

**Ref. No.:** UTI/AMC/CS/SE/2026-27/0682

**Date:** 24<sup>th</sup> June, 2026

**National Stock Exchange of India Limited**

Exchange Plaza Plot No. C/1  
G Block Bandra – Kurla Complex  
Bandra East Mumbai – 400 051.

**Scrip Symbol:** UTIAMC

**BSE Limited**

Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai – 400 001.

**Scrip Code / Symbol:** 543238 / UTIAMC

**Sub: Disclosure of Business Responsibility and Sustainability Report for the financial year 2025–26**

Dear Sir / Madam,

Pursuant to provisions of Regulation 34(2)(f) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the SEBI Listing Regulations), we are forwarding herewith the Business Responsibility and Sustainability Report along with the Independent Assurance statement for the financial year 2025-26.

The same is also available on the Company's website at [www.utimf.com](http://www.utimf.com) in compliance with Regulation 46 of the SEBI Listing Regulations.

Thanking you,

For **UTI Asset Management Company Limited**

Arvind Patkar

**Company Secretary and Compliance Officer**

**Membership No.:** ACS 21577

**Encl: As above**

# BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT



## SECTION A- GENERAL DISCLOSURES

### I. Details of the Company

1. **Corporate Identity Number (CIN) of the Listed Entity:** L65991MH2002PLC137867
2. **Name of the Listed Entity:** UTI Asset Management Company Limited (UTI AMC)
3. **Year of incorporation:** 14<sup>th</sup> November, 2002
4. **Registered Office Address:** UTI Tower 'Gn' Block Bandra-Kurla Complex Bandra East Mumbai – 400051
5. **Corporate address:** UTI Tower 'Gn' Block Bandra-Kurla Complex Bandra East Mumbai – 400051
6. **E-mail:** [cs@uti.co.in](mailto:cs@uti.co.in)
7. **Telephone:** 022-6678-6666
8. **Website:** <https://www.utimf.com/>
9. **Financial year for which reporting is being done:** 1<sup>st</sup> April, 2025 to 31<sup>st</sup> March, 2026
10. **Name of the Stock Exchange(s) where shares are listed:** National Stock Exchange of India Limited (NSE) and Bombay Stock Exchange Limited (BSE)
11. **Paid-up Capital:** ₹128.52 crore (₹ 1,28,52,00,360)
12. **Name and contact details (telephone, email address) of the person who may be contacted in case of any queries on the BRSR report:**  
 Name: Mr. Arvind Patkar (Company Secretary and Compliance Officer)  
 Email: [cs@uti.co.in](mailto:cs@uti.co.in)  
 Telephone: 022-6678-6666
13. **Reporting boundary - Are the disclosures under this report made on a standalone basis (i.e., only for the entity) or on a consolidated basis (i.e., for the entity and all the entities which form a part of its consolidated financial statements, taken together):** The report is prepared on a standalone basis. The Business Responsibility and Sustainability Report (BRSR) is in conformance with the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The reporting boundary for environmental metrics disclosed under Principle 6 encompasses all operational locations where primary data is available. In instances where primary data is not available, particularly for leased and multi-tenant facilities, UTI AMC has applied appropriate estimation methodologies to ensure completeness and consistency of disclosures. Such estimates have been derived, where applicable, using averages or extrapolation of available monthly data for the reporting period and have been appropriately apportioned based on relevant and reasonable allocation factors, including headcount and built-up area. The methodologies adopted are aligned with prevailing industry practices and the guidance issued by the Industry Standards Forum for BRSR Core.

**14. Name of the assessment or assurance provider:** B S R & Co. LLP

**15. Type of the assessment or assurance obtained:** Reasonable Assurance of the BRSR Core Indicators for FY 2025-26 enlisted in Annexure 1 to 'Independent Practitioner's Reasonable Assurance Report'.

## II. Product/Services

**16. Details of business activities (accounting for 90% of the turnover):**

S. No.	Description of main activity	Description of business activity	% of turnover of the entity
1.	Financial and insurance Services	Fund Management Services	98%
2.	Financial and insurance Services	Advisory Fees, POP Fees & Others	2%

**17. Products/Services sold by the entity (accounting for 90% of the entity's turnover):**

S. No.	Product/Service	NIC Code	% of total turnover contributed
1.	The Company provides asset management services across various schemes of UTI Mutual Fund, including both active & passive options, along with providing portfolio management services, advisory services, POP services, & other services.	66301	100%

## III. Operations

**18. Number of locations where plants and/or operations/offices of the entity are situated:**

Location	International	Location	National
Number of plants	NA	Number of plants	NA
Number of offices	0	Number of offices	255
<b>Total</b>	<b>0</b>	<b>Total</b>	<b>255</b>

Notes:

1. Number of plants - The Company operates in the financial services sector and is not engaged in any manufacturing activities.

2. Number of offices - Includes 1 Corporate Office and 254 Branch Offices (UTI Financial Centres). Two Branch Offices (UTI Financial Centres) close mid-year in FY26, and their pro-rata footprint has been considered in P6.

**19. Markets served by the entity:**

**a. Number of locations**

Locations Number

<b>29</b>	<b>30+</b>
<b>National</b> (No. of States/Union Territories)	<b>International</b> (No. of Countries)

**b. What is the contribution of exports as a percentage of the total turnover of the entity?**

0.97%

**c. A brief on type of customers**

UTI AMC serves a diverse and expanding customer base, with over 1.38 crore investor folios across multiple segments. The Company caters to a wide spectrum of investors, including first-time investors, young professionals, middle-income households, NRIs, and global investors, offering investment solutions tailored to varying financial goals, risk appetites, and investment horizons.

## IV. EMPLOYEES

**20. Details as on 31<sup>st</sup> March 2026:**

**a. Employees and Workers (including differently abled)**

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
<b>Employees</b>						
1.	Permanent employees (D)	1,248	919	74%	329	26%
2.	Other than permanent employees (E)	555	498	90%	57	10%
<b>3.</b>	<b>Total employees (D + E)</b>	<b>1,803</b>	<b>1,417</b>	<b>79%</b>	<b>386</b>	<b>21%</b>
<b>Workers</b>						
4.	Permanent workers (F)					
5.	Other than permanent workers (G)					Not Applicable
<b>6.</b>	<b>Total Workers (F + G)</b>					

**b. Differently abled Employees and Workers**

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
<b>Differently Abled Employees</b>						
1.	Permanent (D)	1	1	100%	0	0%
2.	Other than permanent (E)	0	0	0%	0	0%
<b>3.</b>	<b>Total employees (D + E)</b>	<b>1</b>	<b>1</b>	<b>100%</b>	<b>0</b>	<b>0%</b>
<b>Differently Abled Workers</b>						
4.	Permanent (F)					
5.	Other than permanent (G)					Not Applicable
<b>6.</b>	<b>Total Workers (F + G)</b>					

Notes: 1. Other than permanent employees includes advisors and contractual workforce.

2. The new labour codes came into effect on 21<sup>st</sup> November 2025. Under the revised legislative framework, certain categories of the Company's workforce may come under the definition of "workers" as defined under the applicable labour laws. As at 31 March 2026, the Company is in the process of implementing systems and procedures to identify and classify such personnel and to ensure full compliance with the requirements of the new labour codes. Pending the completion of this identification and classification exercise, the Company has classified its entire workforce under the category of "employees" for the current reporting year. As a result, no personnel have been reported under the category of "workers" in the disclosures pertaining to the year ended 31 March 2026. Notwithstanding the above, management has recognised a provision in the financial statements as at 31 March 2026, based on its internal estimates, towards obligations arising from compliance with the new labour codes.

**21. Participation/Inclusion/Representation of women**

Total (A)	Number of Female (B)	Percentage (B/A)	Total (A)	Number of Female (B)	Percentage (B/A)
9	4	44%	3	0	0%
<b>Board of Directors</b>			<b>Key Management Personnel</b>		

**22. Turnover rate for permanent employees and workers (Disclose trends for the past 3 years)**

	FY 2025-26			FY 2024-25			FY 2023-24		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent employees	34.1%	20.9%	30.6%	18.2%	17.2%	17.9%	12.3%	18.4%	14.0%
Permanent workers	Not Applicable								

Note: The attrition rate for FY 2025-26 appears elevated at ~30.6%, largely on account of the Voluntary Retirement Scheme (VRS). A total of 164 exits were recorded under VRS during Q3FY26 as one-time separations. Excluding the VRS impact, the underlying attrition rate remains broadly consistent with previous years.

**V. HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)**
**23.**
**(a) Names of holding/subsidiary/associate companies/joint ventures**

S. No.	Name of the holding/subsidiary/associate companies/joint ventures (A)	Indicate whether Holding/Subsidiary/Associate/Joint Venture	% of shares held by listed entity	Does the entity indicate at column A, participate in the Business Responsibility initiatives of the listed entity? (Yes/No)
1	UTI International Limited	Subsidiary	100%	No
2	UTI Pension Fund Limited			
3	UTI Alternatives Private Limited			
4	UTI Hart Financial and Investment Services Limited			

**VI. CSR DETAILS**
**24.**

<b>Yes</b>	<b>₹ 1255.17 crore</b> (₹ 12,55,17,18,807)
<b>(i) Whether CSR is applicable as per section 135 of Companies Act, 2013 (Yes/No)</b>	<b>(ii) Turnover (in Rs.)</b>
<b>₹ 3735.05 crore</b> (₹ 37,35,05,76,976)	
<b>(iii) Net worth (in Rs.):</b>	

**VII. TRANSPARENCY AND DISCLOSURES COMPLIANCES**
**25. Complaints/Grievances on any of the principles (Principles 1 to 9) under the National Guidelines on Responsible Business Conduct.**

Stakeholder group from whom complaint is received	Grievance Redressal Mechanism in Place (Yes/No) (If Yes, then provide web-link for grievance redress policy)	Current FY 2025-26			Previous FY 2024-25		
		Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks	Number of complaints filed during the year	Number of complaints pending resolution at close of the year	Remarks
Communities	Yes.	0	0	Nil	0	0	Nil
Shareholders	Yes. <a href="https://www.utimf.com/amcshareholders/otherfilings-with-stockexchanges">https://www.utimf.com/amcshareholders/otherfilings-with-stockexchanges</a>	7	0	Nil	13	0	Nil
Employees	Yes. The Company has a Grievance Redressal Policy for employees, which is available on its intranet and accessible to all employees. Additionally, appropriate grievance mechanisms are in place to enable individuals not on the Company's permanent payroll to raise and seek resolution of their concerns.	2	0	Nil	0	0	Nil
Customers	Yes. <a href="https://www.utimf.com/help-and-support/write-to-us">https://www.utimf.com/help-and-support/write-to-us</a> <a href="https://www.utimf.com/help-and-support/locate-us">https://www.utimf.com/help-and-support/locate-us</a>	42	0	All complaints were resolved.	50	0	All complaints were resolved.
Value Chain Partners/Contractors	Yes, the grievance redressal mechanism for Mutual Fund Distributors has been enlisted at: <a href="https://www.utimf.com/help-and-support/write-to-us">https://www.utimf.com/help-and-support/write-to-us</a>	0	0	Nil	0	0	Nil
Others	UTI AMC has an established Whistle Blower Policy in place to enable all its stakeholders to raise their concerns through defined channels.	0	0	Nil	1	0	An internal inquiry was conducted, and the matter has been appropriately reviewed and resolved.

Notes: 1. The Company's 'Investors (other than shareholders)' are covered under the category 'Customers.'

2. UTI AMC has established a Grievance Redressal Policy and a Vigil Mechanism, providing a structured and transparent framework for the timely identification, reporting, and effective resolution of concerns and grievances.

**26. Overview of the entity’s material responsible business conduct issues.**

Please indicate material responsible business conduct and sustainability issues pertaining to environmental and social matters that present a risk or an opportunity to your business, rationale for identifying the same, approach to adapt or mitigate the risk along-with its financial implications, as per the following format

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
1	Compliance	Risk	Compliance remains a material risk given the evolving and increasingly stringent regulatory landscape governing the financial services sector. Frequent regulatory changes and heightened supervisory expectations necessitate continuous alignment of internal processes and controls. Given the nature of the asset management business, areas such as data protection, investment operations, and disclosures require particular vigilance to ensure ongoing adherence to regulatory requirements and to safeguard the Company's credibility and stakeholder trust.	The Company has a dedicated Compliance Officer and team responsible for monitoring regulatory developments and maintaining proactive engagement with SEBI and industry body AMFI. A robust compliance management framework underpins this function, supported by periodic regulatory reviews and timely implementation of applicable regulations, guidelines, and circulars. Key activities of the compliance function include reviewing and vetting communications and marketing creatives, tracking adherence to regulatory timelines, implementing regulatory updates, and providing feedback to strengthen the overall compliance framework. The Company uses Velox, a centralised compliance tracking system, to monitor employee investment holdings and trading activities, with built-in pre-clearance mechanisms and disclosure controls aligned to SEBI requirements. Regular internal audits, compliance testing, and structured training programmes further reinforce accountability and embed a strong culture of compliance across the organisation.	<b>Negative:</b> Non-compliance may result in financial penalties, regulatory sanctions, and increased costs related to remediation and legal proceedings. It may also erode investor confidence and contribute to potential fund outflows.
2	Data Protection & Information Security	Risk	The Company's extensive digital footprint — encompassing transactions, investor data, and core operations — faces potential exposure to an increasingly volatile threat landscape, including ransomware, social engineering, and third-party vulnerabilities. With the DPDP Act, 2023 establishing the benchmark for data privacy, any lapse in security or compliance could erode stakeholder trust, invite regulatory penalties, and cause long-term reputational damage. Maintaining data confidentiality and operational continuity is therefore a strategic priority.	The Company has instituted a resilient governance framework anchored by its Policy on Privacy and Information Security, aligned with ISO/IEC 27001, the NIST Framework, and SEBI's Cyber Security and Cyber Resilience Framework (CSCRF), forming the foundation of a defense-in-depth strategy to neutralize escalating cyber threats. A Continuous Security Validation model is in place, incorporating Breach and Attack Simulation (BAS), Attack Surface Management (ASM), and Software Bill of Materials (SBOM) for supply-chain transparency. Digital Risk Protection covers brand, domain, and dark web monitoring, providing proactive Cyber Threat Intelligence (CTI). Additionally, quarterly phishing simulations reinforce employee awareness as the first line of defence.	Negative: Any failure in data protection or cybersecurity may result in regulatory penalties under the DPDP Act, significant litigation costs, and operational disruption. Such incidents risk eroding investor confidence, damaging brand integrity, and undermining the Company's competitive standing and long-term market positioning.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
3	Transparency & Disclosures	Opportunity	Transparency and robust disclosure practices present a strategic opportunity to strengthen stakeholder confidence and reinforce the Company's reputation for integrity and accountability. Timely, accurate, and comprehensive disclosures — across financial and non-financial parameters — build trust with investors, regulators, and other stakeholders, while supporting compliance with evolving regulatory requirements and improving overall governance standards.	UTI AMC has established a well-defined disclosure and governance framework, supported by strong internal controls to ensure accuracy, completeness, and timeliness of disclosures. A structured review process covers all financial communications, investor disclosures, and marketing materials. On the corporate sustainability and responsibility front, UTI AMC makes comprehensive disclosures through its Business Responsibility and Sustainability Report (BRSR), Sustainability Report, and CSR Report, in addition to statutory filings with the relevant regulatory authorities. These disclosures reflect the Company's commitment to transparency across environmental, social, and governance (ESG) dimensions. Further, the Investment ESG team publishes bi-annual reports providing updates on ESG integration within the investment process, keeping stakeholders informed of evolving ESG practices and outcomes. Regular engagement with investors and regulators further addresses concerns and aligns communication with evolving expectations.	<b>Positive:</b> Transparent and timely disclosures strengthen trust among investors, regulators, and clients, supporting higher investment inflows, improved retention, and stable long-term relationships. A strong reputation for openness enhances brand value and the Company's ability to attract new clients and strategic partners.
4	Business Ethics & Corporate Governance	Risk	Business ethics and sound corporate governance are fundamental to preserving stakeholder trust and sustaining business performance. Deficiencies in ethical conduct, transparency, or governance practices may expose the Company to reputational risk, regulatory scrutiny, financial penalties, and erosion of stakeholder confidence. In the highly regulated asset management industry, conflicts of interest, fiduciary responsibilities, and evolving regulatory expectations remain key risk drivers. Rising stakeholder expectations around ethical standards, Board oversight, and transparency further intensify this risk, necessitating a robust governance framework with continuous oversight.	UTI AMC has instituted a comprehensive governance framework underpinned by the Code of Ethics, Anti Fraud Policy, Anti-Bribery Policy, Code for trading in securities by employees and directors, Policy on Institutional Mechanism for prevention of Market abuse, and Conflict of interest, Whistleblower Policy, Fiduciary Duty Policy, and Stewardship Code, applicable across the organisation. Regular training and awareness programmes keep employees and directors aligned with regulatory developments and internal expectations. Governance Committees and internal audits further strengthen oversight and accountability.	<b>Negative:</b> Lapses in business ethics or corporate governance may result in regulatory penalties, legal costs, deterioration in ESG ratings, and reputational damage, leading to erosion of investor confidence and loss of business opportunities. Such incidents may further contribute to client attrition, reduced fund inflows, and declining assets under management, adversely affecting the Company's financial performance and market standing.

