securities from or addition to in the index may require sudden and immediate liquidation or acquisition of such securities at the prevailing market prices irrespective of whether valuation of securities is attractive enough. This may not always be in the interest of unitholders.

Asset Class Risk: The returns from the types of securities in which the scheme invest may underperform returns of general securities markets or different asset classes. Different types of securities tend to go through cycles of out-performance and under-performance in comparison of securities markets.

17. 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.

18. 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.

19. Risk factors associated with Creation of Segregated Portfolio –

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

REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The requirement of minimum number of investors in the scheme is not applicable to the scheme in terms of provision no. 6.11.4.2 of para 6.11.4 under chapter 6 of SEBI Master Circular for Mutual Funds.

S.O.9

C. RISK MITIGATION STRATEGIES:

The scheme aims to track the Nifty 1D Rate Index as closely as possible before expenses. The index is tracked on a regular basis and changes to the constituent, if any, are replicated in the portfolio with the purpose of minimizing tracking error.

Investments in debt, Money market securities carry various risks such as inability to sell securities, interest rate risk, liquidity risk, default risk, reinvestment risk etc.

In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.

Risk mitigation measures for portfolio volatility and portfolio concentration:

Exchange Traded Fund (ETF) being a passive investment carries less 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 decisions. The Risk Mitigation

strategy revolves around minimizing the Tracking error to the least possible through regular rebalancing of the portfolio, taking into account the change in weights of stocks in the Underlying Index as well as the incremental collections into / redemptions from the Scheme.

Risk mitigation measures for managing liquidity:

As per data from NSE more than half of market liquidity remains in the index. Therefore, the scheme does not envisage liquidity issues. The scheme may take exposure to equity derivatives of the index itself or its constituent stocks, when equity shares are unavailable, insufficient or for rebalancing in case of corporate actions for a temporary period.

Type of Risk	Mitigation Strategy
Money Market Instruments/Debt Securities	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. Liquidity Risk: Exposure to liquid instruments (e.g., government securities, short-maturity corporate bonds, money market instruments) helps mitigate redemption-related liquidity challenges
Units of mutual fund schemes	Liquidity risk – The liquidity of the scheme's investments is inherently restricted by trading volumes and settlement periods, the Trustees may limit redemptions (including suspending redemptions) under certain circumstances as specified under the Scheme Information Document. Volatility risks: The scheme will manage volatility risk through diversification across companies and sectors within PSUs. Default risk - 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.
Segregated Portfolio	In such an eventuality it will be AMC's endeavor to realise the segregated holding in the best interest of the investor at the earliest.
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.
Liquidity risks:	Securities in the underlying index are selected by applying liquidity as one of the criteria and hence the portfolio of Nifty 1D Rate Index is reasonably liquid. Liquidity issues in the scheme are not envisaged.
Interest Rate risk:	Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well-diversified portfolio may help to mitigate this risk.
Volatility risks:	This 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 decisions. The fund manager would endeavor to keep cash levels at the minimal to control tracking error.

Further, 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. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are 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 mitigates.

II. INFORMATION ABOUT THE SCHEME:

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

Investment in other Schemes

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The Scheme may, in line with its investment objectives, invest in another Scheme under the management of UTI AMC or of any other Asset Management Company. The aggregate Inter scheme investment by UTI MF under all its Schemes, other than fund of fund schemes, taken together, in another Scheme managed by UTI AMC or in any other Scheme of any other Mutual Fund, shall not be more than 5% of the net asset value of the Fund. No fee shall be charged by the AMC on any investment in another Scheme under the management of UTI AMC or of any other Asset Management Company.

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.

Debt and Money market in India

(i) Debt Instrument Characteristics:

S.O.29

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:

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

Corporate debt segment on the other hand includes bonds/debentures issued by private corporates, public sector units (PSUs) and development financial institutions (DFIs). The debentures are rated by a rating agency and based on the feedback from the market, the issue is priced accordingly. The bonds issued may be fixed

or floating. The floating rate debt market has emerged as an active market in the rising interest rate scenario. Benchmarks range from Overnight rates or Treasury benchmarks.

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

(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 predominantly a wholesale market.

Primary Dealers

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

Brokers

Brokers bring together counterparties and negotiate terms of the trade.

Investors

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

(v) Trading Mechanism

Government Securities and Money Market Instruments

Currently, G-Sec trades are predominantly 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?

The investment policies of the scheme comply with the rules, regulations and guidelines laid out in the SEBI Regulations. As per the Regulations, specifically the Seventh Schedule, the following investment limitations are applicable to schemes of Mutual Funds.

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- a. **IST (Inter Scheme Transfer)** - Transfer of investments from one Scheme to another Scheme in the same mutual fund, shall not be allowed.
- b. 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.
- c. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities.
- d. **Provided further** that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.
- e. The scheme shall not engage in short selling of securities or carry forward transactions.
- f. 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.

- g. Every mutual fund shall get the securities purchased or transferred in the name of the mutual fund on account of the concerned scheme, wherever investments are intended to be of long-term nature.
- h. The Scheme Shall not shall not park funds pending deployment in short term deposits of scheduled commercial banks
- a. The scheme shall not make any investment in
 - i. any unlisted security of an associate or group company of the sponsor; or
 - ii. any security issued by way of private placement by an associate or group company of the sponsor; or
 - iii. the listed securities of group companies of the sponsor 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].

S.O.58

- b. Investment by this 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 investments.
- c. The scheme shall not make any investment in any Fund of Funds scheme.
- d. The Scheme will not invest in ADRs/GDRs/Foreign Securities/secured Debt/ Credit Default Swaps/Short selling REITs and InvITs, Debt Instruments with special features (AT1 and AT2 Bonds), Debt Instruments with SO / CE, Stocks/Security lending and Borrowing, Derivatives, structured obligations and credit enhancements.
- e. The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual fund for the purpose of repurchase, redemption of units or payment of interest or dividend 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.
- f. Save as otherwise expressly provided under SEBI (MF) Regulations, the Mutual Fund shall not advance term loans for any purpose.
- g. The aggregate value of “illiquid securities” of scheme, which are defined by SEBI as non-traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of the scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value.
- h. 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].

