

## 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 Dynamic Equity Fund (the "Fund")

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

Share Class: Retail Class EUR (ISIN: IE00BDH6RQ67)

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

### Objectives and Investment Policy

The investment objective of the Fund is to achieve medium to long-term growth of the portfolio of assets through investment primarily in growth oriented Indian stocks which are listed on the Mumbai Stock Exchange and the National Stock Exchange in India.

The Fund intends to achieve its investment objective by investing primarily in a diversified portfolio of equities and equity related securities of (i) large, mid and small-cap companies that 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 Base currency of the Fund is USD.

The Directors are entitled to declare and pay dividends for Shares in the Fund. The Directors intend to declare and pay dividends on a semi-annual basis equal to; net income and realised and unrealised gains, net of realised and unrealised losses. Any dividend will be declared on the last Business Day in January and in July in each year or on such other date as may be determined by the Directors, or such other frequency as the Directors consider appropriate.

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. The Investment Manager recommends 2-3 years investment in the Company.

### Risk and Reward Profile



This indicator is a measure of a Fund's volatility over the past five years. The higher a Fund's past volatility the higher the number on the scale and the greater the risk that investors in that Fund may have made losses as well as gains. The lowest number on the scale does not mean that a Fund is risk free. The Company has been classed as a Category 6 as this category best describes the volatility level of the Company.

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. The Fund has a High risk rating because it invests in a portfolio of equities of an Indian companies. 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:

**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.

**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 Company over a year

Ongoing charge	2.28%
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### Charges taken from the Company under certain 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 based on expenses for the year ending 31 December 2016. This figure may vary significantly from year to year due to the variability of costs involved in investing in Indian securities. It excludes:

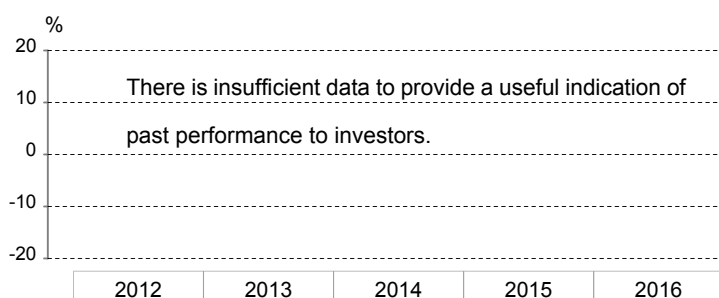
- Performance fees
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Company when buying or selling units in another collective investment undertaking.

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

Redemption fee: Shareholders would not be subject to a redemption fee.

**For more information about charges, please see the Company's prospectus which is available at [www.utifunds.com.sg](http://www.utifunds.com.sg).**

## Past Performance



- 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 Company was launched in December, 2012
- This Share Class was launched on 29th August 2016.

## Practical Information

**Depository:** State Street Custodial Services (Ireland) Ltd.

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 the internet at [www.bloomberg.com](http://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 the Fund are segregated from those of the other sub-funds of the Company, meaning the liabilities of one Fund can not impact another Fund.

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](http://www.utifunds.com) and a paper copy of such remuneration policy is available to investors free of charge upon request.