S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
5	Stakeholder Engagement	Opportunity	Effective stakeholder engagement is a strategic lever that strengthens relationships, builds resilience and loyalty. Engaging with partners ensures they are well-informed, enabling them to recommend appropriate products and reducing instances of mis-selling. Transparency in communication and responsiveness foster credibility and goodwill, ensuring better decision-making and long-term support for business initiatives.	The Company follows a structured engagement approach with regular interactions, transparent communication, and tailored grievance redressal and feedback mechanisms for each stakeholder group. Shareholders are engaged through general meetings, earnings calls, investor presentations, and stock exchange disclosures. Unitholders/ customers are served through branch offices, NFO roadshows, the UTI Buddy App, and satisfaction surveys. Distribution partners receive product training and knowledge-sharing sessions to ensure accurate information dissemination. Employees are engaged through feedback channels, and engagement activities, guided by the Company's Employee Engagement & Communication Policy. Regulatory authorities are engaged through compliance reporting, portal submissions, and industry forums. The Company also engages with AMFI through committee participation, and with RTAs through digital and physical platforms to ensure operational efficiency. NGOs and communities are engaged through joint initiatives and site visits.	<b>Positive:</b> Proactive stakeholder engagement strengthens relationships and trust, enhancing the Company's competitive positioning and brand value. It enables identification of improvement opportunities, supports higher client retention, fosters employee productivity, and collectively drives growth in assets under management and sustainable long-term value creation.

6	Risk Management	Opportunity	A well-integrated risk framework enables early identification and assessment of potential risks, supporting timely mitigation, informed decision-making, and enhanced organisational resilience. Embedding risk considerations into strategic and operational processes allows the Company to respond effectively to market dynamics, regulatory developments, and emerging risks. The integration of ESG factors into risk assessments reflects a forward-looking approach aligned with evolving stakeholder expectations.	The Company has established a comprehensive Risk Management Framework covering strategic, operational, investment, and ESG-related risks. Structured processes for risk identification, evaluation, monitoring, and control are supported by periodic reviews to ensure continued relevance, enabling the Company to remain agile and strengthen internal controls in a dynamic risk environment. This is further complemented by ESG risk analysis, which assesses material environmental, social, and governance factors and integrates these insights into the broader risk monitoring and decision-making processes.	<b>Positive:</b> Effective risk management supports operational stability by minimising disruptions and optimising resource allocation. Proactive risk mitigation reduces the likelihood of financial losses, regulatory penalties, and reputational impacts, while strengthening long-term financial performance and sustainability.
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S. No.	Material issue identified	Indicate whether risk or opportunity (R/O)	Rationale for identifying the risk/opportunity	In case of risk, approach to adapt or mitigate	Financial implications of the risk or opportunity (Indicate positive or negative implications)
7	Customer Protection & Satisfaction	Opportunity	In an increasingly competitive landscape, a strong commitment to investor protection and service excellence serves as a key differentiator. Robust grievance redressal mechanisms and proactive protection measures foster client trust, improve retention, and support long-term loyalty, positioning the Company favourably among peers.	The Company has implemented robust systems and processes to address customer escalations and grievances, including a dedicated grievance redressal mechanism covering marketing, sale of products, and related disclosures. Customer protection and satisfaction are viewed as strategic priorities, with the Company recognising that lapses in protection mechanisms can pose reputational and regulatory risks and lead to customer attrition. To mitigate such risks, the Company maintains a proactive customer service strategy supported by clearly defined grievance redressal processes and periodic reviews of customer feedback. Strong emphasis is placed on ethical and responsible conduct across operations, marketing, and selling practices, while regular internal audits and regulatory adherence ensure transparent disclosures and robust internal controls. These efforts are reflected in a customer satisfaction (CSAT) score of 97%, underscoring the effectiveness of the Company's service and grievance redressal framework.	<b>Positive:</b> Prioritising investor protection and satisfaction builds a strong foundation of trust and reliability, fostering enduring client relationships and enhancing long-term retention. Clients who experience this commitment are more inclined to deepen their investment engagement and serve as brand advocates, contributing to sustainable growth in assets under management.

8	Human Capital Development Efforts	Opportunity	Human capital development enables the Company to build a capable, agile, and future-ready workforce aligned with evolving business requirements. The Company views employees as a core strategic asset, focusing on nurturing talent through inclusive practices, continuous learning, and alignment of individual aspirations with organisational goals. Retaining talent ensures continuity, reduces onboarding costs, and builds deep institutional knowledge critical to long-term performance.	The Company adopts a structured approach to employee development anchored in three pillars — conviction in values, capability development, and sustained commitment. Training and capability-building initiatives cover regulatory awareness, ethical conduct, compliance best practices, and workplace safety. Targeted upskilling programmes enhance technical expertise, leadership capabilities, digital proficiency, and behavioural skills. Key behavioural KPIs — agility, innovation, performance orientation, and long-term thinking — are embedded into performance management and leadership development. The Company also prioritises employee health, well-being, and inclusion through dedicated wellness programmes, mental health initiatives, and POSH training, fostering a safe and supportive work environment. DEI initiatives, including targeted mentoring and leadership readiness programmes for women, further strengthen diverse talent pipelines.	<b>Positive:</b> Enhanced employee capabilities drive better service delivery, resulting in higher client satisfaction and retention. Retention of talented human resources increases productivity, reduces rehiring costs, and strengthens institutional knowledge and organisational reputation. This collectively supports growth in assets under management, revenue expansion, and long-term organisational resilience.
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## SECTION B- MANAGEMENT AND PROCESS DISCLOSURES

### 01 PRINCIPLE

Businesses should conduct and govern themselves with integrity, and in a manner that is Ethical, Transparent and Accountable.

### 02 PRINCIPLE

Businesses should provide goods and services in a manner that is sustainable and safe.

### 03 PRINCIPLE

Businesses should respect and promote the well-being of all employees, including those in their value chains.

### 04 PRINCIPLE

Businesses should respect the interests of and be responsive to all its stakeholders.

### 05 PRINCIPLE

Businesses should respect and promote human rights.

### 06 PRINCIPLE

Businesses should respect and make efforts to protect and restore the environment.

### 07 PRINCIPLE

Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.

### 08 PRINCIPLE

Businesses should promote inclusive growth and equitable development.

### 09 PRINCIPLE

Businesses should engage with and provide value to their consumers in a responsible manner.

### Principles of National Guidelines on Responsible Business Conduct

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
<b>Policy and management processes</b>									
1. a. Whether your entity's policy/policies cover each principle and its core elements of the NGRBCs. (Yes/No)	Yes								
b. Has the policy been approved by the Board? (Yes/No)	Yes								
c. Web Link of the Policies, if available	<a href="https://www.utimf.com/amc-shareholders/code-and-policies">https://www.utimf.com/amc-shareholders/code-and-policies</a>								
Certain policies listed below are available to the employees through the Company's intranet. The principle-wise policies are listed in the table below.									
<b>Principle-wise Policies</b>									
Principle	Topic	Policies							
<b>Principle 1</b>	Ethics & Transparency	<ul style="list-style-type: none"> <li>Code of Ethics Policy*</li> <li>Anti-Bribery Policy*</li> <li>Anti-Fraud Policy &amp; Fraud Response Plan*</li> <li>Whistle Blower Policy</li> <li>Fiduciary Duty Policy</li> </ul>							
<b>Principle 2</b>	Product Responsibility	<ul style="list-style-type: none"> <li>Stewardship Policy*</li> <li>Responsible Investment Policy</li> </ul>							
<b>Principle 3</b>	Employee Well-being	<ul style="list-style-type: none"> <li>Employee Engagement &amp; Communication Policy</li> <li>Diversity &amp; Inclusion Policy</li> <li>Employee Health &amp; Safety Policy</li> </ul>							
<b>Principle 4</b>	Responsiveness to Stakeholders	<ul style="list-style-type: none"> <li>Corporate Social Responsibility Policy</li> <li>Corporate Communication Policy*</li> </ul>							
<b>Principle 5</b>	Respect for Human Rights	<ul style="list-style-type: none"> <li>Equal Opportunity Policy*</li> <li>Policy on Prevention of Sexual Harassment*</li> </ul>							
<b>Principle 6</b>	Environmental Protection	<ul style="list-style-type: none"> <li>ESG Policy</li> <li>Climate Action Policy</li> <li>Water Management &amp; Conservation Policy</li> <li>Energy Management &amp; Conservation Policy</li> </ul>							
<b>Principle 7</b>	Public Policy Advocacy	The Company contributes its expertise towards public policy formulation through participation in industry forums but does not engage in direct advocacy activities. Its representatives are actively involved in several AMFI committees focused on areas such as financial literacy, certified distributors, exchange-traded funds, operations, compliance, risk, and valuation.							
<b>Principle 8</b>	Promoting Inclusive Growth	<ul style="list-style-type: none"> <li>Corporate Social Responsibility Policy</li> <li>Corporate Communication Policy*</li> </ul>							
<b>Principle 9</b>	Customer Protection & Engagement	<ul style="list-style-type: none"> <li>Web Archival Policy</li> <li>Information Security Policy*</li> <li>Cloud Security Policy*</li> <li>Policy on Privacy and Security of Information</li> </ul>							

\*Note: Indicates policies that are available only on the Company's intranet.

