

Prepared on: 30 May 2018

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Singapore Prospectus.
- It is important to read the Singapore Prospectus before deciding whether to purchase units in the product. If you do not have a copy, please contact us to ask for one.
- You should not invest in the product if you do not understand it or are not comfortable with the accompanying risks.
- If you wish to purchase the product, you will need to make an application in the manner set out in the Singapore Prospectus.

UTI INDIA BALANCED FUND
(the "Fund")

Product Type	Open-ended investment company	Launch Date	27 April 2018
Manager	UTI International (Singapore) Private Limited	Depository	Citi Depository Services Ireland Designated Activity Company
Investment Advisor	UTI Asset Management Company Ltd	Dealing Frequency	Every Dealing Day
Capital Guaranteed	No	Expense Ratio for Previous FY	N.A.

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?	
<ul style="list-style-type: none"> • The Fund is only suitable for investors: <ul style="list-style-type: none"> ○ With medium to long term time horizon; ○ Capable of evaluating the risks and merits of such investment; and ○ Who have sufficient resources to bear any loss which might result from such investment. 	Refer to paragraph 10.3 on Pg [●] and paragraph (k) of Appendix 2 on Pg [●] of the Singapore Prospectus for further information on product suitability.
KEY PRODUCT FEATURES	
WHAT ARE YOU INVESTING IN?	
<ul style="list-style-type: none"> • You are investing in a sub-fund of an open-ended investment company with variable capital, UTI Goldfinch Funds PLC (the "Company"), incorporated with limited liability in Ireland and authorised by the Central Bank of Ireland as an Undertaking for Collective Investment Transferable Securities that aims to provide moderate growth as well as income using an active asset allocation approach to Indian equity and debt. • Where dividends are paid out of capital attributable to the relevant Class, the Net Asset Value of the relevant Class will be reduced. 	Refer to paragraphs 10 on Pg [●], paragraph (a) of Appendix 2 on Pg [●] and paragraph (f) of Appendix 1 on Pg [●] of the Singapore Prospectus for further information on product features.
Investment Strategy	
<ul style="list-style-type: none"> • The Fund aims to achieve a higher return for investors by dynamic asset allocation between debt and equity. • The equity portion of the Fund will invest in a diversified portfolio of stocks with predominant exposure to large cap companies and the Fund will follow a bottom-up approach with emphasis on building exposure around strong blue chip companies that have a high earnings growth potential on account of the size of the future business opportunity. • The debt portion of the scheme will be invested in high quality fixed income instruments which are listed, traded or dealt in on Indian stock exchanges. 	Refer to paragraph 10 on Pg [●] and paragraph (a) of Appendix 1 on Pg [●] of the Singapore Prospectus for further information on the investment policy and strategy of the Company.

Parties Involved	
<p>WHO ARE YOU INVESTING WITH?</p> <ul style="list-style-type: none"> • Investment Manager, Promoter, Distributor and Singapore Representative: UTI International (Singapore) Private Limited. • Investment Advisor: UTI Asset Management Company Ltd • Administrator, Registrar and Transfer Agent: Citibank Europe plc. • Company Secretary: Tudor Trust Limited • Depository: Citi Depository Services Ireland Designated Activity Company 	<p>Refer to paragraphs 3 to 8 on Pg [●] to [●] of the Singapore Prospectus for further information on the role and responsibilities of these entities.</p>
KEY RISKS	
<p>WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The value of the product and the income from them may rise or fall. These risk factors (in addition to other factors more particularly described in the Singapore Prospectus and Irish Prospectus) may cause you to lose some or all of your investment:</p>	<p>Refer to paragraph 13 on Pg [●] and paragraph (n) of Appendix 1 on Pg [●] of the Singapore Prospectus for further information on risks of the product.</p>
Market and Credit Risks	
<ul style="list-style-type: none"> • You are exposed to Indian economic factors <ul style="list-style-type: none"> ○ The success of the Fund's investments depends in part on the general economic and business conditions in India. A significant change in India's economic liberalisation 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. • You are exposed to Indian political factors <ul style="list-style-type: none"> ○ More recently, terrorist attacks in November 2008 in Mumbai have heightened tensions and security risks in both countries. Events of this nature in the future could influence the Indian economy and could have a material adverse effect on the market for securities of Indian companies, and on the market for the services of Indian companies in which the Fund may have investments. • You are exposed to risk of corporate disclosure, accounting, custody and regulatory standards <ul style="list-style-type: none"> ○ There may be less publicly available information about Indian companies than is regularly published by or about companies in such other countries. The difficulty in obtaining such information may mean that the Fund may experience difficulties in obtaining reliable information regarding any corporate actions and dividends of companies in which the Fund has invested which may, in turn, lead to difficulties in determining the Net Asset Value with the same degree of accuracy which might be expected from more established markets. ○ Indian accounting standards and requirements also differ in significant respects from those applicable to companies in many OECD countries. Indian trading, settlement and custodial systems are not as developed as certain OECD countries, and the assets of the Fund which are traded in the Indian market and which have been entrusted to sub-depositaries in the Indian market may be exposed to risk. • You are exposed to Indian stock market risk <ul style="list-style-type: none"> ○ The Indian stock markets are undergoing a period of growth and change, which may lead to greater volatility and difficulties in the settlement, and recording of transactions and interpreting and applying the relevant regulations, in comparison to the developed countries. There can be no assurance that the Fund's objectives will be realised or there will be any return of capital. 	