- i. 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.
- j. **Investment in Listed and Unrated Debt instruments as per provision no. 12.1.1 of para 12.1 under chapter 12 of SEBI Master Circular for Mutual Funds.**
 1. Mutual fund scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.
However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.
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.
 4. Further, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:
 - a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.
 - b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
 - c. All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees.
- u. **Restrictions on Investment in debt instruments having Structured Obligations / Credit Enhancements: as per provision no.12.3.1 to 12.3.5 of para 12.3 under Chapter 12 of SEBI Master Circular for Mutual Funds (for all fresh investments w.e.f. 1st January 2020)**
 - The investment of mutual fund schemes in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:
 1. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.
 2. For the purpose of this provision, 'Group' shall have the same meaning as defined in paragraph no. 12.9.3.3 of para 12.9.3 under chapter 12 of SEBI Master Circular for Mutual Funds.
 - Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.
AMCs may ensure that the investment in debt instruments having credit enhancements are sufficiently covered to address the market volatility and reduce the inefficiencies of invoking of the pledge or cover, whenever required, without impacting the interest of the investors. In case of fall in the value of the cover below the specified limit, AMCs should initiate necessary steps to ensure protection of the interest of the investors.
 - Details of investments in debt instruments having structured obligations or credit enhancement features should be disclosed distinctively in the monthly portfolio statement of mutual fund schemes.
- v. The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make its investment in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

C. FUNDAMENTAL ATTRIBUTES

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

(i) Type of the scheme

S.O.1 &
4

An open-ended Exchange Traded Fund replicating/tracking NIFTY 1D Rate Index. A relatively low-interest rate risk and relatively low credit risk

(ii) Investment Objective

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

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

Investment pattern – As given in Part II A

(iii) Terms of Issue

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

Liquidity:

On the Exchange

Subsequent to the New Fund Offer period, the units of the Scheme can be bought / sold during market hours on all trading days on the National Stock Exchange of India Limited and/or any other stock exchange where the Scheme's Units are proposed to be listed in minimum lot of 1 unit and in multiples of one thereof by all Investors.

Directly with the Mutual Fund

The Scheme offers units for subscription / redemption directly with the Mutual Fund in creation unit size to Market Makers / Authorised Participants / Large Investors only, at NAV based prices on all Business Days during an ongoing offer period.

“**Creation unit**” is a fixed number of units of the Scheme, which is exchanged for a basket of securities of the underlying index called the Portfolio Deposit and a Cash component. For redemption of Units, it is vice versa i.e., fixed number of units of the Scheme and a cash component is exchanged for Portfolio Deposit. The Portfolio Deposit and the cash component will change from time to time as decided by AMC.

AMC/Trustees reserve the right to change the Creation Unit at their discretion from time to time.

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

Any safety net or guarantee provided – UTI Nifty 1D Rate Liquid ETF – Growth is not a guaranteed or assured return scheme.

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

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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

1. SEBI has reviewed and provided its comments on the proposal
2. 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
3. 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

Nifty 1D Rate Index

About Index	
Introduction	
The objective of this index is to measure the returns generated by market participants lending in the overnight market with government securities as underlying collateral.	
Index construction & Review Methodology.	
Eligibility Criteria	• Annualised weighted average rate published by CCIL at end of the day is considered for computation of index • The annualized rate is converted to the daily rate for index calculation, by dividing the annual rate by 365 days • The interest based on daily rate is added to the index value of the previous day • TREPS with T+0 settlement is considered • If next day is a working day then rate with 1 day maturity is considered • If next day is holiday or Saturday, rate of “n” days maturity is considered, where “n” is number of days until next working day. For example, on Friday, rate for 3 days maturity would be considered for computation of index on (Friday, Saturday and Sunday) • The index is computed daily at end of the day.

Index Constituents of UTI Nifty 1D Rate Liquid ETF – Growth (Details as on January 31, 2026)

The index uses the overnight rate published on “Triparty Repo Dealing System (TREPS)”, platform of CCIL, with government securities as underlying, for computation of index values. The details of TREPS are available on CCIL

E. PRINCIPLES OF INCENTIVE STRUCTURE FOR MARKET MAKERS

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

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

F. OTHER SCHEME SPECIFIC DISCLOSURES:

Listing and Transfer / Pledge / Transmission / Assignment of Units	Listing : The units of the Scheme will be listed on the NSE and BSE under the capital market segment. However, the AMC reserves the right to list the units of the Scheme on any other recognized stock exchange(s). The units of the Scheme are proposed to be listed on at-least one of the recognized stock exchange under the capital market segment. Transfer The Scheme units are transferable. The transfer shall be only in electronic form provided that the intended transferee is otherwise eligible to hold units under the scheme. The AMC shall not be bound to recognize any other transfer. The delivery instructions for transfer of the scheme units will have to be lodged with the DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialised mode. Under special circumstances, holding of units by a company or other body corporate with another company or body corporate or an individual/ individuals, none of whom is a minor, may be considered by the AMC. Pledge/Assignment of units permitted only in favour of banks/other financial institutions The unitholders may pledge/assign units in favour of banks/other financial institutions as a security for raising loans. Units can be pledged by completing the requisite forms/formalities as may be required by the Depository. The pledger may not be allowed to redeem units so pledged until the bank/ financial institution to which the units are pledged provides a written authorization to the Depository that the pledge/ charge/lien may be removed.
Dematerialization of units	(a) The units of the Scheme will be available only in the Dematerialized (electronic) form. (b) The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the DP's name, DP ID Number and beneficiary account number of the applicant with the DP. (c) The units of the Scheme will be issued/ repurchased and traded compulsorily in dematerialized form. (d) Applications without relevant details of his or her depository account are liable to be rejected. (e) Since the units are issued / repurchased and traded compulsorily in dematerialized form, no request for rematerialisation of the units will be entertained.
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; 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 provision no. 17.6.1 of para 17.6 under Chapter 17 of SEBI Master Circular for Mutual Funds and SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023. (i) Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMCs shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, 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 Investment Plan (STRIP), 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; 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
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	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 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
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	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- - The Applications Forms duly signed by the Market Makers/Large Investors should be submitted at the UFCs (AMC branches) whose addresses are available on the website of the AMC i.e. https://www.utimf.com; Please refer to the SAI and Application form for the instructions. - link for the list of official points of acceptance, collecting banker details etc. https://www.utimf.com/downloads/data-related-to-sid - name, address and contact no. of Registrar and Transfer Agent (R&T), email id of R&T, website address of R&T, official points of acceptance, collecting banker details etc. on back cover page. It is mandatory for investors to mention their Core Banking Solutions (CBS) bank account particulars in their applications/requests for redemption.
Policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) Involved in the same.	Presently, the AMC does not intend to re-issue the units once redeemed. The number of units held by the unit holder in his demat account will stand reduced by the number of units redeemed.
Restrictions, if any, on the right to freely retain or dispose	As the units of the Scheme will be issued in demat (electronic) form, the units will be transferred and transmitted in accordance with the provisions of SEBI (Depositories and Participants) Regulations, as may be amended from time to time and other prescribed procedures to be complied with by the Investors.
Cut off timing for subscriptions/ redemptions/ switches	Valid Applications for creation/redemption of units directly with the Fund shall be submitted as per the cut off timing prescribed under SEBI Regulations for subscription and redemption of Units with a Mutual Fund.
This is the time before which your application	Creation/redemption of units would, however, be based on Portfolio deposit and the applicable cash component for the respective business day on which such creation/redemption of units are made.