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
<b>2. Whether the entity has translated the policy into procedures. (Yes/No)</b>	Yes (as applicable)								
<b>3. Do the enlisted policies extend to your value chain partners? (Yes/No)</b>	<p>While UTI AMC does not mandate value chain partners to formally adopt its ESG framework, the Company actively encourages vendors, suppliers, and business partners to incorporate responsible business practices within their operations.</p> <p>As part of the vendor on-boarding process, vendors are required to provide assurance on anti-bribery measures, statutory compliance, and adherence to applicable labour and environmental regulations. The Company expects its value chain partners to uphold standards of ethical conduct, transparency, and legal compliance in their operations.</p>								
<b>4. Name of the national and international codes/certifications/labels/standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustee) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.</b>	<p>The Company holds an ISO/IEC 27001 certification for its information security management system. It is also a signatory to the UN Principles for Responsible Investment (UNPRI) and Climate Action 100+.</p> <p>The Company's disclosures under this report are prepared in accordance with the Business Responsibility and Sustainability Reporting (BRSR) framework prescribed by SEBI, which is founded on the National Guidelines on Responsible Business Conduct (NGRBC) and draws upon the UN Guiding Principles on Business and Human Rights (UNGPs) and the Core Conventions of the International Labour Organization (ILO).</p> <p>In addition, the Company's broader ESG framework and sustainability practices are aligned with globally recognised standards, including the UN Sustainable Development Goals (SDGs), the Paris Agreement, and the GRI Standards (2021).</p>								
<b>5. Specific commitments, goals and targets set by the entity with defined timelines, if any.</b>	<p>The Company has established internal goals and targets across environmental, social, and governance dimensions, with progress tracked annually and presented to the internal CSR and ESG Committees, the CSR and ESG Committee of the Board, and ultimately the Board, reflecting its aspiration to be a responsible and preferred wealth manager.</p> <p><b>Environmental:</b> The Company is committed to improving energy efficiency across its operations and progressively increasing renewable energy consumption. It also continues to advance its understanding of its carbon footprint, having completed the GHG inventory (including select categories of scope 3 emissions), and is working to expand responsible waste management practices to branch offices.</p> <p><b>Social:</b> The Company is focused on strengthening gender diversity through greater women representation in the workforce, expanding employee volunteering participation, and deepening the reach of its CSR programmes across education, healthcare, and rural development to positively impact a growing number of lives.</p> <p><b>Governance:</b> Having obtained ISO/IEC 27001 certification, the Company remains committed to maintaining the highest standards of information security and data protection. Ensuring comprehensive employee coverage under ethics and governance training continues to be an ongoing annual commitment, with progress monitored regularly.</p>								
<b>6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met</b>	<p>The Company made steady progress against its identified goals and targets across environmental, social, and governance dimensions during the year.</p> <p><b>Environmental:</b> During FY 2025-26, energy efficiency measures at the Corporate Tower included chiller optimisation through staggered start and stop times, and installation of sensor-based lights in the basement and staircase areas. The Company also completed its pan-India LED transition by covering the remaining 30 branches, achieving 100% LED adoption across all 254 UFCs, improving illumination quality, reducing maintenance frequency, and lowering heat load and carbon emissions. Energy monitoring is supported by the ATSUYA Smart Energy Monitoring System at UTI Tower and Chennai UFC, and the Climate NextGen IoT system at New Delhi UFC, which improves air-conditioning efficiency through Intellisavers devices.</p> <p>Renewable energy consumption increased to 6,312 GJ (from 4,803 GJ in the prior year), with 467 MWh consumed and approximately 332 tCO<sub>2</sub>e avoided. With 12 additional branch offices transitioned during the year, renewable energy now accounts for 45% of consumption across UTI Tower and twelve UFCs.</p> <p>As part of its Scope 3 assessment, the Company evaluated three categories in FY 2024-25 — fuel and energy-related activities, waste disposal, and business travel — and will continue expanding its GHG inventory, with efforts to extend responsible waste management to UFCs (branch offices) ongoing.</p>								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
	<p><b>Social:</b> Women represented approximately 26% of the permanent workforce (329 of 1,248 permanent employees), reflecting the Company's sustained focus on gender diversity. Employee volunteering increased to over 110 hours during the year under UTI Cares. CSR programmes, delivered through partnerships with six NGOs, positively impacted over 6,000 lives across the focus areas of education, healthcare, and rural development, including dedicated support for persons with disabilities.</p> <p><b>Governance:</b> The Company successfully obtained ISO/IEC 27001 certification during the year, reinforcing its information security framework. A structured ESG risk analysis was conducted across 12 departments, identifying 35 risks that have been integrated into the business risk register, and nine ESG policies were reviewed and updated. Employee coverage under ethics and governance training continued to improve during the year, with the Company working towards full coverage on an ongoing basis.</p>								
<b>Governance, leadership, and oversight</b>									
<b>7. Statement by director responsible for the business responsibility report, highlighting ESG related challenges, targets, and achievements (listed entity has flexibility regarding the placement of this disclosure)</b>	<p>At UTI AMC, we believe that responsible business conduct and long-term value creation go hand in hand — for our investors, our employees, the communities we serve, and the environment we operate in. Our sustainability efforts are guided by the CSR and ESG Committee of the Board, which oversees the implementation of our ESG framework, including alignment with global best practices. We are a signatory to the United Nations-supported Principles for Responsible Investment (UNPRI) and to Climate Action 100+.</p> <p>On the environmental side, we made tangible, measurable progress this year. We completed our pan-India LED transition by covering the remaining 30 branches, bringing all 254 UFCs to 100% LED. At our headquarters, chiller optimisation and sensor-based lighting installations contributed to measurable energy savings. Our renewable energy footprint expanded meaningfully — consumption rose to 6,312 GJ from 4,803 GJ in the prior year, with 12 additional branch offices/sites transitioned during FY 2025-26, taking total renewable energy consumption to 45% across UTI Tower and twelve UFCs, with 467 MWh consumed and approximately 332 tCO<sub>2</sub>e avoided. As part of building a more complete picture of our carbon footprint, we assessed three Scope 3 categories in FY 2024-25 — fuel and energy-related activities, waste disposal, and business travel — and will continue expanding our GHG inventory.</p> <p>On governance, we obtained ISO/IEC 27001 certification, reinforcing our commitment to information security and data protection in an increasingly digital operating environment. We also conducted a structured ESG risk analysis across 12 departments, identifying 35 risks that are now integrated into our business risk register, and reviewed and updated nine ESG policies. As an investment manager entrusted with the savings of millions, I believe sound governance and a disciplined, long-term approach are not just principles we apply within our own organisation, but the lens through which we steward capital on behalf of our investors.</p> <p>Our commitment to people runs equally deep. We follow a merit-based approach to hiring while fostering an environment of equal opportunity, with women comprising 26% of our permanent workforce. Through UTI Cares, our employees contributed over 110 hours of volunteering in service of their communities. At the heart of our CSR philosophy is a simple belief — that investing in people early, and investing in them well, is the most effective path to lasting social change. Education is that investment for us, spanning government school infrastructure in rural communities, technical education support, and university scholarships for students from under-represented backgrounds, alongside inclusive education for persons with disabilities. This year, through partnerships with six NGOs, these efforts positively impacted over 6,000 lives.</p> <p>While we are proud of this year's progress, our journey is far from over. We remain focused on advancing gender diversity, expanding responsible waste management to more locations, strengthening employee engagement in ethics and governance, and advancing BRSR reasonable assurance in FY 2026-27. With the continued support of all our stakeholders, we remain steadfast in our commitment to creating enduring value for our investors, employees, communities, and the environment.</p>								
<b>8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).</b>	<p>Name: Mr. Vetri Subramaniam                  DIN: 11106784                  Designation: Managing Director &amp; Chief Executive Officer                  E-mail id: <a href="mailto:Investor.relations@uti.co.in">Investor.relations@uti.co.in</a></p>								
<b>9. Does the entity have a specified Committee of the Board/Director responsible for decision making on sustainability related issues? (Yes/No). If yes, provide details.</b>	<p>Yes, the Company has constituted a Board-level Corporate Social Responsibility &amp; ESG Committee, reflecting its commitment to embedding environmental, social, and governance (ESG) considerations into its overall business strategy. The Committee provides strategic direction, leadership, and oversight on ESG and CSR related matters.</p> <p>Overall, the Committee plays a pivotal role in advancing sustainable and responsible business practices, guiding the Company towards long-term value creation while addressing the interests of all stakeholders.</p>								

The composition of the Corporate Social Responsibility and ESG Committee is as specified below:

Ms. Vishakha R M	Non-Executive Independent Director	07108012	Chairperson
Mr. Philip Mathew	Non-Executive Independent Director	09638394	Member
Mr. Santosh Kumar	Non-Executive Nominee Director	10166739	Member
Mr. Vetri Subramaniam	Managing Director & CEO	11106784	Member
<b>Name</b>	<b>Designation</b>	<b>DIN</b>	<b>Category</b>

#### 10. Details of Review of NGRBCs by the Company:

Subject for Review	Indicate whether review was undertaken by Director/Committee of the Board/Any other Committee									Frequency (Annually/Half yearly/Quarterly/Any other – please specify)								
	P1	P2	P3	P4	P5	P6	P7	P8	P9	P1	P2	P3	P4	P5	P6	P7	P8	P9
<b>Performance against above policies and follow up action</b>	All the policies are reviewed by the relevant Board-level Committees and thereafter placed before the Board for consideration and approval. Based on the outcomes of such reviews, necessary changes to procedures and practices are implemented.									Policies are reviewed at least annually.								
<b>Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances</b>	The Company has a robust three-tier compliance framework in place. Primary responsibility for compliance rests with the respective business and functional departments. The second line of defence comprises the Risk, Compliance, and Company Secretarial functions, which provide oversight and independent monitoring. The third line of defence consists of internal and external auditors who provide independent assurance. All policies are reviewed by the relevant Board-level Committees and approved by the Board.									Reviews are conducted at least annually.								

#### 11. Has the entity carried out independent assessment/evaluation of the working of its policies by an external agency? (Yes/No). If yes, provide name of the agency.

P1	P2	P3	P4	P5	P6	P7	P8	P9
Ethics & Integrity	Sustainable Business	Employee Wellbeing	Stakeholders' Inclusiveness	Human Rights	Environment Sustainability	Public Policy	Social Development (CSR)	Consumer Welfare

Yes. The working of the Company's policies is independently assessed through internal and external audits conducted at least annually. All regulatory requirements, particularly those prescribed by SEBI, are covered within the policy framework and compliance is monitored across relevant departments.

#### 12. If answer to question (1) above is "No" i.e. not all Principles are covered by a policy, reasons to be stated:

Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
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The entity does not consider the principles material to its business (Yes/No)

The entity is not at a stage where it is in a position to formulate and implement the policies on specified principles (Yes/No)

The entity does not have the financial or human and technical resources available for the task (Yes/No)

Not applicable

It is planned to be done in the next financial year (Yes/No)

Any Other Reason (please specify)

## SECTION C- PRINCIPAL WISE PERFORMANCE DISCLOSURE

### PRINCIPLE 1

Businesses should conduct and govern themselves with integrity, and in a manner that is ethical, transparent, and accountable.

#### Essential Indicators

#### 1. Percentage coverage by training and awareness programmes on any of the principles during the financial year:

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
<b>Board of Directors</b>	33	The training sessions covered the following topics: <ol style="list-style-type: none"> <li>Overview of the mutual fund industry and the Company's business model;</li> <li>Key systems and policies implemented by the Company;</li> <li>Updates on Indian and global markets;</li> <li>Corporate governance framework;</li> <li>Risk management framework;</li> <li>Digital marketing;</li> <li>Corporate Social Responsibility</li> <li>Internal Audit, System Audit, Cyber Security Audit;</li> <li>Voluntary Retirement Scheme and its Financial Impact;</li> <li>ESG activities;</li> <li>Effective Communication between Statutory Auditors and Those Charged with Governance (TCWG) etc.</li> </ol> The awareness sessions conducted during the year enhanced the effectiveness of the Board and supported the strengthening of the Company's overall governance practices.	<b>100%</b>
<b>Key Managerial Personnel (KMPs)</b>	8	The topics of the training were as follows: <ul style="list-style-type: none"> <li>Prevention of Sexual Harassment;</li> <li>Code of Ethics;</li> <li>Anti-Money Laundering;</li> <li>Whistleblower;</li> <li>Corporate Governance</li> <li>Diversity, Equity, &amp; Inclusion;</li> <li>Information Security Awareness; and</li> <li>Environment, Social, &amp; Governance</li> </ul>	<b>100%</b>

Segment	Total number of training and awareness programmes held	Topics/principles covered under the training and its impact	%age of persons in respective category covered by the awareness programmes
Employees other than Board of Directors and KMPs	7	The topics of the training were as follows: Prevention of Sexual Harassment; Code of Ethics; Anti-Money Laundering; Whistleblower; Diversity, Equity, & Inclusion; Information Security Awareness; and Environment, Social, & Governance	89%
Workers		Not Applicable	

Note: The 'Employees' category includes two other than permanent employees (advisors).

**2. Details of fines/penalties/punishment/award/compounding fees/settlement amount paid in proceedings (by the entity or by directors/KMPs) with regulators/ law enforcement agencies/judicial institutions, in the financial year:**

Monetary					
	NGRBC Principle	Name of the Regulatory/enforcement agencies/judicial institutions	Amount (in INR.)	Brief of Case	Has an appeal been preferred? (Yes/No)
Penalty/Fine					
Settlement Fees			Nil		
Compounding Fee					
Non-Monetary					
	NGRBC Principle	Name of the Regulatory/enforcement agencies/judicial institutions	Brief of Case	Has an appeal been preferred? (Yes/No)	
Imprisonment					
Punishment			Nil		

**3. Of the instances disclosed in Question 2 above, details of the Appeal/Revision preferred in cases where monetary or non-monetary action has been appealed.**

Case Details	Name of the regulatory/enforcement agencies/judicial institutions
	Not Applicable

**4. Does the entity have an anti-corruption or anti-bribery policy? If yes, provide details in brief, and if available, provide a web-link to the policy.**

Yes. UTI AMC has a Board-approved Anti-Bribery Policy and Anti-Fraud Policy that sets clear expectations for ethical conduct, prohibits all forms of bribery and facilitation payments, and mitigates legal and reputational risks. This forms part of a broader compliance framework underpinned by policies on fiduciary responsibility, anti-money laundering (aligned with SEBI guidelines and the Prevention of Money Laundering Act, 2002), fraud prevention, and gifts — all accessible to employees via the Company's intranet. Employees are required to comply with these policies and undergo periodic training to ensure awareness and adherence.



**5. Number of Directors/KMPs/employees/workers against whom disciplinary action was taken by any law enforcement agency for the charges of bribery/corruption:**

	Current Financial Year 2025-26	Previous Financial Year 2024-25
Directors	0	0
Key Managerial Personnel (KMPs)	0	0
Employees	0	0
Workers	NA	NA

**6. Details of complaints with regard to conflict of interest:**

	Current Financial Year 2025-26		Previous Financial Year 2024-25	
	Number	Remarks	Number	Remarks
Number of complaints received in relation to issues of Conflict of Interest of the Directors	0	NA	0	NA
Number of complaints received in relation to issues of Conflict of Interest of the KMPs	0	NA	0	NA

**7. Provide details of any corrective action taken or underway on issues related to incident/penalties/action taken by regulators/law enforcement agencies/judicial institutions, on cases of corruption and conflicts of interest.**

There have been no penalties/fines/actions taken by regulators during the financial year 2025-26.

**8. Number of days of accounts payables ((Accounts payable \*365) / Cost of goods/services procured) in the following format:**

Current Financial Year 2025-26	Number of days of accounts payables	Previous Financial Year 2024-25
44.60		39.43

**9. Openness of Business:**

Provide details of concentration of purchases and sales with trading houses, dealers, and related parties along with loans and advances & investments, with related parties, in the following format

Parameter	Metrics	Current Financial Year 2025-26	Previous Financial Year 2024-25
Concentration of Purchases	a. Purchases from trading houses as % of total purchases	-	-
	b. Number of trading houses where purchases are made	-	-
	c. Purchases from top 10 trading houses as % of total purchases from trading houses	-	-
Concentration of Sales	a. Sales to dealers/distributors as % of total sales	-	-
	b. Number of dealers/distributors to whom sales are made	-	-
	c. Sales to top 10 dealers/distributors as % of total sales to dealers/distributors	-	-
Share of RPTs	a. Purchases (Purchases with related parties/Total Purchases)	6.58%	6.17%
	b. Sales (Sales to related parties/Total Sales)	2.61%	3.82%
	c. Loans & advances (Loans & advances given to related parties/Total loans & advances)	0.00%	0.00%
	d. Investments (Investments in related parties/Total Investments made)	2.94%	5.90%

**Leadership Indicators**
**1. Awareness programmes conducted for value chain partners on any of the principles during the financial year**

Total number of awareness programmes held	Topics/Principles covered under the training	%age of value chain partners covered (by value of business done with such partners) under the awareness programmes*
801	The Company regularly conducts online, offline, and hybrid training sessions for its distributors, covering topics such as NISM certification, GST, market outlook, product knowledge (by fund managers), sales strategies, business growth, and soft skills. During FY 2025-26, training sessions were conducted across five programmes — Virtual Meetings, FM Interaction Mumbai, Power Up 2025-26, Know Your Fund House (UTI Tower), and Jagruti Online Training Sessions for MFDs.	27%

Note: The data reflects participation in online, offline, and hybrid sessions. The total percentage has been calculated considering the total number of empanelled Mutual Fund Distributors (79k) with UTI AMC.

**2. Does the entity have processes in place to avoid/manage conflict of interests involving members of the Board? (Yes/No) If yes, provide details of the same.**

Yes.

UTI AMC has put in place robust processes and governance frameworks to identify, disclose, and effectively manage conflicts of interest involving members of the Board.