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

The fees, charges and expenses applicable to the Fund are as follows:

Payable directly by you

Type of fee	Amount payable	
Sales charge	RDR Classes, Class C USD Accum. and Class C USD Dist: Not payable Other Classes: Maximum 5% of subscription amount	
Contingent Deferred Sales Charge	Class C USD Accum. and Class C USD Dist.:	
	Applicable rate	Period from Subscription Date
	3%	1 year
	2%	After 1 year but within 2 years
	1%	After 2 years but within 3 years
	0%	Thereafter
	Other Classes: Not payable	
Redemption fee	Class D USD Accum. and Class D USD Dist.: Maximum 3% if redemption is within 2 years of subscription Other Classes: Not payable	
Conversion charge	All Classes: Not payable	

- The Company reserves the right to impose an 'anti-dilution levy' representing a provision for market spreads (the differences between the prices at which assets are valued and/or bought or sold), duties and charges relating to the acquisition or disposal of assets in the event of receipt for processing in the Primary Market of net subscription or redemption request exceeding 1% of the Net Asset Value of the Fund including subscriptions and/or redemptions which would be effected as a result of requests for conversion from one Fund into another Fund

Payable by the Fund from invested proceeds

Type of fee	Amount payable (p.a. of Net Asset Value of the Fund)
Management fee*	USD Institutional Dist., USD Institutional Accum., Euro Institutional Dist., Euro Institutional Accum., CHF Institutional Dist., CHF Institutional Accum., SGD Institutional Dist., SGD Institutional Accum., AUD Institutional Dist., AUD Institutional Accum., JPY Institutional Dist., JPY Institutional Accum., GBP RDR Accum., GBP RDR Dist., USD RDR Dist. and USD RDR Accum.: 0.80% USD Retail Dist., USD Retail Accum., Euro Retail Dist., Euro Retail Accum., CHF Retail Dist., CHF Retail Accum., SGD Retail Dist., SGD Retail Accum., AUD Retail Dist., AUD Retail Accum., JPY Retail Dist., JPY Retail Accum.: 1.70% Class C USD Accum., Class C USD Dist., Class D USD Accum., Class D USD Dist.: 2.00%
Administrator's fee*	Maximum 1.50%
Depositary's fee*	Maximum 0.50%

*Such fees shall be calculated based on the Net Asset Value of the Fund before taking into account any adjustment for swing pricing (if applicable).

Note: The rates of fees for the provision of services may be increased within the maximum levels stated above so long as at least one (1) month's written notice

Refer to paragraph 12 on Pg [●] and paragraph (j) of Appendix 1 on Pg [●] of the Singapore Prospectus for further information on fees and charges.