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(complete in all respects) should reach the official points of acceptance.	As the Scheme is proposed to be listed and traded on the stock exchange/s, the provisions of cut off time (3 P.M.) is not applicable for secondary market transactions but will be subject to the trading time/restrictions for purchase/sale of units as per the rules and regulations prescribed by the stock exchanges on which they are listed.
Minimum amount for purchase/redemption/switches	On the Stock Exchange - Minimum 1 Unit can be bought / sold in demat form at prevailing prices quoted on the NSE and BSE where they are traded. Direct creation of Units with Fund: Market Makers / Authorised Participants / Large Investors can create the Units in demat form in exchange against prescribed portfolio deposit and the applicable cash component at NAV based prices atleast in one creation unit. Direct transaction through UTI AMC As per provision no. 3.6.2.1 to 3.6.2.3 of para 3.6.2 under Chapter 3 of SEBI Master Circular for Mutual Funds, the Scheme will offer units for subscription / redemption directly with the Mutual Fund for amounts greater than Rs.25 Cr and in multiples of creation unit size at intra-day NAV based on the actual execution price of the underlying portfolio on all Business Days during the ongoing offer period. The aforesaid threshold will not be applicable for MMs and will be periodically reviewed. The requirement of “cut-off” timing for NAV applicability as prescribed by SEBI from time to time will not be applicable for direct transaction with UTI AMC in ETFs by MMs and other eligible investors. As per provision of para 3.6.6 under Chapter 3 of SEBI Master Circular for Mutual Funds, liquidity window for Investors of ETFs with UTI AMC: A. Investors can directly approach UTI AMC for redemption of units of ETFs, for transaction of upto INR 25 Cr. without any exit load, in case of the following scenarios: - Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or - No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or - Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. B. In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, will be processed by UTI AMC at the closing NAV of the day. C. The above instances will be tracked by UTI AMC on a continuous basis and in case if any of the above-mentioned scenario arises, the same will be disclosed on the website of UTI AMC.
Statement of Account (SoA) Accounts Statements	For unit holders having Mutual Fund (MF) investments and Demat Account - - Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository. - 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. - 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 dispatch the CAS to the investor.

	d. The CAS will be generated on monthly basis. e. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS on or before 15th day of the succeeding month detailing all the transactions and holding at the end of month including transaction charges paid to the distributor, if any, across all schemes of all mutual funds or as per the timeline specified by SEBI from time to time. f. 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. g. 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 other Folios exempted from issuance of CAS, PAN related matters of CAS etc., please refer to SAI & SEBI circular No. CIR/MRD/DP/31/2014 dated November 12, 2014.
Accounts Statements	As the units of the Scheme are in demat form, investors would be provided with a statement of holdings by their Depository Participant as per the rules and regulations of the depository.
Dividend/ IDCW	Not Applicable
Redemption	For redemption request directly received with the Fund The redemption proceeds will consist of Portfolio Deposit. The redemption proceeds will be delivered / paid within 3 (three) working days from the date of a valid redemption request. 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 in such case Additional 2 working days is allowed. 2) For further details in this regard, please refer to SAI. Sale of units at the stock exchange. Any investor may sell the units on the stock exchange on which the units are listed at prices traded on such exchange. 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 force majeure, unpredictable operational problems and technical failures (e.g. a black out). 2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. 3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees 4. When restriction on redemption is imposed, the following procedure shall be applied:- (i) No redemption requests upto INR 2 lakh shall be subject to such restriction. (ii) Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. For further details in this regard, please refer to SAI, Treatment of the Folios without KYC/PAN/PEKRN (PAN exempted KYC Reference Number) Investors are requested to note that PAN/PEKRN/KYC is mandatory for all financial transactions such as purchase /redemption/switch/systematic transactions etc. and also for non-investor initiated transactions such as dividend w.e.f. April 1, 2023. Unitholders of such non KYC compliant/non PAN/PEKRN folio's shall be able to (permitted to) lodge grievance or avail service request only after furnishing the above details. The payout of dividend will be made to such investors after updation of KYC/PAN/PEKRN details. Requirement of Permanent Account Number (PAN) in respect of Non-PAN Exempt Folios for Redemption & Mandatory updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions All Investors (including existing folios) of Non-PAN Exempt folios of UTI Mutual Fund Schemes are required to provide the PAN of the holder/s/guardian/claimant at the time of redemption, if PAN is not already registered in the folio. The requirement of PAN is applicable to all the redemptions and new Systematic Withdrawal Plan (SWP) Registrations. Investors who are submitting the PAN together with the redemption request will receive redemption payment only after the validation of PAN. Further, it is reiterated that, it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, all new or additional requests for financial transactions (including redemptions, switches, etc.) will be processed only if the unit holders are KYC complied or have submitted duly filled KYC application form along with necessary documents and PAN. 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
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	fulfilling of prescribed procedural requirements. For further details regarding settlement of death claim 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/dividend (IDCW)	(a) The redemption proceeds shall be transferred/ dispatched to the unitholders within 3 working days from the date of redemption. (b) In the event of failure to dispatch the redemption or repurchase proceeds within the period specified in sub-clauses (a), the asset management company shall be liable to pay interest to the unitholders at such rate as may be specified by the SEBI for the period of such delay (presently @ 15% per annum). (c) Notwithstanding payment of such interest to the unit-holders under sub-clause (b), the Asset Management Company may be liable for penalty for failure to transferred/dispatched the redemption or repurchase proceeds within the stipulated time.
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.
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 Investment Plan (STRIP), 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 does not offer any Plans/Options for investment. The scheme offers only Growth Option The AMC/Trustee reserve the right to introduce / alter / extinguish Plan(s)/Option(s) as may be deemed appropriate at a later date.
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 / Fax server as one of the Officials Points of Acceptance. Following investors may transact through designated email, who are KYC (Know Your Client) Compliant: (i) a body corporate including a company formed under the Companies Act, 1956/2013 or established under State or Central Law for the time being in force; (ii) a bank including a scheduled bank, a regional rural bank, a co-operative bank; (iii) an eligible trust; (iv) an eligible society; (v) any other institution; (vi) Army/Navy/Air Force/Paramilitary Fund and (vii) Any other category of investors, as may be decided by UTI AMC from time to time. Only Commercial transactions i.e. Purchase, Redemption and Switches shall be accepted through designated email. For further details on terms and conditions and other particulars, please refer to SAI.
Mode of Payment – Cash / Transfer of funds through NEFT/RTGS	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.
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	Since the units of the scheme will be issued in electronic form in the depository account of the unit holder, the nomination registered with the Depository will be applicable to the units of the scheme.
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.
MF Central	As per provision no. 16.6.1 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.
Ongoing price for purchase and sale or creation /redemption of Units by investors.	On the Exchange: As the units of the Scheme will be listed on stock exchange/s, any eligible investor can buy/sell units on an ongoing basis on the capital market segment of stock exchange/s where units are listed, at the traded prices in a minimum number of 1 unit and in multiples thereof during trading hours on trading days of the exchanges as aforesaid.

