

KEY INVESTOR INFORMATION

This document provides you with key investor information about this Sub-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 Sub-Fund. You are advised to read it so you can make an informed decision about whether to invest.



UTI India Dynamic Equity Fund (the "Sub-Fund")

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

Share Class: EUR RDR Accumulating (ISIN: IE00BDZ2R889)

The Fund is managed by KBA Consulting Management Limited (the "Manager")

Objectives and Investment Policy

The investment objective of the Sub-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 BSE (formerly Bombay Stock Exchange) and the NSE (National Stock Exchange) in India.

The Sub-Fund intends to achieve its investment objective by investing on a permanent basis more than 75% of its Net Asset Value in a diversified portfolio of equities and equity related securities of (i) large, mid and small-cap corporations that have their registered office in India and are listed on Recognised Exchanges worldwide, (ii) large, mid and small-cap corporations 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 corporations whose equity and equity related securities are listed, traded or dealt in on Indian stock exchanges listed in Appendix II of the Prospectus. The investment in securities which are listed on Recognised Exchanges other than BSE and NSE will not exceed 25% of the Net Asset Value of the Sub-Fund. The Sub-Fund is considered to be actively managed in reference to the MSCI India Index (the "Benchmark") by virtue of the fact that it uses the Benchmark for performance comparison purposes only. The Benchmark is not used to define the portfolio composition of the Sub-Fund and is not used as performance target. The Sub-Fund may invest in securities which are not constituents of the Benchmark. The Base currency of the Sub-Fund is USD.

The Sub-Fund seeks to promote good environmental and social standards and invests in companies that apply good corporate governance practices. To achieve this, the Sub-Fund pursues the approaches in the investment process via exclusions, ESG integration and active ownership. Taking account of the Sub-Fund's size and the nature and scale of its activities, the Manager and the Investment Manager do not currently consider the principal adverse impacts of its investment decisions on sustainability factors.

The Directors are entitled to declare and pay dividends for Shares in the Sub-Fund. The Directors may 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 Fund, please refer to the Fund Prospectus. This Sub-Fund may not be appropriate for investors who plan to withdraw their money within 1-3 years. The Investment Manager recommends 3-5 years investment in the Sub-Fund.

Risk and Reward Profile



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

The risk and reward profile of the Sub-Fund shown is not guaranteed to remain the same and may shift over time. This means the Sub-Fund is not guaranteed to always stay in the same category. The Sub-Fund has a high risk rating because it invests in a portfolio of equities of 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 Sub-Fund is also subject to risks which are not included in the calculation of the risk-reward indicator associated with the following:

- **Currency Exchange Rate Risk** - Investing in assets in a currency other than your own currency exposes the value of your investment to the risk associated with currency exchange rate fluctuations.
- **Currency Risks of Assets Held by the Sub-Fund** - Assets of a Sub-Fund may be denominated in a currency other than the Base Currency of the Sub-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 Sub-Fund's assets as expressed in the Base Currency.
- **Operational Risk** - Includes the risks relating to the safekeeping of assets. The Depository who holds the Sub-Fund's assets is subject to independent external audit and is supervised by regulators.
- **Credit Risk** - Issuers of the assets of a Sub-Fund may face credit difficulties leading to the loss of some or all of the sums invested in such assets. A Sub-

Fund may also be exposed to credit risks in relation to counterparties with whom the Sub-Fund transacts and may bear the risk of counterparty default.

- **Market Risk** - The market price of investments owned by the Sub-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 Sub-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 Sub-Fund's portfolio positions may be reduced. During such times, a Sub-Fund may be unable to dispose of certain portfolio holdings, which would adversely affect the Sub-Fund's ability to rebalance its portfolio or to meet redemption requests.
- **Indian Economic Factors** - The success of the Sub-Fund's investments depends in part on 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.
- **Sustainability Risk** - The value of the Fund's assets could be materially negatively impacted by an environmental, social or governance event or condition ("ESG Event").
- **Loss of FPI Registration** - For accessing the Indian securities market, the Sub-Fund needs to be registered as a FPI under the FPI Regulations. The investment by the Sub-Fund is dependent on the continued registration of the Fund as a FPI. In the event such FPI registration is terminated or is not renewed, the Sub-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.
- **Taxation Risk** - The denial of India-Ireland tax treaty benefits may adversely affect taxability of the Sub-Fund which in turn may impact the return to investors. This would also have implications for the Sub-Fund on any taxation levied on income or capital gains realised on the investments of the Sub-Fund, including claims in respect of double taxation relief.

For more information on the Risk Factors, please refer to the Fund Prospectus.

Charges

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

One-off charges taken before or after you invest

Entry charge	none
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 Sub-Fund over a year

Ongoing charge	0.97%
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Charges taken from the Sub-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 Sub-Fund.

The ongoing charge is based on the previous year's expenses for the year ending 31 December 2021. This figure may vary significantly from year to year due to the variability of costs involved in investing in Indian securities. It excludes:

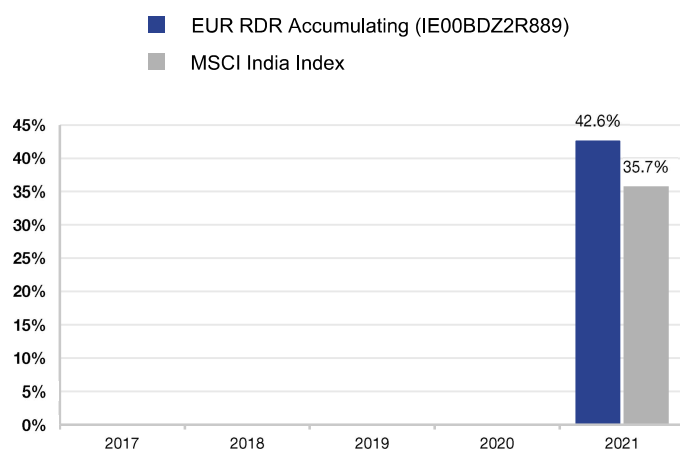
- Performance fees (Sub-Fund does not charge performance fees)
- Portfolio transaction costs, except in the case of an entry/exit charge paid by the Sub-Fund when buying or selling units in another collective investment undertaking

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

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

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

Past Performance



- The performance of the share class is not tracking the index in the chart.
- Performance in the past is not a reliable indicator of future results.
- This chart displays how much the share class in the Sub-Fund has 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 Fund was launched in September, 2014.
- EUR RDR Accumulating was launched on 31 January 2020.

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 Sub-Fund will be published daily and made available on www.bloomberg.com and will be updated following each calculation of the NAV.

The Sub-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.

UTI India Dynamic Equity Fund is a Sub-Fund of UTI Goldfinch Funds PLC, an umbrella investment Company. The assets of this Sub-Fund are segregated from other Sub-Funds in the Fund, meaning the liabilities of one Sub-Fund cannot impact another Sub-Fund.

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

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

Copies of the Prospectus and the annual and half-yearly reports of the Fund may be obtained in English from the Administrator, free of charge, and is also available at www.utifunds.com.sg.

The Manager 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 Fund.

The remuneration policy of the Manager can be found at www.kbassociates.ie. The Manager provides a paper copy free of charge upon request.