

KEY INVESTOR INFORMATION

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.



UTI India Balanced Fund (the "Fund")

A Sub-Fund of UTI Goldfinch Funds PLC (the "Company")

Share Class: Euro Retail Distributing (ISIN: IE00BG0SLY66)

The Company is managed by UTI International (Singapore) Private Limited

Objectives and Investment Policy

The investment objective of the Fund is to provide moderate growth as well as income using an active asset allocation approach to Indian equity and debt.

The Fund aims to achieve a higher return for investors by dynamic asset allocation between debt and equity which will be done on a quarterly basis. The equity portion of the Fund will invest in a diversified portfolio of stocks with predominant exposure to large cap companies. The debt portion of the scheme will be invested in high quality fixed income instruments.

The equity portion of the Fund will be invested in the diversified portfolio of equities and equity related securities of (i) large, mid and small-cap companies which have their registered office in India and are listed on recognised exchanges worldwide, (ii) large, mid and small-cap companies that exercise a preponderant part of their economic activity in India and are listed on recognised exchanges worldwide and/or (iii) large, mid and small-cap companies whose equity and equity related securities are listed, traded or dealt in on Indian stock exchanges listed in Appendix II of the Prospectus. The Fund may also retain up to 10% in cash, cash equivalents and money market instruments (including, but not limited to, cash deposits, commercial paper and certificates of deposit) in the appropriate

circumstances. The Investment Manager will invest in fixed income securities which are listed, traded or dealt in on Indian stock exchanges listed in Appendix II of the Prospectus. The Investment Manager will invest in non-sovereign debentures and bonds where the underlying issuers are assigned A or better credit ratings at the time of purchase by a SEBI registered rating agency such as CRISIL, ICRA, Fitch or CARE. Such issuers carry low credit risk.

The Directors are entitled to declare and pay dividends for Shares in the Fund. The Directors intend to make a quarterly distribution to Shareholders in the distributing Share Classes, comprised of a quarterly dividend calculated as at the last Business Day of January, April, July and October. Shareholders may redeem their Shares on a Dealing Day at the Net Asset Value per Share calculated as at the Valuation Point in relation to that Dealing Day.

For the full investment objective, policy and strategy of the Company please refer to the Prospectus for the Company and the Supplement for the Fund. The Investment Manager recommends 3-5 years investment in the Fund.

Risk and Reward Profile



This indicator is a measure of a share class' volatility over the past five years. The higher a share class' past volatility the higher the number on the scale and the greater the risk that investors in that share class may have made losses as well as gains. The lowest number on the scale does not mean that a share class is risk free. The share class has been classed as a Category 5 as this category best describes the volatility level of the share class. Historical data may not be a reliable indication for the future.

The market prices of Indian securities can move sharply on relatively small trading volumes. It also reflects that the Fund is not only exposed to market price movements, but also to the value of the Indian Rupee relative to the share class currency. The Fund's policy is not to hedge Rupee exposure.

The risk and reward profile of the Fund shown is not guaranteed to remain the same and may shift over time. This means the Fund is not guaranteed to always stay in the same category. Accordingly, an investor may not get back the full amount invested and an investment should only be made by persons who can sustain a loss on their investment.

The Fund is also subject to risks which are not included in the calculation of the risk-reward indicator associated with the following:

Capital Raising Constraints under Indian Law - FPIs are generally permitted to invest in Government bonds and corporate bonds without the prior approval of the RBI or the SEBI. However, the total outstanding investments in Government bonds and in corporate bonds cannot exceed the Debt Limits as prescribed by SEBI and RBI. Further, there are separate limits available for investing in Government securities and corporate bonds. The non-availability of such limits may pose a risk to the Fund of not being able to invest in local currency bonds and will affect the portfolio construction of the Fund.

Market Risk - The market price of investments owned by the Fund may go up or down, sometimes unpredictably. The value of an investment may decline due to general market conditions, such as real or perceived adverse economic conditions or general adverse investment sentiment. Investments may also decline in value due to factors which affect a particular market sector.

Liquidity Risk - Liquidity may be essential to a Fund's performance. Under certain market conditions, such as during volatile markets or when trading in Financial Instruments or market is otherwise impaired, the liquidity of a Fund's portfolio positions may be reduced. During such times, a Fund may be unable to dispose of certain Financial Instruments, which would adversely affect the Fund's ability to rebalance its portfolio or to meet redemption requests.