This is the price you need to pay/receive for purchase /redemption	Directly with the Fund: Ongoing purchases & sale or creation & redemption, directly from the Mutual Fund would be restricted to Market Makers / Authorized Participants/Large Investors provided the value of units to be purchased or redeemed is in creation unit size. Market Makers / Authorised Participants/Large Investors may buy/sell the units on any Business day of the scheme directly from the Mutual Fund by paying applicable transaction handling charges and cash component in cash and by depositing the prescribed basket of securities comprising underlying index. In case of creation, units may be allotted only after realization of payment by investor where the full consideration for creation unit is paid and at the value at which the underlying Securities for the creation unit is purchased against that purchase request.			
	‘Creation Unit’ is fixed number of units of the Scheme, which is exchanged for a basket of shares underlying the Index called the Portfolio Deposit and a Cash Component.			
	The number of units of the Scheme that investors can created or redeemed in exchange of the Portfolio Deposit and Cash Component is minimum of “Creation Units” and in multiples thereof.			
	AMC / Trustees reserve the right to change the size of Creation of units in order to equate it with marketable lot of the underlying instrument.			
	Note :			
	a. In addition to the NAV, any person transacting with the fund will have to reimburse charges pertaining to transaction - brokerage, STT, NSDL charges etc. & any other regulatory charges applied from time to time.			
	b. Charges related to transactions payable by the investor is per creation/redemption request and will be as determined by the AMC at the time of transaction.			
	c. Switches are not allowed under the scheme. Units of the Scheme in less than Creation Unit cannot be purchased/ redeemed directly with the Fund.			
	d. Extension of credit facilities during creation of units would not be allowed.			
	e. The Fund at its discretion may allow cash creation/ redemption.			
	Example of consideration to be paid for in kind creation of the scheme units by Market Makers / Authorised Participants/Large investors			
	a.	NAV on purchase application day-1 (T-1th day NAV)	236.51	
b.	No of units to be created	10,000	units	
c.	Application size as per sale application day-1 NAV (Value as per T-1th day NAV)	2365100.00	a*b	
d.	Basket value on purchase application day-1 closing prices (Basket value as per T-1 th day closing prices)	2358676.65		
e.	Cash component payable by investor as per T-1th day values as above	6423.35	c-d	
f.	Transaction charges (NSDL, custody etc.)	1000.00	Say	
g.	Amount to be paid by Investor before 3 PM on application day (T day)	7423.35	e+f	
h.	NAV on date of sale application (T day’s NAV)	234.53		
i.	Application size as per sale application day NAV(T day Value)	2345300.00	b*h	
j.	Basket value as per sale application day closing prices(value as per T day closing prices)	2338897.59		
k.	Cash component payable by Investor as per T day values as above	6402.41	i-j	
l.	Transaction charges (NSDL, custody etc.)	1000.00	say	

	m.	Total amount payable by Investor on T day	7402.41	k+l
	n.	Cash component already deposited on T-1 day as above	7423.35	See "g" above
	o.	Differential amount payable by/to Investor	-20.94	m-n
	In addition , the investor has to pay the depository charges, custodial charges, taxes, STT, statutory charges etc. as may be applicable and such other charges as may be collected by AMC from time to time.			
	Example of consideration for in kind Redemption of the scheme Units by Market Makers / Authorised Participants and Large investors			
	a.	Redemption NAV on application day	236.51	
	b.	No of units to be redeemed	10,000	units
	c.	Application size as per repurchase application day NAV	2365100.00	a*b
	d.	Basket value as per sale application day closing prices	2358676.65	
	e.	Cash component receivable/ (payable) by investor	6423.35	c-d
f.	Transaction charges (NSDL, custody etc.)	-1000	Say	
g.	STT on redemption of units	-23.65	Currently @ 0.001%	
h.	Net amount receivable / (Payable) by investor	5399.70	e-f-g	
Notes				
1. Portfolio basket has to be credited to the Scheme's custody account and cash component has to be deposited to the scheme's bank a/c before the cut off time for submitting sale application.				
2. Transaction costs are only illustrative and may vary in actual.				
3. STT or other taxes will be as applicable.				
4. Investor to pay for all statutory and other charges as may be applicable at the time of creation/redemption of units as advised by AMC from time to time.				
Procedure for subscribing / redeeming units directly with the fund	Units of the Scheme in less than Creation Unit cannot be Purchased directly with the Fund.			
	The Market Makers / Large Investor / Authorised Participant can subscribe/ redeem units of the Scheme directly with the Mutual Fund only in creation unit size as per the procedure given below.			
	The number of units of the Scheme that investors can create in exchange of the Portfolio Deposit and Cash Component has to be in multiples of Creation Unit.			
	AMC / Trustees reserves the right to change the size of Creation of units in order to equate it with marketable lot of the underlying instrument.			
	The Portfolio Deposit and Cash Component are defined as follows: -			
	Portfolio Deposit: This is a pre-defined basket of securities that represent the Underlying Index and will be defined and announced by the Fund and can change from time to time.			
	Cash Component for Creating in Creation Unit Size:			
	The Cash Component represents the difference between the applicable net asset value of a Creation Unit and the market value of the Portfolio deposit. This difference will represent accrued dividends, accrued annual charges including management fees and residual cash in the Scheme. In addition, the Cash Component may include value			