of the new rate(s) is given to Shareholders of the relevant Class.							
VALUATIONS AND EXITING FROM THIS INVESTMENT							
<p>HOW OFTEN ARE VALUATIONS AVAILABLE?</p> <ul style="list-style-type: none"> The Net Asset Value of each Fund, or if there are different Classes within a Fund, each Class will be calculated by the Administrator as at the Valuation Point on or with respect to each Dealing Day in accordance with the Company's Articles of Association. The Net Asset Value per Share shall be made available on Bloomberg at the website www.bloomberg.com and shall be updated following each calculation of the Net Asset Value per Share. <p>HOW CAN YOU EXIT FROM THIS INVESTMENT AND WHAT ARE THE RISKS AND COSTS IN DOING SO?</p> <ul style="list-style-type: none"> There is no cancellation period for this investment. 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. Applications for the redemption of Shares should be made to the Administrator. Shareholders will not be subject to a redemption fee. Requests for redemption received prior to the Dealing Deadline for any Dealing Day will be dealt with on that Dealing Day and Shares will be redeemed at the redemption price based on the Net Asset Value per Share as at the Valuation Point in relation to that Dealing Day. Any requests for redemption received after the Dealing Deadline for a Dealing Day will be dealt with on the next Dealing Day subsequent to the relevant Dealing Day unless the Directors in their absolute discretion and in an equitable manner determine otherwise and Shares will be redeemed at the redemption price based on the Net Asset Value per Share as at the Valuation Point in relation to such subsequent Dealing Day. Redemption proceeds in respect of Shares will be paid within 10 Business Days of the relevant Dealing Day provided that all the required documentation has been furnished to and received by the Administrator. The net redemption proceeds that you will receive will be the redemption price multiplied by the number of Shares redeemed. <p>An example is as follows:</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 30%;">1,000.00 Shares</td> <td style="width: 30%; text-align: center;">x USD 1.0000</td> <td style="width: 40%; text-align: right;">= USD 1,000.00</td> </tr> <tr> <td>Redemption request</td> <td style="text-align: center;">Notional redemption price (= Net Asset Value per Share)</td> <td style="text-align: right;">Redemption proceeds</td> </tr> </table>	1,000.00 Shares	x USD 1.0000	= USD 1,000.00	Redemption request	Notional redemption price (= Net Asset Value per Share)	Redemption proceeds	<p>Refer to paragraph 14.4 on Pg [●], paragraph 15 on Pg [●], paragraph 17 on Pg [●] and paragraph 23 on Pg [●] of the Singapore Prospectus for further information on valuation and exiting from the product.</p>
1,000.00 Shares	x USD 1.0000	= USD 1,000.00					
Redemption request	Notional redemption price (= Net Asset Value per Share)	Redemption proceeds					
CONTACT INFORMATION							
<p>HOW DO YOU CONTACT US?</p> <p>Address: 3 Raffles Place, #08-02 Bharat Building, Singapore 048617 Telephone No.: +65-6533 9190</p>							

APPENDIX: GLOSSARY OF TERMS

Business Day:	means any day (except Saturday or Sunday) on which banks and stock exchanges in India and banks in Ireland and Singapore are generally open for business or if there is more than one such securities markets, the securities market designated by the Investment Manager, in consultation with the Directors, is open for normal trading, or such other day or days as may be determined by the Directors from time to time and notified in advance to the Shareholders.
Class:	means a particular division of Shares in a Fund.
Dealing Day:	means 9 a.m. (Irish time) on the relevant Business Day, or such other time as the Directors may determine and notify to Shareholders.
Dealing Deadline:	means 9 a.m. (Irish time) on the relevant Business Day or such other time as the Directors may determine and notify to Shareholders, provided always that the Dealing Deadline precedes the Valuation Point.
Irish Prospectus:	means the prospectus of the Company dated 1 November 2017 as supplemented by the Supplement for the UTI India Sovereign Bond UCITS ETF dated 1 November 2017, the Supplement for the UTI India Dynamic Equity Fund dated 1 November 2017, the Supplement for the UTI India Balanced Fund dated 27 February 2018, the First Addendum dated 22 January 2018 and the Second Addendum dated 29 March 2018 and such other supplementary prospectus(es) that may be issued from time to time in accordance with the requirements of the Central Bank of Ireland.
Net Asset Value:	means the net asset value of a Fund or attributable to a Class (as appropriate) calculated as referred to in the Irish Prospectus.
Net Asset Value per Share:	means the Net Asset Value of a Fund divided by the number of Shares in issue in that Fund or the attributable to a Class divided by the number of Shares issued in that Class rounded to four (4) decimal places.
Primary Market:	means <ul style="list-style-type: none"> (i) the issue of Shares to a person registered or eligible to be registered as the holder of Shares in the register of Shareholders; (ii) the redemption of Shares by a person who is registered as the holder of Shares in the register of Shareholders; or (iii) the transfer of Shares by a person who is registered as the holder of Shares in the register of Shareholders to a person who is registered or eligible to be registered as the holder of Shares in the register of Shareholders.
Shares:	means a participating share or, save as otherwise provided in the Irish Prospectus or a Supplement, a fraction of a participating share in the capital of the Company.
Supplement:	means a supplement to the Irish Prospectus specifying certain information in respect of a Fund and/or one or more Classes.
USD:	means United States Dollars, the lawful currency for the time being of the United States of America.
Valuation Point:	means 12 noon (Irish time) on the relevant Business Day.