The Company's [Code of Conduct for Board of Directors and Senior Management Personnel](#) requires Directors and Senior Management to avoid any situations involving actual or potential conflicts between their personal interests and those of the Company. This reinforces the Company's commitment to maintaining high standards of integrity, objectivity, and stakeholder trust.

Directors and Senior Management are required to provide annual affirmations confirming compliance with the Code of Conduct and declaring that no conflict of interest has arisen during the financial year. This is supplemented by periodic disclosures made in accordance with Section 184 of the Companies Act, 2013 and applicable provisions of the SEBI (Mutual Funds) Regulations, 1996, wherein Directors disclose their interests, including shareholdings and associations with other entities.

Further, the Company's [Policy on Materiality of Related Party Transactions and Dealing with Related Party Transactions](#) provides a structured mechanism for identifying related parties, including entities in which Directors have an interest. Any transactions with such entities are subject to prior approval of the Board or the relevant Committee, ensuring appropriate oversight, transparency, and compliance with regulatory requirements.

These measures collectively enable timely identification and management of potential conflicts, thereby strengthening governance practices and upholding the Company's commitment to ethical conduct.

**PRINCIPLE 2**

Businesses should provide goods and services in a manner that is sustainable and safe.

**Essential Indicators**
**1. Percentage of R&D and capital expenditure (capex) investments in specific technologies to improve the environmental and social impacts of product and processes to total R&D and capex investments made by the entity, respectively.**

	Current Financial Year (2025-26)	Previous Financial Year (2024-25)	Details of improvements in environmental and social impacts
R&D	0	0	As the Company operates in the service industry, this disclosure does not apply.
Capex Expenditure	22.62%	20.56%	As a financial services organisation, the Company's capital expenditure primarily focuses on advancing its information technology capabilities. In line with its commitment to responsible business practices, the Company continually explores ways to reduce its environmental and social footprint by investing in robust digital infrastructure across all functions.

**2. a. Does the entity have procedures in place for sustainable sourcing? (Yes/No)**

No. Given UTI AMC's business model of offering investment products and solutions, its resource consumption is primarily operational in nature. However, the Company promotes responsible sourcing practices through the use of sustainable and recyclable materials, energy optimisation, waste reduction, and supplier alignment with ESG best practices.

The corporate office and newly established UFCs are equipped with furniture, chairs, and carpets made from recyclable materials and certified under recognised standards such as AFRDI Green Tick, LEED, and SCS-EC10.3-2014 v4.1, supported by Environmental Product Declarations (EPDs).

**b. If yes, what percentage of inputs were sourced sustainably?**

0%

**3. Describe the processes in place to safely reclaim your products for reusing, recycling, and disposing at the end of life, for (a) Plastics (including packaging) (b) E-waste (c) Hazardous waste (d) other waste.**
**Details of improvements in environmental and social impacts**

Plastics (including packaging)

E-waste

Not Applicable.

Hazardous waste

Other Waste

**4. Whether Extended Producer Responsibility (EPR) is applicable to the entity's activities (Yes/No). If yes, whether the waste collection plan is in line with the Extended Producer Responsibility (EPR) plan submitted to Pollution Control Boards? If not, provide steps taken to address the same.**

Not Applicable

### Leadership Indicators

**1. Has the entity conducted Life Cycle Perspective/Assessments (LCA) for any of its products (for manufacturing industry) or for its services (for service industry)? If yes, provide details in the following format?**

As the Company operates in the Financial Services sector and is not involved in product manufacturing or production activities, UTI has not undertaken any Environmental or Social Life Cycle Assessment (LCA). However, the Company may consider conducting an LCA of its services in the future.

NIC Code	Name of Product/Service	Product/Service % of total Turnover contributed	Boundary for which the Life Cycle Perspective/Assessment was conducted	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No) If yes, provide the web-link.
Not Applicable					

**2. If there are any significant social or environmental concerns and/or risks arising from production or disposal of your products/services, as identified in the Life Cycle Perspective/Assessments (LCA) or through any other means, briefly describe the same along-with action taken to mitigate the same.**

As the Company operates in the Financial Services sector, there are no social or environmental concerns or risks associated with the use of its offerings.

Name of Product/Service	Description of the risk/concern	Action Taken
Not Applicable		

**3. Percentage of recycled or reused input material to total material (by value) used in production (for manufacturing industry) or providing services (for service industry).**

Indicate input material	Recycled or re-used input material to total material	
	Current Financial Year 2025-26	Previous Financial Year 2024-25
Not Applicable		

**4. Of the products and packaging reclaimed at end of life of products, amount (in metric tonnes) reused, recycled, and safely disposed, as per the following format:**

	Current Financial Year 2025-26			Previous Financial Year 2024-25		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)						
E-waste						
Hazardous waste						Not Applicable
Other waste						

**5. Reclaimed products and their packaging materials (as percentage of products sold) for each product category.**

Indicate product category	Reclaimed products and their packaging materials as % of total products sold in respective category
Not Applicable	

## PRINCIPLE 3

Businesses should respect and promote the well-being of all employees, including those in their value chains.

### Essential Indicators

**1.**

**a. Details of measures for the well-being of employees:**

Category	% of employees covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
<b>Permanent employees</b>											
Male	919	919	100%	919	100%	0	0%	919	100%	919	100%
Female	329	329	100%	329	100%	329	100%	0	0%	329	100%
<b>Total</b>	<b>1,248</b>	<b>1,248</b>	<b>100%</b>	<b>1,248</b>	<b>100%</b>	<b>329</b>	<b>26%</b>	<b>919</b>	<b>74%</b>	<b>1,248</b>	<b>100%</b>
<b>Other than Permanent employees</b>											
Male	498	498	100%	498	100%	0	0%	498	100%	2	0.004%
Female	57	57	100%	57	100%	57	100%	0	0%	0	0%
<b>Total</b>	<b>555</b>	<b>555</b>	<b>100%</b>	<b>555</b>	<b>100%</b>	<b>57</b>	<b>10%</b>	<b>498</b>	<b>90%</b>	<b>2</b>	<b>0.004%</b>

**b. Details of measures for the well-being of workers\*\*:**

Category	% of workers covered by										
	Total (A)	Health insurance		Accident insurance		Maternity benefits		Paternity Benefits		Day Care facilities	
		Number (B)	% (B/A)	Number (C)	% (C/A)	Number (D)	% (D/A)	Number (E)	% (E/A)	Number (F)	% (F/A)
<b>Permanent workers</b>											
Male											
Female											Not Applicable
<b>Total</b>											
<b>Other than Permanent workers</b>											
Male											
Female											Not Applicable
<b>Total</b>											

Note: The well-being of contractual personnel classified under 'other than permanent employees' is managed by their respective employers, with relevant provisions incorporated into contractual agreements.

**c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent) in the following format**

	Current Financial Year 2025-26	Previous Financial Year 2024-25
Cost incurred on well-being measures as a % of total revenue of the company	1.54%	1.28%

**2 Details of retirement benefits, for Current FY and Previous Financial Year.**

Benefits	Current Financial Year 2025-26			Previous Financial Year 2024-25		
	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)	No. of employees covered as a % of total employees	No. of workers covered as a % of total workers	Deducted and deposited with the authority (Y/N/N.A.)
PF	88.7%		N.A.	82.0%		N.A.
Gratuity	100%		Y	100%		Y
ESI	0%	Not Applicable	N.A.	0%	Not Applicable	N.A.
Others-Pension	11.3%		N.A.	18.0%		N.A.
Others - NPS	24.4%		N.A.	30.5%		N.A.

Notes: 1. NPS indicates employees who voluntarily opted for NPS for tax savings.

2. Excludes contractual workforce from the other than permanent employees' category. The retirement benefits of contractual personnel are managed by their respective employers.

**3. Accessibility of workplaces- Are the premises/offices of the entity accessible to differently abled employees and workers, as per the requirements of the Rights of Persons with Disabilities Act, 2016? If not, whether any steps are being taken by the entity in this regard.**

The Company is committed to ensuring accessibility for employees and visitors with disabilities across its premises. The Corporate Office is equipped with essential infrastructure, including ramps, elevators, and other basic accessibility features, in compliance with the provisions of the Rights of Persons with Disabilities Act, 2016.

Beyond physical infrastructure, the Company is progressively working towards enhancing digital accessibility in line with the Web Content Accessibility Guidelines (WCAG), ensuring that its website and digital platforms are inclusive and usable for persons with disabilities. These efforts reflect the Company's broader commitment to creating an equitable and accessible environment for all employees, customers, and stakeholders.

**4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.**

Yes. The Company has an Equal Opportunity Policy in place, which is available on its intranet. This policy reiterates the Company's commitment to providing equal opportunities to all employees and applicants, without discrimination on the basis of race, religion, gender, age, sexual orientation, nationality, disability, or any other characteristic.

Additionally, the Company has a publicly available Diversity and Inclusion Policy that reinforces its commitment to fostering an inclusive workplace and ensuring equal opportunity for all. The policy can be accessed through the following web link: Diversity and Inclusion Policy.

**5. Return to work and Retention rates of permanent employees and workers that took parental leave.**

Gender	Permanent employees		Permanent workers	
	Return to work rate	Retention rate	Return to work rate	Retention rate
Male	71.43%	70.00%	NA	NA
Female	88.89%	73.33%	NA	NA
<b>Total</b>	<b>82.35%</b>	<b>72.50%</b>	<b>NA</b>	<b>NA</b>

**6. Is there a mechanism available to receive and redress grievances for the following categories of employees and workers? If yes, give details of the mechanism in brief.**

Yes/No (If Yes, then give details of the mechanism in brief)	
Permanent Workers	Not Applicable
Other than Permanent Workers	Not Applicable
Permanent Employees	<p>Yes. The Company has a Grievance Redressal Policy ensuring transparent, fair, and timely resolution of employee concerns, accessible to all employees via the intranet. An open-door culture enables employees to approach Business Heads, HR, and Senior Management without hierarchical constraints.</p> <p>A Whistleblower Policy provides a secure and confidential channel to report unethical practices, fraud, or violations of the Code of Business Conduct and Ethics.</p> <p>The Company maintains a zero-tolerance approach towards workplace sexual harassment, complying with the POSH Act, 2013. An Internal Committee (IC) is duly constituted and periodic awareness programmes are conducted to promote a safe and inclusive work environment.</p>
Other than Permanent Employees	<p>Yes. The Company ensures that appropriate grievance redressal mechanisms are extended to individuals who are not on its permanent payroll. Suitable channels are made available to enable such individuals to raise and resolve their concerns in an equitable and timely manner.</p>

**7. Membership of employees and worker in association(s) or Unions recognized by the listed entity:**

Category	Current Financial Year 2025-26			Previous Financial Year 2024-25		
	Total employees/workers in respective category (A)	No. of employees/workers in respective category, who are part of association(s) or Union (B)	% (B/A)	Total employees/workers in respective category (C)	No. of employees/workers in respective category, who are part of association(s) or Union (D)	% (D/C)
Total Permanent Employees	919	121	13.16%	1,393	306	21.97%
Male	329	119	36.17%	1,024	161	15.72%
Female	1,248	240	19.23%	369	145	39.29%
Total Permanent Workers						
Male						Not Applicable
Female						

**8. Details of training given to employees and workers :**

Category	Current Financial Year 2025-26				Previous Financial Year 2024-25					
	Total (A)	On Health and Safety measures		On Skill Upgradation		Total (D)	On Health and Safety measures		On Skill Upgradation	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
<b>Employees</b>										
Male	1,417	1,016	72%	921	65%	1,458	1,027	70%	1,027	70%
Female	386	345	89%	329	85%	385	370	96%	370	96%
<b>Total</b>	<b>1,803</b>	<b>1,361</b>	<b>75%</b>	<b>1,250</b>	<b>69%</b>	<b>1,843</b>	<b>1,397</b>	<b>76%</b>	<b>1,397</b>	<b>76%</b>
<b>Workers</b>										
Male										
Female	Not Applicable									
<b>Total</b>										

Notes: 1. The Company conducts various health and safety awareness campaigns via a multi-pronged framework. These include fire drills and webinars by experts on physical and mental wellness. For smaller branch offices where in-person fire drills are not feasible, a fire drill video recorded at the Corporate Office has been uploaded to the intranet for employees to access, ensuring consistent safety awareness across all locations.

2. The Company's skill upgradation program consists of induction, regulatory, domain-specific, and behavioural programs conducted through instructor-led training and e-learning modules.

3. The 'Employees' category includes both permanent and other than permanent employees.

**9. Details of performance and career development reviews of employees and workers:**

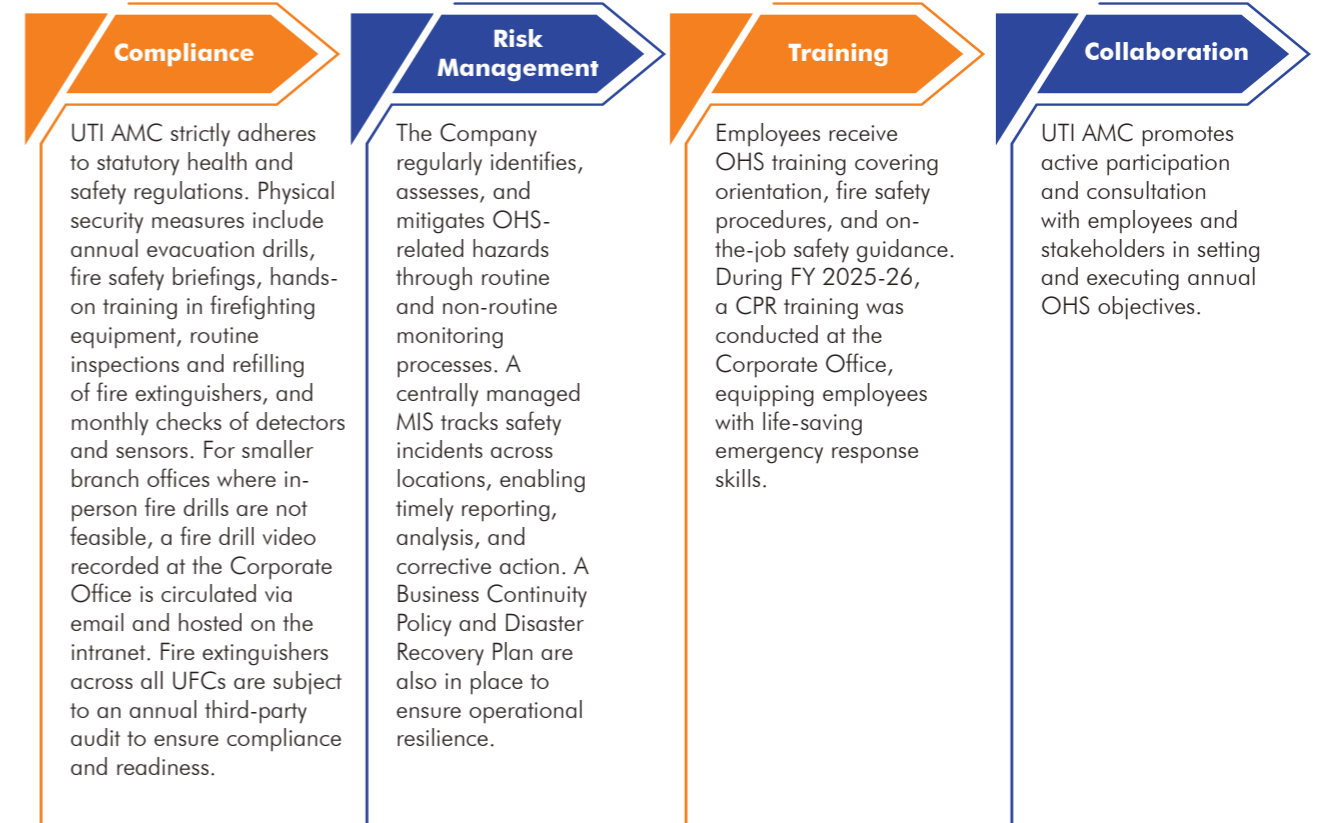
Category	Current Financial Year 2025-26			Previous Financial Year 2024-25		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
<b>Employees</b>						
Male	919	800	87%	1,024	866	85%
Female	329	210	64%	369	225	61%
<b>Total</b>	<b>1,248</b>	<b>1,010</b>	<b>81%</b>	<b>1,393</b>	<b>1,091</b>	<b>78%</b>
<b>Workers</b>						
Male						
Female	Not Applicable					
<b>Total</b>						

Note: Employees category excludes other than permanent employees. The performance and career development reviews of contractual personnel classified under 'other than permanent employees' is managed by their respective employers.