	of shares of underlying index which cannot be bought or sold due to rounding off or any other technical reason. In addition the Cash Component for creation will also include statutory levies, if any. The Cash Component for creation will vary from time to time and will be decided and announced by the AMC from time to time. Creation / Redemption Unit The number of UTI Nifty 1D Rate Liquid ETF – Growth units that investors can create / redeem in exchange of the Portfolio Deposit and Cash Component is 2,500 units and in multiples thereafter. The Fund may also allow Cash subscription /redemption of UTI Nifty 1D Rate Liquid ETF – Growth in creation unit size by Authorized Participants and large investor. Procedure for creation in Creation Unit size: The requisite securities constituting the Portfolio Deposit have to be transferred to the Fund's DP account while the Cash Component has to be paid to the Custodian/AMC. On confirmation of the same by the Custodian/AMC, the AMC will transfer the respective number of units of the Scheme into the investor's DP account. The Fund may, at its discretion allow cash purchases of units of the Scheme in Creation Unit size by Market Makers / Large Investors/Authorised Participants. Purchase request for Creation Unit shall be made by such investor to the Fund/AMC where upon the Fund/AMC will arrange to buy/sell the underlying portfolio securities. The portfolio deposit and cash component will be exchanged for the units of the Scheme in Creation Unit size. The AMC has the right to collect any cost incurred by the AMC in terms of the transaction charges, other incidental charges, the difference between the acquisition cost and closing prices of securities comprising of the Portfolio Deposit of each business day etc. Such costs may be adjusted by allotting proportionately lesser number of units to the investor. The AMC may levy fee/load/charges, which may vary from time to time, for providing/arranging this facility. For redeeming units of the Scheme in creation unit size: The Units of the Schemes in less than Creation Unit cannot be redeemed with the Fund. The Market Maker / Authorised Participant / Large Investor would transfer the requisite number of units of the Scheme equaling the creation unit to the Fund's designated DP account. On confirmation of the same, the AMC will pay the redemption proceeds in cash into the designated account of Market Maker / Authorised Participant/Large Investor net of expenses. The Fund may, at its discretion, allow cash redemption of the units of the Scheme in Creation Unit Size by Market Maker / Large Investor/Authorised Participant. Redemption request shall be made by such investor to the Fund whereupon the Fund shall arrange to sell the underlying portfolio of securities on behalf of the investor. The AMC has the right to collect any cost incurred by the AMC in terms of the transaction charges, other incidental charges, the difference between the sales proceeds and closing prices of securities comprising of the Portfolio Deposit of each business day etc. Such costs may be adjusted by redeeming proportionately additional number of units to the investor. The redemption proceeds will consist of Portfolio Deposit. The redemption proceeds will be delivered / paid within 10 business days from the date of a valid redemption request.
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	The AMC may levy a fee/load/charges, which may vary from time to time, for providing/arranging this facility. Further, investor other than Market Makers / Authorised Participants and Large Investors can also directly approach AMC for redemption of units if: - Traded price of the ETF units is at a discount of more than 3% for continuous 30 trading days or - Discount of bid price to applicable NAV over a period of 7 consecutive trading days is greater than 3% or - No quotes available on exchange for 3 consecutive trading days or - Total bid size on the exchange(s) is less than half of the creation units size daily, averaged over a period of 7 consecutive trading days. In such a scenario, a valid applications received by Mutual Fund upto 3 P.M. will be processed. The redemption request shall be processed on the basis of the closing NAV of the day of receipt of application. Such instances shall be tracked by the AMC on an ongoing basis and in case if any of the above mentioned scenario arises, the same shall be disclosed on the website of the AMC. Sale of units at the stock exchange. Any investor may sell the units on the stock exchange on which the units are listed at prices traded on such exchange. 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:- - 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: - Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security - Market failures, exchange closures etc. - Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). - Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. - Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees - When restriction on redemption is imposed, the following procedure shall be applied:- - No redemption requests upto INR 2 lakh shall be subject to such restriction. - Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. For further details in this regard, please refer to SAI. Requirement of Permanent Account Number (PAN) in respect of Non-PAN Exempt Folios for Redemption & Mandatory updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions All Investors (including existing folios) of Non-PAN Exempt folios of UTI Mutual Fund Schemes are required to provide the PAN of the holder/s/guardian/claimant at the time of redemption, if PAN is not already registered in the folio. The requirement of PAN is applicable to all the redemptions and new Systematic Withdrawal Plan (SWP) Registrations received from October 14, 2019 onwards.
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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. Exit load on death of an unitholder: In the case of the death of a 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.
Role of Market Makers / Authorised Participants	Market Makers: AMC will appoint at least two Market Makers (MMs)/Authorised Participants, who are members of the Stock Exchanges, for ETFs to provide continuous liquidity on the stock exchange platform. MM will transact with UTI AMC only in multiples of creation unit size. UTI AMC will facilitate in-kind creation and redemption of units of ETFs by MMs on a best effort basis. Currently no incentives have been finalised for MMs. Incentives, if any, to MMs will be charged to the scheme within the maximum permissible limit of TER. The role of Market Makers / Authorised Participants is to offer liquidity of the units of the Scheme on the Stock Exchange where the Units are listed. Market Makers / Authorised Participants may offer to buy and sell quotes (bid and ask quotes) on the Exchanges such that buy and sell orders get executed in the market subject to price compatibility. Market Makers / Authorised Participants may for the purpose of creating liquidity subscribe or redeem the units of the Scheme directly with the Mutual Fund. The AMC reserves right to appoint / remove any Market Makers / Authorised Participants. Presently, the AMC has appointed following Authorized Participants. 1. East India Securities Limited 2. Kanjalochana Finserve Pvt. Ltd.
Redemption by NRIs /FIIs /FPI	Credit balances in the account of a NRIs/FIIs/FPI unit holder may be redeemed by such unit holder subject to any procedures laid down by the RBI. Payment to NRI/FII/FPI, unit holder will be subject to the relevant laws/guidelines of RBI as are applicable from time to time (subject to deduction of tax at source as applicable). The Fund will not be liable for any delays or for any loss on account of exchange fluctuations while converting the rupee amount in US Dollar or any other currency. Note: The mutual fund will rely on the NRI status and his account details as recorded in the depository system. Any changes to the same can be made only through the depository system.
Book closure period/Record date	The purchase and redemption of units shall remain open throughout the year except during book closure period/s not exceeding 15 days in a year.
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 MF/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:- - 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. - 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. - 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. - 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 - The K3YC 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 as per provision 16.2.4.4 of para 16.2.4 under Chapter 16 of SEBI Master Circular for Mutual Funds, the Mutual Funds/AMC shall take necessary steps to do KYC requirements of all investors as per the prescribed guidelines. C. 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
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	retain documentation used to establish identity. It may reverify identity and obtain any missing or additional information for this purpose. The Trustee / AMC shall have absolute discretion to reject any application or prevent further transactions by a Unit holder, if after due diligence, the Investor / Unit holder / a person making the payment on behalf of the Investor does not fulfill the requirements of the KYC. If after due diligence the Trustee / AMC has reason to believe that any transaction is suspicious in nature as regards money laundering, the AMC shall report such transactions to competent authorities under PMLA and rules/guidelines issued thereunder by SEBI, furnish any such information in connection therewith to such authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/ guidelines issued thereunder without obtaining prior approval of the Unitholder/any other person. In this connection the Trustee / AMC reserves the right to reject any such application at its discretion. Investors desiring to invest / transact in mutual fund schemes are required to mandatorily furnish PAN (PAN of the guardian in case minor does not have a PAN) and comply with the KYC norms applicable from time to time. Under the KYC norms, Investors are required to provide prescribed documents for establishing their identity and address including in case of non-individuals copy of the Memorandum and Articles of Association / bye-laws/trust deed/partnership deed/ Certificate of Registration along with the proof of authorization to invest, as applicable, to the KYC Registration Agency (KRA) registered with SEBI. The Fund / AMC / Trustees / other intermediaries will rely on the declarations/affirmations provided by the Investor(s) in the Application/Transaction Form(s) and the documents furnished to the KRA that the Investor(s) is permitted/ authorised by the Constitution document/ their Board of Directors etc. to make the investment / transact. Further, the Investor shall be liable to indemnify the Fund / AMC / Trustee / other intermediaries in case of any dispute regarding the eligibility, validity and authorization of the transactions and / or the applicant who has applied on behalf of the Investors. The Fund / AMC / Trustee reserves the right to call for such other information and documents as may be required by it in connection with the investments made by the investor. Where the Units are held by a Unit holder in breach of any Regulations, AMC / the Fund may effect compulsory redemption of such units. For further details on KYC requirements to be complied with by the Investors, please refer to SAI.
Details under Foreign Account Tax Compliance provisions (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 Co-operation and 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.
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.
Core Bank Details	In order to protect the interest of Unit holders from fraudulent encashment of cheques, the current SEBI (MF) Regulations, has made it mandatory for investors to mention in their application /redemption request, their bank name and account number. For further details regarding bank account particulars refer to SAI.
Suspension of purchase / Redemption / Right to limit redemption /Restrictions on purchase and redemption of units.	Suspension of Sale/Repurchase (a) The Trustee may decide to temporarily suspend determination of NAV of the Scheme offered in this Document, and consequently sale and repurchase of units, in any of the following events: (b) When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays. (c) When, as a result of political, economic or monetary events or any circumstances outside the control of UTI AMC, the disposal of the assets of the Scheme is not reasonable, or would not reasonably be practicable without being detrimental to the interests of the unitholders. (d) In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated. (e) During periods of extreme volatility of markets, which in the opinion of UTI AMC are prejudicial to the interests of the unitholders of the Scheme. (f) In case of natural calamities, strikes, riots and bandhs. (g) In the event of any force majeure or disaster that effects the normal functioning of the AMC or the Registrar. (h) If so directed by SEBI. (i) The sale of units may also be suspended if, in the AMC's view, increasing the Scheme's size any further may prove detrimental to the existing unitholders. In the above eventualities the time limits indicated in the offer document for processing of requests for sale and repurchase of units will not be applicable. The approval of the Board of the AMC and the Trustee giving details of circumstances and justification for the suspension of redemption shall be informed to SEBI in advance. For details regarding "Right to limit redemption" and "Restrictions on purchase and redemption of units", and other provisions relating to redemptions, please refer to SAI.
Cost of trading on the Stock Exchange	Investor will have to bear the cost of brokerage and other applicable statutory levies e.g. Securities Transaction Tax, etc. when the units are bought or sold on the stock exchange.
Mode of Payment	For direct creation with the Fund (a) Portfolio deposit: The Market Makers / authorized participant/large investors will be required to deposit the prescribed Portfolio Deposit with the custodian in the proportion as declared by AMC from time to time. (b) Cash Component: For the cash component all cheques, bank drafts and pay order should be drawn in favour of "UTI Nifty 1D Rate Liquid ETF - Growth" or as informed from time to time and be crossed "Account Payee Only". (c) If the instrument for cash component received from the Market Makers / Authorised Participant/Large Investor is not honoured for any reason whatsoever, the application is liable to be rejected. For secondary market transactions, payments has to be made through the Stock exchange settlement process.
Option offered under the scheme	The scheme reserves the right to introduce/alter/extinguish options at a later date.
Termination / winding up of the scheme	Termination of the scheme (a) The winding up/termination of the scheme shall be governed by SEBI (Mutual Funds) Regulation, 1996. In case of any inconsistency contained in the