Indian Economic Factors - The success of the Fund's investments depends in part on general economic and business conditions in India. A significant change in India's economic liberalization and deregulation policies could adversely affect business and economic conditions in India generally and in particular if new restrictions on the private sector are introduced or if existing restrictions are not relaxed over time.

Currency Exchange Rate Risks - Assets of a Fund may be denominated in a currency other than the Base Currency of the Fund and changes in the exchange rate between the Base Currency and the currency of the asset may lead to a depreciation of the value of the Fund's assets as expressed in the Base Currency. A Class of Shares of a Fund may be designated in a currency other than the Base Currency of the Fund. Changes in the exchange rate between the Base Currency and such designated currency may lead to a depreciation of the value of such Shares as expressed in the designated currency.

Loss of FPI Registration - For accessing the Indian securities market, the Fund will need to be registered as an FPI under the FPI Regulations. The investment by the Fund is dependent on the continued registration of the Fund as an FPI. In the event such registration as an FPI is terminated or is not renewed, the Fund could potentially be forced to redeem the investments held in the particular share class, and such forced redemption could adversely affect the returns to the Shareholders.

Charges

The charges you pay are used to pay the cost of running the Fund, including the costs of marketing and distributing it. These charges reduce the potential growth of your investment.

One-off charges taken before or after you invest

Entry charge	5.00%
Exit charge	none

This is the maximum that might be taken out of your money before it is invested and before the proceeds of your investment are paid out.

Charges taken from the Fund over a year

Ongoing charge	3.17%
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Charges taken from the Fund under specific conditions

Performance fee	none
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The **entry** and **exit charges** shown are maximum figures. In some cases you might pay less - you can find this out from your financial adviser. You may be charged a dilution levy on entry to or exit from the Company.

The **ongoing charges** figure is estimated, based on the expected total of charges. This figure may vary from year to year. It excludes:

- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Company when buying or selling units in another collective investment undertaking.

Investments in the Fund may be sold to meet ongoing charges and the value of your investment in the Fund would reduce. These charges reduce the potential growth of your investment.

Sales Charge: Shareholders may be subject to a sales charge which will be payable to the Distributor and this sales charge is calculated at a maximum of 5.00% of subscription monies in respect to the Euro Retail Distributing.

Exit Charge: Shareholders are not subject to a redemption fee.

For more information about charges, please see the Company's prospectus which is available at www.utifunds.com.sg.

Past Performance

There is insufficient data to produce a useful indication of past performance for the Share Class

- Performance in the past is not a reliable indicator of future results.
- The above figures display how much the share class in the Company increased or decreased in value during each year.
- The past performance shown here takes account of all charges and costs.
- The past performance is calculated in Euros.
- The Company was launched in September 2014.
- Euro Retail Distributing is not yet launched

Practical Information

Depository: Citi Depository Services Ireland Designated Activity Company.

The NAV per share is calculated in US Dollars and settlement and dealing will be effected in the class currency of the relevant share class. The NAV per share of the Fund will be published daily and made available on www.bloomberg.com and will be updated following each calculation of the NAV.

The Fund is subject to tax laws and regulations of Ireland. Depending on your home country of residence, this might have an impact on your investment. For further details, please speak to an adviser.

The Fund is a sub-fund of the Company, an umbrella investment company. The assets of this sub-fund are segregated from other sub-funds in the Company, meaning the liabilities of one sub-fund can not impact another sub-fund.

You are entitled to switch from one sub-fund of the Company to another, subject to the relevant sub-fund's switching charge. Please refer to the Prospectus for further information on how to switch.

You can find out more information about the Company in the Prospectus and about the Fund in the Supplement. The Prospectus and periodic reports are in the name of the Company.

Copies of the Prospectus and the annual and half-yearly reports of the Company may be obtained from the Administrator, free of charge.

The Company may be held liable solely on the basis of any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus for the Company.

The Company operates a UCITS compliant remuneration policy. The Company's up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated and the identity of persons responsible for awarding the remuneration and benefits is available once issued at the following website www.utifunds.com and a paper copy of such remuneration policy is available to investors free of charge upon request.