**10. Health and safety management system:**

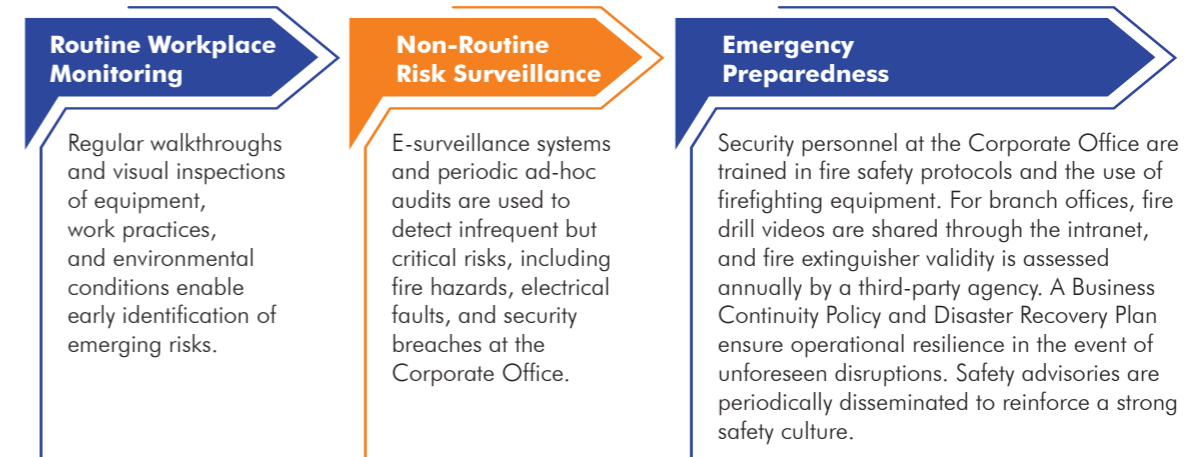
**a. Whether an occupational health and safety management system has been implemented by the entity? (Yes/No). If yes, the coverage of such system?**

Yes. While UTI AMC's line of business does not inherently involve significant OHS risks, the Company has proactively put in place structured health and safety practices covering all areas within its control or influence. The framework is built on four key pillars:



**b. What are the processes used to identify work-related hazards and assess risks on a routine and non-routine basis by the entity?**

Given the nature of its operations, UTI AMC is exposed to relatively low occupational hazards. The Company adopts a proactive and systematic approach to risk identification and mitigation:



UTI AMC remains committed to implementing all reasonably practicable measures to ensure a safe and healthy working environment for its employees.

**c. Whether you have processes for workers to report the work-related hazards and to remove themselves from such risks. (Y/N)**

Yes. While UTI AMC operates in a low-risk environment, the Company maintains an open-door policy through which all employees can raise safety concerns directly with their reporting managers or HR, without fear of retaliation. Contractual staff are empowered to remove themselves from any high-consequence situation and report concerns to facility management or security personnel for immediate action. Periodic safety advisories reinforce prompt reporting across all categories of staff.

**d. Do the employees/workers of the entity have access to non-occupational medical and healthcare services? (Yes/No)**

Yes. UTI AMC provides comprehensive non-occupational healthcare services to all employees, focused on preventive care and holistic well-being. Employees are covered under group term insurance, personal accident insurance, and medical insurance schemes. Periodic health checkups are provided — annually for employees aged 40 and above and once every two years for those below 40. The Corporate Office hosts multiple health and wellness drives throughout the year, featuring specialists such as ophthalmologists, dermatologists, and nutrition experts. During FY 2025-26, CPR training was also conducted. Regular wellness webinars addressing physical, mental, and emotional well-being further reinforce the Company's commitment to employee health.

**11. Details of safety related incidents, in the following format:**

Safety Incidents/Number	Category	Current Financial Year 2025-26	Previous Financial Year 2024-25
Lost Time Injury Frequency Rate (LTIFR) (per one million-person hours worked)	Employees	0	0
	Workers	NA	NA
Total recordable work-related injuries	Employees	0	0
	Workers	NA	NA
Number of fatalities	Employees	0	0
	Workers	NA	NA
High consequence work-related injury or ill-health (excluding fatalities)	Employees	0	0
	Workers	NA	NA

Note: Employees category includes both permanent as well as other than permanent employees.

**12 Describe the measures taken by the entity to ensure a safe and healthy workplace.**

UTI AMC is committed to maintaining a safe and healthy work environment for all employees, underpinned by its [Employee Health and Safety Policy](#). The Company implements a comprehensive range of measures across safety, compliance, and employee well-being:

**Safety & Compliance:** Risk assessments, safety infrastructure enhancements, fire safety training and drills, routine safety inspections, and risk mitigation protocols are carried out at the Corporate Office. Fire extinguishers are subject to annual third-party audits, and a fire drill video is circulated to smaller branch offices where in-person drills are not feasible.

**Health & Preventive Care:** Periodic health checkups are provided to all employees — annually for those aged 40 and above and once every two years for those below 40. The Corporate Office hosts multiple health and wellness drives featuring specialists such as ophthalmologists, dermatologists, and nutrition experts. During FY 2025-26, CPR training was conducted at the Corporate Office. Regular wellness webinars addressing physical, mental, and emotional well-being are also conducted.

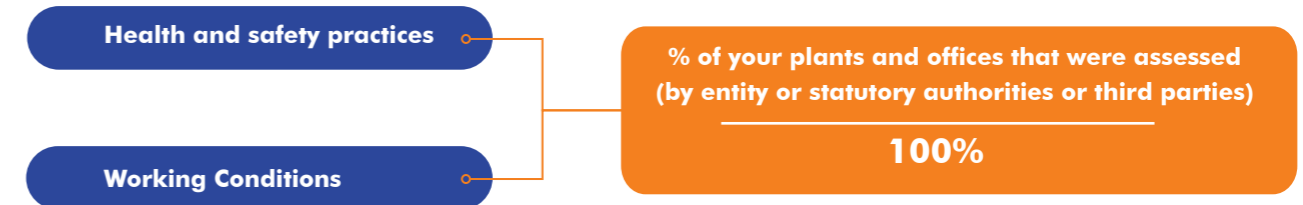
**Insurance Coverage:** Employees are covered under group term life insurance, personal accident insurance, and medical insurance schemes.

**Emergency Resilience:** A Business Continuity Policy and Disaster Recovery Plan are in place to ensure operational preparedness in the event of unforeseen disruptions.

**13 Number of Complaints on the following made by employees and workers:**

	Current Financial Year 2025-26			Previous Financial Year 2024-25		
	Filed	Pending Resolution at end of year	Remarks	Filed	Pending Resolution at end of year	Remarks
Working Conditions	0	0	Not applicable	0	0	Not applicable
Health and Safety	0	0		0	0	

**14 Assessments for the year:**



Note: The Company conducts annual third-party audits of health and safety practices across all UFCs (branch offices), covering firefighting equipment and safety compliance. Internal routine checks on working conditions — including lighting, ventilation, cleanliness, temperature control, and ergonomic furniture — are conducted across all offices.

**15. Provide details of any corrective action taken or underway to address safety-related incidents (if any) and on significant risks/concerns arising from assessments of health & safety practices and working conditions.**

Based on internal assessment no corrective action taken or significant risks/concerns arose during the FY.

**Leadership Indicators**

**1. Does the entity extend any life insurance or any compensatory package in the event of death of (A) Employees (Y/N) (B) Workers (Y/N).**

**Provision of Life Insurance**



Yes. In the event of the death of a permanent employee, the Company provides a comprehensive financial protection package comprising group term life insurance, personal accident coverage, gratuity, provident fund, leave encashment, and medical insurance. The gratuity benefit offered exceeds statutory limits, reflecting the Company's commitment to employee financial security.

Additionally, under the Employee Stock Option Scheme (ESOS), all unvested stock options are fully vested in favour of the employee's legal nominee or successor upon the employee's demise.

**2. Provide the measures undertaken by the entity to ensure that statutory dues have been deducted and deposited by the value chain partners.**

The Company contractually requires its value chain partners to comply with all applicable statutory obligations. Compliance is monitored through systematic tracking of GST charged by vendors, supported by quarterly vendor-wise reconciliations to ensure accuracy and timely availing of input tax credits.

Any discrepancies identified are promptly addressed through engagement with the respective vendors to facilitate corrective action. In addition, robust statutory and internal audit mechanisms are in place to oversee compliance, reinforcing the Company's commitment to regulatory adherence and financial integrity across its value chain.

**3. Provide the number of employees/workers having suffered high consequence work related injury/illhealth/fatalities (as reported in Q11 of Essential Indicators above), who have been rehabilitated and placed in suitable employment or whose family members have been placed in suitable employment:**

	Total no. of affected employees/workers		No. of employees/workers that are rehabilitated or whose family member have been placed in suitable employment	
	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25
Employees	0	0	0	0
Workers	NA	NA	NA	NA

**4. Does the entity provide transition assistance programs to facilitate continued employability and the management of career endings resulting from retirement or termination of employment? (Yes/No)**

No. The Company follows a merit-based recruitment approach, engaging highly qualified professionals and consistently investing in upskilling and capability development initiatives to support long-term employability. To date, the Company has not undertaken any involuntary retrenchments arising from skill obsolescence or business restructuring.

In the current year, the Company introduced a Voluntary Retirement Scheme (VRS) as a structured transition assistance measure, facilitating career endings through a voluntary and mutually consensual process. The VRS is designed to support eligible employees in transitioning out of the workforce with dignity, offering financial benefits and assistance in accordance with applicable laws and the Company's internal policies.

The Company remains committed to ensuring that any workforce transitions — whether arising from retirement, voluntary separation, or unforeseen business changes — are managed with fairness, transparency, and full regulatory compliance.

**5. Details on assessment of value chain partners:**

	% of value chain partners (by value of business done with such partners) that were assessed
Health and safety practices	0%
Working Conditions	

Note: Value Chain partners are not assessed by the Company.

**6. Provide details of any corrective actions taken or underway to address significant risks/concerns arising from assessments of health and safety practices and working conditions of value chain partners.**

Nil.

**PRINCIPLE 4**

**Businesses should respect the interests of and be responsive to all its stakeholders.**

**Essential Indicators**

**1. Describe the processes for identifying key stakeholder groups of the entity.**

UTI AMC follows a structured approach to identify its key stakeholder groups based on an assessment of their influence on the Company's operations and the impact of the Company's activities on them. This is supported by a formal stakeholder mapping exercise conducted across the value chain to ensure comprehensive identification and prioritisation.

The Company's key stakeholders include employees, unit holders, distributors, independent financial advisors, banks, custodians, business associates, shareholders, regulators, and the communities in which it operates.

Through regular, structured, and need-based engagements — both formal and informal — the Company gathers stakeholder inputs and integrates them into its risk management processes, strategy development, and business planning. These engagements support transparency, strengthen trust, and contribute to long-term value creation.

As part of its stakeholder engagement framework, UTI AMC conducts a comprehensive Double Materiality Assessment once every three years, involving key stakeholder groups to identify and prioritise material ESG issues. The most recent assessment was conducted in FY 2023-24, and the next assessment is scheduled for FY 2026-27. This ensures continued alignment of the Company's sustainability initiatives with both business objectives and broader environmental and social considerations.



**2. List stakeholder groups identified as key for your entity and the frequency of engagement with each stakeholder group.**

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/Half yearly/Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Shareholders	No	<ul style="list-style-type: none"> <li>Email</li> <li>SMS</li> <li>General meetings</li> <li>Website</li> <li>Stock exchanges</li> <li>Newspaper</li> <li>Advertisement</li> <li>Investor calls/presentations</li> <li>Quarterly earnings calls</li> <li>Audio recording of earnings call</li> <li>Registrar and Transfer Agent as point of contact</li> </ul>	Regularly	The Company engages with shareholders to communicate financial performance, strategic developments, and sectoral outlook, and to address concerns and grievances. Key topics of engagement include KYC registration and updation, dividend declaration and payment, notices of general meetings, board meeting intimations and outcomes, quarterly/half-yearly/annual financial statements, corporate governance policies, demat and social media dematerialisation campaigns, and regulatory updates pertaining to shareholder rights.
Unitholders/ Customers	Yes (based on demographics)	<ul style="list-style-type: none"> <li>UTI MF Offices (Branch assistance)</li> <li>Website – <a href="http://www.utimf.com">www.utimf.com</a></li> <li>Contact Centre (Toll-Free number/self-service IVR, Non-Toll-Free SMS Service)</li> <li>Email</li> <li>Advertisements</li> <li>WhatsApp</li> <li>Chatbot</li> <li>Missed call number</li> <li>UTI Buddy App</li> <li>UTI MF Advisors</li> <li>Customer Satisfaction/feedback surveys</li> </ul>	Daily	The Company engages with its unitholders to enhance service quality, strengthen customer experience, and address queries and grievances in a timely manner. Feedback gathered through these interactions supports continuous improvement in processes and service delivery. Key topics of engagement include scheme information, education and awareness programmes, statutory fund performance reports, new fund offers, KYC updation, grievance resolution, regulatory updates on investor rights, and post-engagement support.
Employees	No	<ul style="list-style-type: none"> <li>One-on-one or group meetings</li> <li>Email</li> <li>Intranet website</li> <li>Engagement surveys</li> <li>Audio-video calls</li> <li>Cloud-based human resource solution</li> <li>Training Platform</li> <li>Sales meets</li> <li>Recorded training/awareness materials, etc.</li> <li>Grievance Redressal mechanisms</li> <li>Employee engagement activities</li> <li>Senior management visits to UFCs (branches)</li> </ul>	Regularly	The Company engages with employees to keep them informed of key developments, align them with the Company's vision and strategy, and foster a culture of transparency and collaboration. Key topics of engagement include cross-functional interactions, employee feedback and grievance resolution, induction and training programmes, wellness and health initiatives, knowledge sharing, awareness programmes, cultural events, and communication of policies and office circulars.