	provisions of this Scheme Information Document with the SEBI (Mutual Funds) Regulations, 1996, the SEBI (MF) Regulations shall prevail. (b) The Scheme is an open-ended scheme. The Trustee may, however, terminate and initiate steps to wind it up under the following Circumstances: (i) If the outstanding holding in the scheme falls below a limit to be decided by the Trustee. (ii) If license to the underlying index, by the scheme is not available. (iii) If IISL discontinues the maintenance of the underlying index or (iv) on the happening of any event which in the opinion of the Trustee requires the scheme to be wound up; or (v) If 75% of the unit holders pass a resolution that the scheme be wound up; or (vi) If the SEBI so directs in the interest of the unit holders of the scheme. (c) When the scheme is wound up in pursuance of sub clause (b) above, the Trustee shall give notice of the circumstances leading to the winding up of the scheme to SEBI and in two daily newspapers having circulation all over India and also in a vernacular newspaper circulating in Mumbai before the effective date of termination as stipulated in SEBI (MF) Regulations from time to time. (d) On and from the date of advertisement indicating the termination, the AMC shall cease to issue and repurchase units in the scheme and cease to carry on any business activities in respect of the scheme. (e) The Trustee shall call a meeting of the unit holders to consider and pass necessary resolution by simple majority of the unit holders present and voting at the meeting for authorising the Trustee or any other person to take steps for winding up of the scheme. (f) The Trustee or the person authorised under sub clause (d) may decide whether it would be in the best interest of the unit holders of the scheme to dispose of the assets of the scheme. (g) The securities and/ or the sale proceeds thereof shall, in the first instance be utilized towards discharge of such liabilities as are properly due under the scheme and after making appropriate provision for meeting the expenses connected with such winding up, the balance securities/ cash shall be distributed amongst the unit holders in proportion to their respective interest in the assets of the scheme as on the date fixed for that purpose. (h) The AMC shall pay the terminal proceeds and/ or return securities equivalent to the terminal value of units as early as possible but within 10 working days from the date on which the termination becomes effective or redemption request slip duly completed in the manner as may be prescribed from time to time, is received whichever is later and other procedural and operational formalities are complied with. (i) On completion of the winding up, the Trustee shall forward to the SEBI and the unit holders a report on the winding up containing particulars such as circumstances leading to the winding up, the steps taken for disposal of any of the assets of the scheme before winding up, expenses of the scheme for winding up, net assets available for distribution among the unitholders together with a certificate from the auditors of the scheme. (j) To NRI investors, terminal proceeds /securities will be paid / returned in India. Remittance, if any, outside India of the terminal proceeds, if any, and/or the sale proceeds of securities returned by the NRI will depend on the source of funds of investment and rules laid down by Reserve Bank from time to time. (k) In case of FPIs, repurchase proceeds /securities will be credited to their Special Non- Resident Rupee Account / their demat account with a DP/custodian in India. (l) Notwithstanding anything contained hereinabove, the application of the provisions of SEBI (MF) Regulations in respect of disclosures of half yearly and annual reports shall continue until the winding up is completed or the scheme ceases to exist. (m) After the receipt of the report referred to in sub clause (h) above, if the SEBI is satisfied that all measures for winding up of the scheme have been completed, the scheme shall cease to exist.
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III. OTHER DETAIL

