

Prepared on: 28 May 2020

This Product Highlights Sheet is an important document.

- It highlights the key terms and risks of this investment product and complements the Prospectus¹.
- It is important to read the Prospectus before deciding whether to purchase 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 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
Capital Guaranteed	No	Dealing Frequency	Every Dealing Day
		Expense Ratio for financial year ended 31 October 2019	USD Retail Dist.: 3.02% USD Retail Accum.: 2.97% USD Institutional Dist.: 2.17% Class C USD Accum.: 3.14% Class C USD Dist.: 3.18%

PRODUCT SUITABILITY

WHO IS THE PRODUCT SUITABLE FOR?

- The Fund is only suitable for investors who:
 - seek moderate growth and income with a medium to long term time horizon;
 - are capable of evaluating the risks and merits of such investment; and
 - are able to bear any loss which might result from such investment.

Refer to paragraph 10.3 and paragraph (k) of Appendix 2 of the Prospectus for further information on product suitability.

KEY PRODUCT FEATURES

WHAT ARE YOU INVESTING IN?

- 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.
- The Directors do not intend to make any distributions in respect of accumulating Share Classes. The Directors intend to make a quarterly distributions in respect of distributing Share Classes. Where dividends are paid out of capital attributable to the relevant Class, the NAV of the relevant Class will be reduced.

Refer to paragraphs 10, paragraph (a) of Appendix 2 and paragraph (f) of Appendix 2 of the Prospectus for further information on features of the product.

Investment Strategy

- 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

Refer to paragraph 10 and paragraph (a) of Appendix 2 of the Prospectus for further information on the investment strategy of the Company.

¹ The Prospectus is available for collection at 3 Raffles Place #08-02 Bharat Building Singapore 048617 during business hours or accessible at www.utifunds.com.sg.

fixed income instruments which are listed, traded or dealt in on Indian stock exchanges.	
Parties Involved	
WHO ARE YOU INVESTING WITH? <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. • Depository: Citi Depository Services Ireland Designated Activity Company 	Refer to paragraphs 3 to 8 of the Prospectus for further information on the role and responsibilities of these entities and what happens if they become insolvent.
KEY RISKS	
WHAT ARE THE KEY RISKS OF THIS INVESTMENT? The value of the product and its dividends or coupons may rise or fall. These risk factors may cause you to lose some or all of your investment:	Refer to paragraph 13 and paragraph (m) of Appendix 2 of the Prospectus for further information on risks of the product.
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 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. 	
Liquidity Risks	
<ul style="list-style-type: none"> • Investments of the Funds may not be liquid <ul style="list-style-type: none"> ○ Securities or instruments invested in by the Fund may have low liquidity. The accumulation and disposal of holdings in some investments may be time consuming and may need to be conducted at unfavourable prices. The Funds may also encounter difficulties in disposing of assets at their fair price due to adverse market conditions leading to limited liquidity. 	
Product-Specific Risks	
<ul style="list-style-type: none"> • You are exposed to currency exchange risks <ul style="list-style-type: none"> ○ Due to the Indian regulatory regime, it is not practical, given the costs, to hedge currency risks for more than relatively short periods of time. ○ There is no assurance that the Indian Government will not impose restrictions on foreign exchange. The repatriation of capital may be hampered by changes in Indian regulations concerning exchange controls or political circumstances. In addition, India may in the future re-introduce foreign exchange control regulations which can limit the ability of the Company, on behalf of the Fund, to repatriate the dividends, interest or other income from the investments or the proceeds from sale of securities. ○ The exchange rate between the Indian rupee and the U.S. dollar has changed substantially in recent years and may fluctuate substantially in the future. Further depreciation of the value of the Indian rupee as regards foreign currencies will result in a higher cost to the Fund for foreign currency 	

denominated expenses.

FEES AND CHARGES

WHAT ARE THE FEES AND CHARGES OF THIS INVESTMENT?

Payable directly by you

You will need to pay the following fees and charges as a percentage of your gross investment sum:

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.: <table border="1" style="margin-left: 20px;"> <thead> <tr> <th>Applicable rate</th> <th>Period from Subscription Date</th> </tr> </thead> <tbody> <tr> <td>3%</td> <td>1 year</td> </tr> <tr> <td>2%</td> <td>After 1 year but within 2 years</td> </tr> <tr> <td>1%</td> <td>After 2 years but within 3 years</td> </tr> <tr> <td>0%</td> <td>Thereafter</td> </tr> </tbody> </table> Other Classes: Not payable	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
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										
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 NAV 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

The Fund will pay the following fees and charges to the Investment Manager, Depositary and other parties:

Type of fee	Amount payable (p.a. of NAV of the Fund)
Management fee*	USD Institutional Dist., USD Institutional Accum., EUR Institutional Dist., EUR 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 Institutional Dist., GBP Institutional Accum., GBP RDR Accum., GBP RDR Dist., USD RDR Dist., USD RDR Accum., EUR RDR Accum., EUR RDR Dist., CHF RDR Accum., CHF RDR Dist.: 0.80%
(a) Retained by Investment Manager	USD Retail Dist., USD Retail Accum., EUR Retail Dist., EUR 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., GBP Retail Accum., GBP Retail Dist.: 1.70%
(b) Paid by Investment Manager to financial adviser (trailer fee)	Class C USD Accum., Class C USD Dist., Class D USD Accum., Class D USD Dist.: 2.00%
	(a) 40% to 100% of the Management Fee (b) 0% to 60% of the Management Fee ²
Administrator's fee*	Maximum 1.50%

Refer to paragraph 12 and paragraph (i) of Appendix 2 of the Prospectus for further information on fees and charges.

² Your financial adviser is required to disclose to you the amount of trailer fee it receives from the Investment Manager.

Depository's fee*	Maximum 0.50%							
<p>*Such fees shall be calculated based on the NAV of the Fund before taking into account any adjustment for swing pricing (if applicable).</p> <p>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 of the new rate(s) is given to Shareholders of the relevant Class.</p>								
VALUATIONS AND EXITING FROM THIS INVESTMENT								
<p>HOW OFTEN ARE VALUATIONS AVAILABLE?</p> <ul style="list-style-type: none"> The NAV 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 NAV per Share shall be made available on Bloomberg at the website www.bloomberg.com and shall be updated following each calculation of the NAV 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 NAV 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 NAV 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 NAV 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 data-bbox="172 1473 1034 1570"> <tr> <td>1,000.00 Shares</td> <td>x USD 1.0000</td> <td>= USD 1,000.00</td> </tr> <tr> <td>Redemption request</td> <td>Notional redemption price (= NAV per Share)</td> <td></td> </tr> </table>		1,000.00 Shares	x USD 1.0000	= USD 1,000.00	Redemption request	Notional redemption price (= NAV per Share)		<p>Refer to paragraph 14.4, paragraph 15, paragraph 17 and paragraph 23 of the 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 (= NAV per Share)							
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, the Second Addendum dated 29 March 2018, the Third Addendum dated 27 September 2018, the Fourth Addendum dated 30 July 2019 and the Fifth Addendum dated 6 May 2020 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.
NAV:	means the net asset value of a Fund or attributable to a Class (as appropriate) calculated as referred to in the Irish Prospectus.
NAV per Share:	means the NAV 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.