Stakeholder Group	Whether identified as Vulnerable & Marginalized Group (Yes/No)	Channels of communication (Email, SMS, Newspaper, Pamphlets, Advertisement, Community Meetings, Notice Board, Website), Other	Frequency of engagement (Annually/Half yearly/Quarterly/ others – please specify)	Purpose and scope of engagement including key topics and concerns raised during such engagement
Vendors, Mutual Fund Distributors, National Distributors (Banks), and Institutional Customers	No	<ul style="list-style-type: none"> <li>Physical meetings</li> <li>Emails, SMS, Website</li> <li>Other physical and digital channels</li> <li>Mutual Fund Distributor Training</li> <li>Investor Awareness Programs (IAPs)</li> </ul>	Regularly	The Company engages with its vendors, mutual fund distributors, national distributors (banks), and institutional customers to strengthen distribution effectiveness, enhance service delivery, and support long-term partnerships. Key topics of engagement include sales training, product knowledge updates, increasing product penetration, improving reach, and servicing existing business.
Regulatory Bodies	No	<ul style="list-style-type: none"> <li>Emails</li> <li>One-on-one meetings</li> <li>Conference calls</li> <li>Video conferencing</li> <li>Website</li> <li>Upload on SEBI's portal and physical filings</li> <li>Quarterly and Annual compliance reports/regulatory filings</li> </ul>	Regularly	The Company engages with regulatory authorities on policy updates, approvals, circulars, guidelines, suggestions, and amendments. Periodic performance and compliance reports are submitted, and guidance is sought as needed to ensure effective interpretation of and adherence to applicable regulations. This ongoing engagement supports regulatory compliance and operational continuity.
The Association of Mutual Funds in India (AMFI)	No	<ul style="list-style-type: none"> <li>Emails</li> <li>Physical meetings</li> <li>Conference calls</li> <li>Video conferencing</li> <li>Website</li> <li>Upload on the AMFI portal and physical filing</li> </ul>	Regularly	Senior management representatives participate in various AMFI Committees, with discussions focused on industry guidelines, investor education initiatives, regulatory reporting, and matters of mutual interest to the asset management industry.
Communities and Implementing Agencies/ NGOs	Yes	<ul style="list-style-type: none"> <li>Emails</li> <li>Physical meetings &amp; conference calls</li> <li>Project Site Visits</li> </ul>	Regularly	The Company engages with communities and implementation partners, including NGOs, for the planning, execution, monitoring, evaluation, and impact assessment of its CSR initiatives, ensuring meaningful and measurable outcomes for the communities it serves.
Registrar and Transfer Agents	No	<ul style="list-style-type: none"> <li>Physical &amp; digital meetings</li> <li>Emails and other digital platforms</li> </ul>	Daily	The Company engages with its Registrar and Transfer Agents (RTAs) to ensure seamless operations, maintain accuracy and integrity of unitholder data, and adhere to applicable regulatory requirements.

### Leadership Indicators

**1. Provide the processes for consultation between stakeholders and the Board on economic, environmental, and social topics or if consultation is delegated, how is feedback from such consultations provided to the Board.**

The Company ensures proactive and structured stakeholder consultation on economic, environmental, and social matters through multiple platforms, including the Annual General Meeting (AGM), quarterly earnings conference calls, and designated email channels, providing stakeholders with the opportunity to interact directly with the Board and management.

Where consultation is delegated, it is channelled through seven Board-level Committees, each responsible for a specific domain. Feedback and outcomes from these consultations are formally communicated to the Board through committee meeting minutes, periodic reports, and structured presentations:

Audit Committee monitors financial integrity, internal controls, and compliance, ensuring accurate and timely reporting to the Board.

Risk Management Committee oversees the identification, assessment, and mitigation of key business, operational, and ESG-related risks, and reports emerging concerns to the Board.

Nomination & Remuneration Committee ensures fair and transparent employee compensation and Board appointments, aligned with regulatory requirements and industry benchmarks.

Corporate Social Responsibility and ESG Committee consults with relevant stakeholders on environmental, social, and governance matters, reviews responsible business practices, and communicates key recommendations to the Board on sustainability-related topics.

Stakeholders Relationship Committee oversees grievance redressal mechanisms, gathers and consolidates stakeholder feedback, and aligns stakeholder expectations with the Company's business strategy and compliance obligations.

Unitholder Protection Committee protects the interests of unitholders across all products and services, ensuring adoption of sound market practices in investments, sales, marketing, conflict of interest management, and investor awareness, with findings reported to the Board as needed.

FINCON Governance Committee oversees financial controls, governance frameworks and adherence to applicable regulatory and internal standards within UTI AMC and its subsidiaries.

Additionally, the Board receives periodic updates on critical topics including industry trends, customer service initiatives, digital transformation, financial performance, regulatory developments, and CSR projects, ensuring stakeholder concerns are continuously factored into

business strategy and decision-making.

**2. Whether stakeholder consultation is used to support the identification and management of environmental, and social topics (Yes/No). If so, provide details of instances as to how the inputs received from stakeholders on these topics were incorporated into policies and activities of the entity.**

Yes. The Company actively uses stakeholder consultation to identify and manage environmental and social topics, ensuring that stakeholder inputs are reflected in its policies, strategies, and operations.

Material ESG topics are identified through a Double Materiality Assessment conducted once every three years in consultation with internal and external stakeholders, including investors, employees, customers, and regulators. Engagement with consultants and industry experts further strengthens the understanding of evolving expectations. The material issues identified are prioritised and integrated into the Company's ESG roadmap, guiding strategic and operational decisions.

Ongoing stakeholder feedback is actively incorporated into the Company's ESG framework through multiple channels. Systematic root cause analysis of customer complaints and grievances — received through the toll-free helpline, email, UFCs, RTA support, the SEBI SCORES portal, and the Online Dispute Resolution (ODR) Portal — enables continuous improvement in service quality and processes. Investor and analyst interactions, employee engagement surveys, and distributor feedback further inform the development and refinement of initiatives relating to responsible investing, diversity and inclusion, data privacy, human capital development, environmental stewardship, and sustainability risk management.

In FY 2025-26, an ESG Risk Analysis spanning 12 departments and 35 identified risks was conducted and integrated into the Company's business risk register, embedding sustainability considerations into strategic planning and enterprise risk management.

**3. Provide details of instances of engagement with, and actions taken to, address the concerns of vulnerable/marginalized stakeholder groups.**

The Company engages with vulnerable and marginalised stakeholder groups through targeted financial inclusion initiatives and CSR programmes.

On the financial inclusion front, the minimum subscription amount for digital SIP and lump-sum transactions has been reduced to ₹100 on specific schemes, making investments accessible to bottom-of-the-pyramid customers. Personalised service is provided through branch representatives, call centres, and digital platforms, with support available in vernacular languages.

The Company's CSR initiatives focus on education, health, and rural development. Education interventions span government school infrastructure and STEM labs (Yuva Unstoppable), vocational support (Canara Bank Jubilee Education Fund), and university scholarships for under-represented students (Ashoka University Scholarship Programme). Specialised education for persons with disabilities is supported through IHBP and the Victoria Memorial School for the Blind. These programmes are implemented in partnership with credible CSR agencies, with regular updates provided to the CSR and ESG Committee and the Board.

## PRINCIPLE 5

Businesses should respect and promote human rights.

### Essential Indicators

**1. Employees and workers who have been provided training on human rights issues and policy(ies) of the entity, in the following format:**

Category	FY 2025-26			FY 2024-25		
	Total (A)	No. of employees/workers covered (B)	% (B/A)	Total (C)	No. of employees/workers covered (D)	% (D/C)
<b>Employees</b>						
Permanent	1,417	919	65%	1,393	1,393	100%
Other than permanent	386	329	85%	450	4	1%
<b>Total Employees</b>	<b>1,803</b>	<b>1,248</b>	<b>69%</b>	<b>1,843</b>	<b>1,397</b>	<b>76%</b>
<b>Workers</b>						
Permanent						
Other than permanent	Not Applicable					
<b>Total Workers</b>						

**2. Details of minimum wages paid to employees and workers, in the following format :**

Category	FY 2025-26 Current Financial Year				FY 2024-25 Previous Financial Year					
	Total (A)	Equal to Minimum Wage		More than Minimum Wage		Total (D)	Equal to Minimum Wage		More than Minimum Wage	
		No. (B)	% (B/A)	No. (C)	% (C/A)		No. (E)	% (E/D)	No. (F)	% (F/D)
<b>Employees</b>										
Permanent	1,248	-	-	1,248	100%	1,393	-	-	1,393	100%
Male	919	-	-	919	100%	1,024	-	-	1,024	100%
Female	329	-	-	329	100%	369	-	-	369	100%
Other than Permanent	555	-	-	555	100%	450	-	-	450	100%
Male	498	-	-	498	100%	434	-	-	434	100%
Female	57	-	-	57	100%	16	-	-	16	100%
<b>Workers</b>										
Permanent										
Male										
Female										
Other than Permanent	Not Applicable									
Male										
Female										

**3.**
**a. Details of remuneration/salary/wages, in the following format:**

	Male		Female	
	Number	Median remuneration/salary/wages of respective category	Number	Median remuneration/salary/wages of respective category
Board of Directors (BoD)	5	58,33,333	3	19,33,333
Key Managerial Personnel	3	1,63,87,496	0	0
Employees other than BoD and KMP	916	11,22,946	329	16,74,028
Workers			NA	

Note: The 'Employees' category includes both permanent and other than permanent employees.

**b. Gross wages paid to females as % of total wages paid by the entity.**

	Current Financial Year 2025-26	Previous Financial Year 2024-25
Gross wages paid to females as % of total wages	22.54%	21.77%

Note: The gross wages include both permanent and other than permanent employees

**4. Do you have a focal point (Individual/Committee) responsible for addressing human rights impacts or issues caused or contributed to by the business? (Yes/No)**

Yes.

The Company has designated the Head – Human Resources as the focal point responsible for addressing and resolving human rights-related concerns within the organisation, in line with the policies referenced under Principle 5.

In compliance with the POSH Act, 2013, an Internal Committee (IC) has been duly constituted to address and investigate workplace harassment concerns, ensuring a safe and respectful work environment for all employees.

**5. Describe the internal mechanisms in place to redress grievances related to human rights issues.**

The Company maintains a zero-tolerance stance towards child labour, forced labour, human trafficking, and any form of physical, sexual, psychological, or verbal abuse. The following mechanisms are in place to redress human rights-related grievances:

**Internal Committee (IC)** — Constituted in compliance with the POSH Act, 2013, with women employees forming the majority and an external member on the committee. All complaints are addressed within 90 days. IC member details, the POSH Policy, and penal consequences of non-compliance are prominently displayed at all offices and branch locations.

**Whistleblower Policy** — Enables confidential reporting of ethical violations and misconduct, with assurance of protection from retaliation.

**Grievance Redressal Mechanism** — Resolves employee concerns through a structured and transparent process.

These policies are accessible via the Company's intranet and reinforced through regular training and awareness initiatives. An open-door culture enables employees to raise concerns directly with supervisors, HR, or senior management. Exit interviews and periodic reviews of employment practices further support continuous improvement and equitable treatment.

**6. Number of Complaints on the following made by employees and workers:**

	Current Financial Year 2025-26			Previous Financial Year 2024-25		
	Filed during the year	Pending resolution at end of year	Remarks	Filed during the year	Pending resolution at end of year	Remarks
Sexual Harassment	0	0	Not Applicable	0	0	Not Applicable
Discrimination at workplace	0	0		0	0	
Child Labour	0	0		0	0	
Forced Labour/Involuntary Labour	0	0		0	0	
Wages	0	0		0	0	
Other human rights related issues	0	0		0	0	

**7. Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, in the following format:**

	Current Financial Year 2025-26	Previous Financial Year 2024-25
Total Complaints reported under Sexual Harassment on of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 (POSH)	0	0
Complaints on POSH as a % of female employees/workers	0	0
Complaints on POSH upheld	0	0

**8. Mechanisms to prevent adverse consequences to the complainant in discrimination and harassment cases.**

The Company is committed to maintaining a safe, respectful, and inclusive workplace for all individuals, irrespective of ethnicity, religion, sexual orientation, race, caste, gender, disability, or any other protected characteristic.

**Key safeguards to prevent adverse consequences to complainants include:**

- Protection against retaliation, victimisation, intimidation, or threats for raising concerns in good faith
- Assurance of confidentiality and secure handling of complaints to protect the complainant's identity
- Safeguards against unfair disciplinary action or biased treatment of complainants and whistleblowers
- Prevention of obstruction or interference in the duties of individuals making protected disclosures

Regular awareness sessions educate employees on workplace conduct, prevention of harassment, and available grievance mechanisms. All relevant policies are accessible through the Company's intranet, ensuring employees are informed of their rights and available redressal processes.

**9. Do human rights requirements form part of your business agreements and contracts? (Yes/No)**

Yes. Human rights requirements are incorporated into the Company's business agreements and contracts, wherever applicable and relevant to the nature of services offered.

**10. Assessments for the year:**

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	0
Forced/involuntary labour	0
Sexual harassment	0
Discrimination at workplace	0
Wages	0

Note: The Company conducts regular internal assessments based on the social indicators outlined above.

**11. Provide details of any corrective actions taken or underway to address significant risks/concerns arising from the assessments at Question 9 above.**

Based on internal assessment no corrective actions taken or significant risks/concerns emerged during the Financial Year.

**Leadership Indicators**

**1. Details of a business process being modified/introduced as a result of addressing human rights grievances/complaints.**

As part of its commitment to upholding human rights, the Company has embedded key policies with human rights relevance — including the Code of Conduct (dignity and non-discrimination), POSH Policy (a safe and harassment-free workplace), Whistleblower Policy (protection from retaliation), and Cybersecurity Policy (data privacy and protection) — into its learning and development framework.

All new employees are introduced to these policies as part of onboarding, and employees are mandated to undergo periodic training and complete an annual certification process, ensuring continuous awareness and compliance. This structured approach reinforces a responsible workplace culture and helps prevent human rights violations.