A. Periodic disclosure Half Yearly Disclosure: Portfolio / Financial Results	a) The Mutual Fund shall within one month from the close of each half year, (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website of UTI Mutual Fund on the below mentioned Link: https://www.utimf.com/downloads; b) The Mutual Fund shall publish an advertisement disclosing the hosting of such financial results on the website, in atleast two newspaper one national English daily newspaper having nationwide circulation and one in a newspaper having wide circulation published in the language of the region where the Head Office of UTI MF is situated. 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: 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.
A. Periodic Disclosure Annual Report	a. An abridged annual report in respect of the Scheme shall be provided to the Unitholders not later than four months from the date of closure of the relevant accounting year. The full annual report shall be made available for inspection at UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. The scheme wise annual report shall be hosted on the website and on the website of AMFI. UTI AMC shall display the link of the full scheme wise annual reports prominently on its website. Link : utimf.com/downloads/scheme-financial 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.

S.O.41		c. In case of unitholders whose email addresses are not registered with the Mutual Fund, the Abridged Annual Report shall be sent to them in physical mode in case they have opted for the same. d. The Mutual Fund shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi. e. The Mutual Fund shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.		
	B. Transparency/NAV Disclosures	The Mutual Fund shall declare the Net asset value of the scheme by 11 p.m. on every business day on website of UTI Mutual Fund, www.utimf.com and website of AMFI namely www.amfiindia.com. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs. The NAV shall be calculated for all business days. Disclosure of indicative Net Asset Value (iNAV) iNAV of the scheme i.e. the per unit NAV based on the current market value of its portfolio during the trading hours of the scheme, will be disclosed on a continuous basis on the Stock Exchange(s), where the units of the scheme are listed and traded and will be updated at least four times a day i.e. opening and closing iNAV and at least two times during the intervening period with minimum time lag of 90 minutes between the two disclosures or any such other time as may have prescribed by SEBI from time to time.		
	C. Stamp Duty	It is informed to all the Investors/Unit Holders of all the Scheme(s) of the UTI Mutual Fund that, pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019 and provision no.10.1.1 of para 10.1 under Chapter 10 of SEBI Master Circular for Mutual Funds, a stamp duty at the prescribed rate (at present @ 0.005%) of transaction value (amount for which units are allotted excluding any other deduction) would be levied on Subscriptions (including lumpsum and through systematic investments such as Systematic Investment Plans, Systematic Transfer Plan), Switch-ins, Reinvestment of IDCW Option etc. for units both in demat or physical mode. Accordingly, pursuant to levy of stamp duty, the number of units allotted to all applicable mutual fund transactions would be reduced to the extent of stamp duty amount. Please refer to SAI for further details.		
	D. Associate Transactions	Please refer to Statement of Additional Information (SAI).		
	E. Taxation	The information is provided for general information only. This is not a tax advice. In view of the individual nature of the implications, each investor is strongly advised to consult his or her or their own tax advisors with respect to the specific tax and other implications arising out of his or her participation in the scheme/prior to making any investment/transaction. For details on the taxation and other terms & conditions please refer to the clause on Taxation in the SAI apart from the following: <table><tr><td></td><td>Resident Investors</td><td>Mutual Fund</td></tr></table>		Resident Investors
	Resident Investors	Mutual Fund		

	Tax on dividend	With effect from 01st April 2020, the dividend shall be taxed only in the hands of the unitholders. Mutual Funds shall be required to deduct tax at source ('TDS') on the dividend income at prescribed rates for all unitholders. The dividend shall be taxed in the hands of the unitholders at applicable tax rates provided under the IT Act. TDS for Resident Unitholders: TDS at the rate of 10% shall be deducted on dividend income credited / paid to resident unitholders.	The Finance Act, 2020 has abolished the payment of Income/Dividend Distribution Tax (DDT) by the Mutual Funds with effect from 01st April 2020. Under the new tax regime, Mutual Funds will not be required to pay DDT. UTI Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under section 10 (23D) of the Income Tax Act, 1961 (the Act) to have its entire income exempt from income tax. The Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.
	Capital gain	Units acquired on or after 01st April 2023: Section 50AA of the Act was introduced in Finance Act 2023 w.e.f. 01st April 2023 and acts as an overriding provision with regards to the definition of STCA provided in Section 2(42A) of the Act. Section 50AA of the Act provides that gains from transfer of units, acquired on or after 01st April 2023, of a specified mutual fund will be considered as STCG regardless of the holding period of such capital asset and gains arising out of their transfer will be taxed as STCG. Definition of specified mutual fund has been amended under section 50AA by the Finance (No. 2) Act, 2024, w.e.f. 01st April 2025 as under. <i>"Specified Mutual Fund" means,—</i> <i>(a) a Mutual Fund by whatever name called, which invests more than sixty-five per cent of its total proceeds in debt and money market instruments; or</i> <i>(b) a fund which invests sixty-five per cent or more of its total proceeds in units of a fund referred to in sub-clause (a):</i> <i>Provided that the percentage of investment in debt and money market instruments or</i>	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.