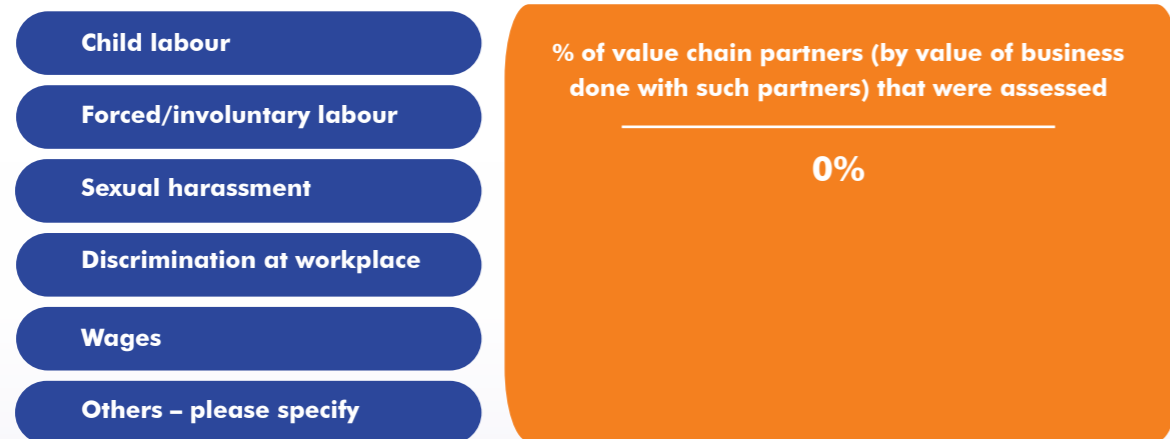
**2. Details of the scope and coverage of any Human rights due diligence conducted.**

The Company has not undertaken a formal human rights due diligence exercise. However, robust internal mechanisms are in place to identify, monitor, and address potential human rights concerns — including a structured grievance redressal framework, periodic internal audits, and adherence to accessibility and equal opportunity standards — ensuring alignment with governance standards and ethical practices.

**3. Is the premise/office of the entity accessible to differently abled visitors, as per the requirements of the Rights of Persons with Disabilities Act, 2016?**

Yes. The Company ensures accessibility for persons with disabilities across its office premises, wherever feasible. Most offices are located in commercial buildings at ground level or equipped with essential accessibility infrastructure — including elevators, ramps, and other basic facilities — in compliance with the Rights of Persons with Disabilities Act, 2016. A wheelchair is additionally available at the Corporate Office to support mobility requirements.

**4. Details on assessment of value chain partners:**



Note: The Company expects its value chain partners to uphold the same values, principles, and ethical standards that it follows in all its dealings. While no formal assessment of value chain partners was conducted during the year, partners are expected to comply with applicable laws relating to workplace conduct, including the prevention of sexual harassment and discrimination.

**5. Provide details of any corrective actions taken or underway to address significant risks/concerns arising from the assessments at Question 4 above.**

Not applicable in view of question 4.

**PRINCIPLE 6**

Businesses should respect and make efforts to protect and restore the environment

**Essential Indicators**

**1. Details of total energy consumption (in Joules or multiples) and energy intensity, in the following format:**

Parameter	Current Financial Year 2025-26	Previous Financial Year 2024-25
<b>From 'Renewable Sources' (in GigaJoules (GJ))</b>		
Total Electricity Consumption (A)	6,312	4,803
Total Fuel Consumption (B)	0	0
Energy consumption through Other Sources (C)	0	0
<b>Total Energy Consumption from renewable sources (A+B+C)</b>	<b>6,312</b>	<b>4,803</b>
<b>From 'Non-Renewable Sources' (in GigaJoules (GJ))</b>		
Total Electricity Consumption (D)	7,508	9,238
Total Fuel Consumption (E)	232	177
Energy consumption through Other Sources (F)	0	0
<b>Total Energy Consumption from non-renewable sources (D+E+F)</b>	<b>7,740</b>	<b>9,414</b>
<b>Total Energy Consumed (A+B+C+D+E+F)</b>	<b>14,052</b>	<b>14,217</b>
<b>Energy intensity per rupee of turnover (GJ/₹)</b> (Total energy consumed/Revenue from operations)	0.0000011	0.0000010
<b>Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)(GJ/\$)</b> (Total energy consumed/Revenue from operations adjusted for PPP)	0.0000228	0.0000203
<b>Energy intensity in terms of physical output</b>	NA	NA
<b>Energy intensity (optional) – the relevant metric may be selected by the entity (GJ/FTE)</b> (Total Energy consumed in GJ/Full Time Equivalent)	7.79	7.71

**Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency - Yes, B S R & Co. LLP has provided reasonable assurance for FY 25-26 on the data reported under this indicator.**

1. For FY 2025-26, energy consumption from diesel consumed in DG Sets has been extrapolated for UFCs, considering the per capita diesel consumption for DG set operations at Corporate Office.

2. The PPP factor has been sourced from the IMF database: <https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC>.

2. Does the entity have any sites/facilities identified as designated consumers (DCs) under the Performance, Achieve and Trade (PAT) Scheme of the Government of India? (Y/N) If yes, disclose whether targets set under the PAT scheme have been achieved. In case targets have not been achieved, provide the remedial action taken, if any.

Not Applicable

3. Provide details of the following disclosures related to water, in the following format:

Parameter	Current Financial Year 2025-26	Previous Financial Year 2024-25
<b>Water withdrawal by source (in Kilolitres)</b>		
(i) Surface water	0	0
(ii) Groundwater	0	0
(iii) Third party water: Municipal Water	47,670	45,737
(iv) Seawater/desalinated water	0	0
(v) Others: Tankers & Water Cans	0	0
<b>Total volume of water withdrawal (in Kilolitres)</b>	<b>47,670</b>	<b>45,737</b>
<b>Total volume of water consumption (in Kilolitres)</b>	<b>17,686</b>	<b>10,336</b>
<b>Water intensity per rupee of turnover (kL/₹)</b> (Total water consumption/Revenue from operations)	0.000014	0.000007
<b>Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (kL/\$)</b> (Total water consumption/Revenue from operations adjusted for PPP)	0.000029	0.000015
<b>Water intensity in terms of physical output</b>	NA	NA
<b>Water intensity (optional) – the relevant metric may be selected by the entity (kL/FTE)</b> (Total Water Consumption/Full Time Equivalent)	9.81	5.61

**Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency** - Yes, B S R & Co. LLP has provided reasonable assurance for FY 25-26 on the data reported under this indicator.

1. Water withdrawal at UFCs for FY 24-25 and FY 25-26 has been estimated using the apportionment method, based on per capita water withdrawal data from UTI Tower (Corporate Office) as the primary data was not available.

2. Water withdrawal for Maker Kundan guest house has been estimated based on an assumed usage of 200 litres per person per day, in line with standard benchmarks referenced from NBC 2016 - BIS water requirements, estimation of water requirements for drinking and domestic usage (<https://cgwacompliance.com/nbc-2016-water-requirements/>).

4. Provide the following details related to water discharged:

Parameter	Current Financial Year 2025-26	Previous Financial Year 2024-25
<b>Water discharge by destination and level of treatment (in kilo-litres)</b>		
<b>(i). To Surface Water</b>		
No treatment	0	0
With treatment - please specify level of treatment	0	0
<b>(ii). To Ground Water</b>		
No treatment	0	0
With treatment - please specify level of treatment	0	0
<b>(iii). To Seawater</b>		
No treatment	0	0
With treatment - please specify level of treatment	0	0
<b>(iv). Sent to Third Parties</b>		
No treatment	0	0
With treatment - please specify level of treatment	0	0
<b>(v). Others</b>		
No treatment	29,239	35,401
With treatment - please specify level of treatment	745	0
<b>Total water discharged (in kilo-litres)</b>	<b>29,984</b>	<b>35,401</b>

**Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency** - Yes, B S R & Co. LLP has provided reasonable assurance for FY 25-26 on the data reported under this indicator.

1. Water discharge for both financial years has been estimated based on the Central Pollution Control Board (CPCB) guideline, which assumes that 80% of the water supplied for domestic purposes is discharged as wastewater. Source: <https://cpcb.nic.in/openpdffile.php?id=UmVwb3J0RmIsZXNvTmV3SXRlbV8xNTNfRm9yZXdvcuQucGRm>

2. The wastewater discharge quantity for FY 2025-26 has decreased due to the recycled water from STP being used for gardening and AC Tower cooling purposes. As a result, there has been an increase in total water consumption in FY 2025-26

5. Has the entity implemented a mechanism for Zero Liquid Discharge? If yes, provide details of its coverage and implementation.

Yes, the Corporate Office in Mumbai is equipped with a Sewage Treatment Plant (STP) with a capacity of 50 KLD. The facility effectively treats the wastewater generated on site, which is then recycled for non-potable uses such as AC Tower cooling and gardening.

**6. Please provide details of air emissions (other than GHG emissions) by the entity, in the following format:**

Parameter	Please specify unit	Current Financial Year 2025-26	Previous Financial Year 2024-25
NOx	Tonnes/Year	The Company operates DG sets solely as backup power sources during power outages. As a result, air emissions (excluding GHG emissions) from these sources are minimal and are considered non-material in relation to the Company's overall environmental impact.	
SOx	Tonnes/Year		
Particulate matter (PM)	Tonnes/Year		
Persistent organic pollutants (POP)	Tonnes/Year		
Volatile organic compounds (VOC)	Tonnes/Year		
Hazardous air pollutants (HAP)	Tonnes/Year		
Others – ODS	Tonnes/Year		

**Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency - No**

**7. Provide details of greenhouse gas emissions (Scope 1 and Scope 2 emissions) and its intensity:**

Parameter	Please specify unit	Current Financial Year 2025-26	Previous Financial Year 2024-25
<b>Total Scope 1 Emissions</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent (MTCO <sub>2</sub> e)	97	21
<b>Total Scope 2 Emissions</b> (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent (MTCO <sub>2</sub> e)	1,481	1,865
<b>Total Scope 1 and Scope 2 emissions per rupee of turnover</b> (Total Scope 1 & 2 GHG emissions/Revenue from operations)	MTCO <sub>2</sub> e/₹	0.00000013	0.00000013
<b>Total Scope 1 and Scope 2 emissions per rupee of turnover adjusted for Purchasing Power Parity (PPP)</b> (Total Scope 1 & 2 GHG emissions/Revenue from operations adjusted for PPP)	(MTCO <sub>2</sub> e/\$)	0.0000025	0.0000027
<b>Total Scope 1 and Scope 2 emission intensity in terms of physical output</b>	Not Applicable	NA	NA
<b>Total Scope 1 and Scope 2 emission intensity (optional) – the relevant metric may be selected by the entity</b>	(MTCO <sub>2</sub> e/Full Time Equivalent (FTE))	0.87	1.02

**Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency - Yes, B S R & Co. LLP has provided reasonable assurance for FY 25-26 on the data reported under this indicator.**

- Scope 1 emissions from refrigerants and DG set fuel consumption at UFCs have been estimated by extrapolating per capita emission data from refrigerant use and DG set fuel consumption at the UTI Tower (Corporate Office).
- The PPP factor has been sourced from the IMF database. <https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC>.

**8. Does the entity have any project related to reducing Green House Gas emission? If yes, then provide details.**

Yes. As part of its commitment to minimising greenhouse gas emissions and improving energy efficiency, the Company has undertaken a range of initiatives across its corporate and branch offices.

- a Energy Efficiency:** All offices have been upgraded with energy-efficient LED lighting, low-power monitors, improved insulation, and optimised systems. During FY 2025-26, the Company completed a pan-India LED transition, with the remaining 30 UFCs/branch offices converted to LED lighting — all 254 UFCs/branch offices now operate on 100% LED. Office layouts maximise natural lighting, and digital learning and video conferencing reduce the need for physical travel.
- b Energy Audit:** Following the energy audit conducted by the Industry Energy Assessment Cell at IIT Bombay in FY 2024-25, the Company implemented further measures in FY 2025-26, including optimised chiller scheduling at UTI Tower (staggering the operation of the two chillers for greater efficiency) and installation of sensor-based lighting in basement and staircase areas, in addition to the earlier Power Factor correction and AHU belt replacements.
- c Energy Monitoring Systems:** The Atsuya Smart Energy Monitoring System (deployed at UTI Tower/ Corporate Office and Chennai UFC) and the Climate NextGen IoT energy optimiser (installed at New Delhi UFC) enable real-time tracking, automated alerts, and optimised HVAC operation, delivering measurable energy savings.
- d Renewable Energy:** The Corporate Office and the BKC UFC located within the Corporate Office premises have operated entirely on renewable energy since 2022, certified by Tata Power. During FY 2025-26, 12 additional branches/sites were transitioned to renewable energy, further expanding the Company's clean energy footprint.
- e Smart Office Design:** The Company has adopted smart technologies such as motion-sensor lighting and automated HVAC systems. Green-certified roller blinds (3% openness factor) minimise solar heat gain, supporting efficient temperature regulation.
- f Environmentally Friendly Air Conditioning:** Air-conditioning systems use R-134A refrigerant, compliant with the Energy Conservation Building Code (ECBC). The 2x300 TR chiller plants are equipped with VFD compressors that optimise energy usage during low-occupancy and off-peak periods.
- g EV Charging:** EV charging stations at the Corporate Office support employees adopting low-emission transport.
- h Air Quality Monitoring:** Through a partnership with Caleedo, a SaaS-based platform, indoor air quality metrics are monitored monthly to ensure a healthy work environment.

**9. Provide details related to waste management by the entity, in the following format:**

Parameter	Current Financial Year 2025-26	Previous Financial Year 2024-25
<b>Total Waste Generated (in Metric Tonnes)</b>		
Plastic Waste (A)	0.36	0.00
E-Waste (B)	0.99	1.24
Bio-medical Waste (C)	0.00	0.00
Construction and Demolition Waste (D)	0.00	0.00
Battery Waste (E)	2.57	3.65
Radioactive Waste (F)	0.00	0.00
Other Hazardous Waste generated (G) (Please specify, if any)	0.06	0.00
Other Non-Hazardous Waste generated (H) (Please specify, if any)	111	146
<b>Total Waste Generated (A+B+C+D+E+F+G+H)</b>	<b>115</b>	<b>151</b>
<b>Waste intensity per rupee of turnover (MT/₹)</b> (Total waste generated/Revenue from operations)	0.000000009	0.000000010
<b>Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (MT/\$)</b> (Total waste generated/Revenue from operations adjusted for PPP)	0.00000019	0.00000022
<b>Waste intensity in terms of physical output</b>	NA	NA
<b>Waste intensity (optional) – the relevant metric may be selected by the entity (MT/FTE)</b> (Metric Tonnes/Full Time Equivalent)	0.06	0.08
<b>For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in Metric tonnes)</b>		
<b>Category Waste</b>		
(i) Recycled	21.01	23.28
(ii) Re-used	0.90	0.18
(iii) Other recovery operations	6.60	6.86
<b>Total</b>	<b>29</b>	<b>30</b>
<b>For each category of waste generated, total waste disposed by nature of disposal method (in Metric tonnes)</b>		
<b>Category Waste</b>		
(i) Incineration	0.00	0.00
(ii) Landfilling	86.63	120.97
(iii) Other disposal operations	0.00	0.00
<b>Total</b>	<b>87</b>	<b>121</b>

**Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Y/N) If yes, name of the external agency -** Yes, B S R & Co. LLP has provided reasonable assurance for FY 25-26 on the data reported under this indicator.