		<i>in units of a fund, as the case may be, in respect of the Specified Mutual Fund, shall be computed with reference to the annual average of the daily closing figures:</i> <i>Provided further that for the purposes of this clause, "debt and money market instruments" shall include any securities, by whatever name called, classified or regulated as debt and money market instruments by the Securities and Exchange Board of India.</i> Although, Fund of Funds were not specifically included in the definition of Specified Mutual Fund prior to the Finance Act (No.2) of 2024, there is a possibility that the income tax authorities may take a stand that the amendment brought in the definition of "specified mutual fund" despite being made effective from 01st April 2025, appears to be a clarificatory amendment and the same may be interpreted to have a retrospective operation so as to include FoF w.e.f. from 01st April 2023. Units acquired prior to 01st April 2023: However, any units acquired, prior to 01st April 2023, in a Scheme which falls within the definition of Specified Mutual Fund and which are transferred on or after 23rd July 2024, shall be subject to taxation as below: i) Long Term Capital Gains For transfers effected on or after 23rd July 2024, by the Finance (No.2) Act of 2024, the period of holding of the units for being treated as long term capital gain has been reduced to (a) more than twenty four months for such schemes which are not listed on the stock exchange and (b) more than twelve months for such schemes which are listed on the stock exchange.	
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	Long Term: For transfers effected on or after 23rd July 2024, by the Finance (No.2) Act of 2024, LTCG tax on the units of such schemes will be 12.5% without indexation. With effect from 10th July 2014, the option of income tax at 10%, without indexation, on long term capital gains is not available. (ii) Short Term Capital Gains For transfers effected on or after 23rd July 2024, by the Finance (No.2) Act of 2024, the period of holding for being treated as short term capital gains is (a) less than or upto twenty four months for such schemes which are not listed on the stock exchange (b) less than or upto twelve months for such schemes which are listed on the stock exchange. Short Term: Short Term Capital Gains tax on STCG shall be taxable at the applicable rates/marginal tax rate.
	Taxation on Segregated Portfolio: a) Holding Period of Segregated Units: Definition of Short Term Capital Asset has been amended. In the case of a capital asset, being a unit or units in a segregated portfolio, there shall be included the period for which the original unit or units in the main portfolio were held by the assessee. b) Cost of Acquisition: (i) Cost of acquisition of a unit or units in the segregated portfolio shall be the amount which bears, to the cost of acquisition of a unit or units held by the assessee in the total portfolio, in the same proportion as the net asset value of the asset transferred to the segregated portfolio bears to the net asset value of the total portfolio immediately before the segregation of portfolios. (ii) Cost of the acquisition of the original units held by the unit holder in the main portfolio shall be reduced by the amount as so arrived for the units of segregated portfolio. (iii) Definitions of “main portfolio”, “segregated portfolio” and “total portfolio” will be as provided in the SEBI circular dated 28th December 2018. Higher TDS: Higher TDS rates on dividend and capital gains will apply as specified under the Income tax Act and the Rules made thereunder including in cases where PAN is not available or where any person has failed to intimate / link Aadhaar with PAN. Surcharge and Health & Education Cess: The tax on dividend/capital gains tax/deduction of tax at source is to be increased by surcharge, if applicable. Further, Health and Education Cess @ 4% is to be charged on amount of tax and surcharge.

F. Rights of Unitholders	Please refer to SAI for details
G. Risk-o-meter	In terms of the provision no. 17.4.1 (g) to (k) of para 17.4 under Chapter 17 of SEBI Master Circular for Mutual Funds the following shall be applicable: - Risk-o-meter shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meter along with portfolio disclosure for all their schemes on their respective website and on AMFI website within 10 days from the close of each month. - Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders of that particular scheme. - Mutual Funds shall disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on their website and AMFI website. - Mutual Funds shall publish a table of scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on https://www.utimf.com/downloads/addenda-financial-year
H. Potential Risk Class (PRC) Matrix	As per provision no. 17.5.1 of para 17.5 under Chapter 17 of SEBI Master Circular for Mutual Funds, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996. The Mutual Funds shall be required to inform the unitholders about the PRC classification and subsequent changes, if any, through SMS and by providing a link on their website referring to the said change. The Mutual Fund/ AMC shall also publish the PRC Matrix in the scheme wise Annual Reports and Abridged summary.
I. 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 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	The AMC has prepared scheme summary document in a prescribed format and upload the same on the AMCs AMFI and Stock Exchange website in PDF, spread sheet and machine readable format. The scheme summary shall be updated by the AMC on a monthly basis or on changes, in any of the specified fields.
S.O.39	M. Disclosure of Tracking Error and Tracking Difference	The following provisions of tracking error and tracking difference shall be applicable for ETF in accordance with provision 3.6.3.1 and 3.6.3.2 of para 3.6.3 under Chapter 3 of SEBI Master Circular for Mutual Funds or as specified by SEBI from time to time: A. Tracking Error (TE): 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. Further, the annualized tracking difference averaged over 1-year period shall not exceed 1.25%. In case the average annualized tracking difference over 1-year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with suitable corrective actions taken by the AMC. 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 ETFs	The following disclosure norms for ETF shall be applicable in accordance with provision 3.6.8.1 of para 3.6.8 under Chapter 3 of SEBI Master Circular for Mutual Funds or as specified by SEBI from time to time: A. The debt and equity ETFs will 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. B. Change in constituents of the index, if any, will be disclosed on the UTI 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	a. The AMC shall record and disclose, in the prescribed format, specific rationale supporting its voting decision (for or against) with respect to each vote proposal on matters relating to Corporate governance, changes to capital structure, stock option plans, social & corporate responsibility issues, appointment & removal of Directors and related party transactions of the investee companies (excluding own group companies) etc. as stated in provision 6.16.1 to 6.16.15 of para 6.16 under Chapter 6 of SEBI Master Circular for Mutual Funds. b. The AMC shall additionally publish in the prescribed format summary of the votes cast across all its investee company and its break-up in terms of total number of votes cast in favor or against. In case of the Mutual Funds having no economic interest on the day of voting, it may be exempted from compulsorily casting of votes. The vote shall be cast at Mutual Fund Level. c. The AMC shall disclose votes cast on their website on a quarterly basis, in machine readable spreadsheet format as prescribed by SEBI, within 10 working days from the end of the quarter. A detailed report in this regard along with summary thereof shall also be disclosed on the website of the AMC. Further, AMCs shall provide the web link in their annual reports regarding the disclosure of voting details. d. Further, on an annual basis, the AMC shall obtain certification from a “scrutinizer” appointed in terms of Companies (Management and Administration) Rules, 2014 on the voting reports disclosed. The same shall be submitted to the trustees and also disclosed in the relevant portion of the Mutual Funds' annual report & website. e. The Boards of AMC and Trustees shall review and ensure that the AMC has voted on important decisions that may affect the interest of investors and the rationale recorded for vote decision is prudent and adequate. The confirmation to the same, along with any adverse comments made by the scrutinizer, shall be reported to SEBI in the half yearly trustee reports.
R. List of official points of acceptance	Please refer the below mentioned link for detail list – 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 list – https://www.utimf.com/downloads/data-related-to-sid

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S.O.63

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.

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The Trustees have ensured that the UTI Nifty 1D Rate Liquid ETF - Growth approved by them is a new product offered by UTI Mutual Fund and is not a minor modification of any existing scheme/fund/product.