1. Waste Generation at UFCs for both the Financial Years has been estimated using the apportionment method, based on per capita waste generation data from UTI Tower (Corporate Office) where primary data was not available.

**10. Briefly describe the waste management practices adopted in your establishments. Describe the strategy adopted by your company to reduce usage of hazardous and toxic chemicals in your products and processes and the practices adopted to manage such wastes.**

Given the nature of its business operations, the Company has limited scope to influence these parameters. Nevertheless, it remains committed to managing waste in an environmentally responsible manner by actively promoting the reuse and recycling of waste generated across its operations.

The Company's operations primarily generate non-hazardous waste — including dry waste (paper and plastic), wet waste, and a limited quantity of e-waste. A specialised waste management agency has been engaged to facilitate the collection, composting, and recycling of wet and dry waste from the Corporate Office.

For the responsible disposal of e-waste — including computers, printers, monitors, switches, modems, and scanners — the Company adheres to its IT Asset Management Policy, which outlines the prescribed processes for disposing of information assets. IT asset disposal is carried out through government-authorised third-party vendors, and recycling certificates are obtained to verify proper disposal and recycling. Air conditioners and inverter batteries are sold to authorised dealers.

**11. If the entity has operations/offices in/around ecologically sensitive areas (such as national parks, wildlife sanctuaries, biosphere reserves, wetlands, biodiversity hotspots, forests, coastal regulation zones etc.) where environmental approvals/clearances are required, please specify details in the following format:**

S. No.	Location of operations/offices	Type of operations	Whether the conditions of environmental approval/clearance are being complied with? (Yes/No) If "No", the reasons thereof and corrective action taken, if any.
			Not Applicable

**12. Details of environmental impact assessments of projects undertaken by the entity based on applicable laws, in the current financial year:**

Name and brief of the project	EIA Notification No.	Date	Whether conducted by independent agency (Yes/No)	Results communicated in public domain (Yes/No)	Relevant Web-link
					No

**13. Is the entity compliant with the applicable environmental law/regulations/guidelines in India, such as the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, Environment protection act and rules thereunder (Y/N). If not, provide details of all such non-compliances, in the following format:**

S. No.	Specify the law/regulation/guidelines which is not compliant	Provide details of the non-compliance	Any fines/penalties/action taken by regulatory agencies such as pollution control board or by courts	Corrective action taken, if any
				Yes, UTI AMC complies with all applicable environmental laws, regulations, and guidelines in India, including the Water (Prevention and Control of Pollution) Act, 1974, Air (Prevention and Control of Pollution) Act, 1981, and Environment (Protection) Act, 1986, along with the rules and regulations framed thereunder.

### Leadership Indicators

#### 1. Water withdrawal, consumption, and discharge in areas of water stress (in kilolitres):

Each facility/plant located in areas of water stress, provide the following information:

i Name of area:

ii Nature of operations:

#### iii Water withdrawal, consumption, and discharge in the following format:

Parameter	Current Financial Year 2025-26	Previous Financial Year 2024-26
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#### Water withdrawal by source (in Kilo litres)

(i) Surface Water

(ii) Ground Water

(iii) Third Party Water

(iv) Seawater/Desalinated Water

(v) Others

UTI AMC has not carried out an assessment to identify the facilities operating in water stress zones.

**Total volume of water withdrawal (in KL)**

**Total volume of water consumption (in KL)**

**Water intensity per rupee of turnover**

(water consumed/turnover)

**Water intensity (optional)** - the relevant metric may be selected by the entity

#### Water discharge by destination and level of treatment (in Kilo litres)

(i). To Surface Water

- No treatment

- With treatment - please specify level of treatment

(ii). To Ground Water

- No treatment

- With treatment - please specify level of treatment

(iii). Sent to third-parties

- No treatment

- With treatment - please specify level of treatment

UTI AMC has not carried out an assessment to identify the facilities operating in water-stress zones.

(iv). Into Seawater

- No treatment

- With treatment - please specify level of treatment

(v). Others

- No treatment

- With treatment - please specify level of treatment

**Total water discharged (in kilolitres)**

**Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Yes/No). If "Yes", name the external agency: No**

#### 2. Please provide details of total Scope 3 emissions & its intensity, in the following format:

Parameter	Please specify unit	Current Financial Year 2025-26	Previous Financial Year 2024-25
Total Scope 3 Emissions (Break-up of the GHG into CO <sub>2</sub> , CH <sub>4</sub> , N <sub>2</sub> O, HFCs, PFCs, SF <sub>6</sub> , NF <sub>3</sub> , if available)	Metric tonnes of CO <sub>2</sub> equivalent	-	817
Total Scope 3 emissions per rupee of turnover		-	0.00000006
Total Scope 3 emission intensity (optional)- the relevant metric may be selected by the entity		-	0.44

**Note: Indicate if any independent assessment/evaluation/assurance has been carried out by an external agency? (Yes/No). If "Yes", name the external agency - No**

1. In FY 24-25, three categories of Scope 3 emissions were calculated: Category 3 (Fuel & Energy-related activities), Category 5 (Waste Disposal), and Category 6 (Business Travel). Within the business travel category, road travel has been excluded due to the unavailability of data.

2. For FY 25-26, the Scope 3 emissions data consolidation and calculation is currently underway and will be disclosed in the Company's FY 2025-26 Sustainability Report.

**3. With respect to the ecologically sensitive areas reported at Question 11 of Essential Indicators above, provide details of significant direct & indirect impact of the entity on biodiversity in such areas along-with prevention and remediation activities.**

Not Applicable

**4. If the entity has undertaken any specific initiatives or used innovative technology or solutions to improve resource efficiency, or reduce impact due to emissions/effluent discharge/waste generated, please provide details of the same as well as outcome of such initiatives, as per the following format:**

S. No	Initiative undertaken FY 2025-26	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative Energy Saved (kWh)
1	Renewable Energy Transition	12 additional branches/sites transitioned to renewable energy during FY 2025-26.	467 MWh of renewable energy consumed (332 tCO <sub>2</sub> e avoided)

**5. Does the entity have a business continuity and disaster management plan? Give details in 100 words/web link.**

Yes.

UTI AMC has institutionalised a Business Resilience and Continuity Framework, endorsed by the Board, integrated into our daily operations, and accessible on the Company's intranet. This framework ensures that recovery strategies for all critical service lines and processes are not merely documented, but are actively tested and optimized to meet predefined service levels.

To mitigate physical risks, we maintain geographic redundancy; in the event of a disruption at UTI Tower (Corporate Office), operations transition seamlessly to established alternate sites. Digital resilience is similarly fortified through a dedicated Disaster Recovery (DR) architecture, ensuring that even during a primary outage at the UTI Tower data centre, critical applications remain highly available to our stakeholders through secure and uninterrupted access.

**6. Disclose any significant adverse impact to the environment, arising from the value chain of the entity. What mitigation or adaptation measures have been taken by the entity in this regard.**

Not Applicable.

**7. Percentage of value chain partners (by value of business done with such partners) that were assessed for environmental impacts.**

UTI AMC currently does not conduct environmental impact assessments of its value chain partners. However, the Company encourages its value chain partners to proactively adopt and align with environmental best practices in their operations.

**8. Green credits generated or procured by the listed entity and its top 10 value chain partners.**

Nil

**PRINCIPLE 7**

Businesses, when engaging in influencing public and regulatory policy, should do so in a manner that is responsible and transparent.

**Essential Indicators**
**1. a. Number of affiliations with trade and industry chambers/associations.**

The Company is a member of 8 trade and industry associations.

**b. List the top 10 trade and industry chambers/associations (determined based on the total members of such body) the entity is a member of/affiliated to.**

S. No.	Name of the trade and industry chambers/associations	Reach of trade and industry chambers/associations (State/National)
1	Association of Mutual Funds in India (AMFI)	National
2	Confederation of Indian Industry (CII)	National
3	Institute of Banking & Finance	National
4	Indian Chamber of Commerce	National
5	Association of Portfolio Managers in India (APMI)	National
6	Centre of Corporate Governance, New Delhi	National
7	Federation of Indian Chambers of Commerce and Industry (FICCI)	National
8	Bombay Chamber of Commerce & Industry	State

**2. Provide details of corrective action taken or underway on any issues related to anti-competitive conduct by the entity, based on adverse orders from regulatory authorities.**

Name of authority	Brief of the Case	Corrective action taken
Not applicable, as no cases of anti-competitive conduct were identified or reported during FY 25-26.		


**Leadership Indicators**
**1. Details of public policy positions advocated by the entity:**

S. No.	Public policy advocated	Method resorted for such advocacy	Whether information available in public domain (Yes/No)	Frequency of Review by Board	Web Link, if available
1.	<p>The Association of Mutual Funds in India (AMFI) is dedicated to advancing the growth and orderly development of the Indian mutual fund industry. The Company is a member of AMFI and adheres to its guiding principles and industry standards.</p> <p>AMFI's key objectives include:</p> <ul style="list-style-type: none"> <li>Promoting and reinforcing the adoption of sound business practices and a comprehensive code of conduct among its members, as well as across entities involved in mutual fund and asset management operations. This extends to participants operating within the broader capital markets and financial services ecosystem, with an emphasis on ensuring ethical conduct, transparency, and consistency in practices across the industry.</li> <li>Protecting the interests of investors and unit holders by encouraging fair practices, enhancing transparency, and supporting initiatives that build investor awareness and confidence in mutual fund products and services.</li> </ul>	<p>The Company's officials actively contribute to various committees constituted by AMFI, which focus on key areas such as financial literacy, certified distributors, exchange-traded funds, operations, compliance and risk, and valuation.</p>	Yes	Regularly	<a href="https://www.amfiindia.com/aboutamfi">https://www.amfiindia.com/aboutamfi</a>
2.	<p>Association of Portfolio Managers in India (APMI) is an industry body focused on the development and strengthening of the portfolio management services sector. The Company is associated with APMI and aligns with its objectives.</p> <p>APMI's key focus areas include:</p> <ul style="list-style-type: none"> <li>Leveraging the collective expertise of its members to contribute to the development of the portfolio management industry and promote best practices across market participants.</li> <li>Undertaking industry-level research initiatives and engaging with relevant stakeholders to support informed decision-making and provide inputs on policy and regulatory matters impacting the sector.</li> </ul>	<p>The Company's officials participate across various forums actively.</p>	Yes	Regularly	<a href="https://apmiindia.org/apmi/welcome.htm">https://apmiindia.org/apmi/welcome.htm</a>

**PRINCIPLE 8**

Businesses should promote inclusive growth and equitable development.

**Essential Indicators**
**1. Details of Social Impact Assessments (SIA) of projects undertaken by the entity based on applicable laws, in the current financial year.**

Name and brief detail of project	SIA Notification No.	Date of notification	Whether conducted by independent external agency (Yes/No)	Results communicated in public domain (Yes/No)	Relevant web-link
Not applicable					

**2. Provide information on project(s) for which ongoing Rehabilitation and Resettlement (R&R) is being undertaken by your entity, in the following format:**

S. No.	Name of the project for which R&R is ongoing	State	District	No. of project affected families (PAFs)	% of PAFs covered by R&R	Amounts paid to PAFs in the FY (in INR)
Not applicable						

**3. Describe the mechanisms to receive and redress grievances of the community.**

Given the nature of its core business operations, the Company does not have a direct operational footprint on local communities. However, UTI AMC remains committed to social responsibility through structured Corporate Social Responsibility (CSR) initiatives, executed in partnership with credible implementation partners in line with the requirements of the Ministry of Corporate Affairs (MCA).

The Company's CSR team maintains ongoing engagement with communities, including regular site visits to monitor project progress and address concerns raised. As a matter of practice, the Company conducts impact assessments one year after the completion of its CSR projects to allow sufficient time for outcomes to materialise. While mandatory impact assessment under the CSR Rules was not applicable for FY 2025-26 (the average CSR obligation for the preceding three years being below the ₹ 10 crore threshold), the Company voluntarily commissioned independent Social Impact Assessments for five CSR projects implemented in FY 2023-24, engaging Deloitte Touche Tohmatsu India LLP as the independent assessor. These assessments — based on the OECD-DAC evaluation framework, field visits, and beneficiary interactions — capture community feedback and grievances, enabling the Company to refine its approach and address unmet needs. The executive summary is available on the Company's website.

**4. Percentage of input material (inputs to total inputs by value) sourced from suppliers.**

	Current Financial Year 2025-26	Previous Financial Year 2024-25
Directly sourced from MSMEs/small producers	24.38%	12.98%
Sourced directly from within the district and neighbouring districts	91.69%	92.98%

**5. Job creation in smaller towns – Disclose wages paid to persons employed (including employees or workers employed on a permanent or non-permanent/on contract basis) in the following locations, as % of total wage cost.**

Location	Current Financial Year 2025-26	Previous Financial Year 2024-25
Rural	0.03%	0.00%
Semi-Urban	1.26%	0.84%
Urban	18.83%	22.03%
Metropolitan	79.89%	77.13%

**Leadership Indicators**
**1. Provide details of actions taken to mitigate any negative social impacts identified in the Social Impact Assessments (Reference: Question 1 of Essential Indicators above):**

Details of negative social impact identified	Relevant web-link
Not applicable	

**2. Provide the following information on CSR projects undertaken by your entity in designated aspirational districts as identified by government bodies:**

S. No.	State	Aspirational District	Amount spent (In Lakh)
Nil			

**3. (a) Do you have a preferential procurement policy where you give preference to purchase from suppliers comprising marginalized/vulnerable groups? (Yes/No)**

(b) From which marginalized/vulnerable groups do you procure?

(c) What percentage of total procurement (by value) does it constitute?

No. The Company does not have a formal preferential procurement policy. As a financial services organisation, UTI AMC's procurement requirements are relatively limited and not material to its overall operations. Nevertheless, wherever feasible, the Company endeavours to source goods and services from local vendors and small businesses, thereby supporting local economic development.

**4. Details of the benefits derived and shared from the intellectual properties owned or acquired by your entity (in the current financial year), based on traditional knowledge:**

S. No.	Intellectual Property based on traditional knowledge	Owned/Acquired (Yes/No)	Benefit Shared (Yes/No)	Basis of calculating benefit share
Not Applicable				

**5. Details of corrective actions taken or underway, based on any adverse order in intellectual property related disputes wherein usage of traditional knowledge is involved.**

Name of authority	Brief of Case	Corrective action taken
Not Applicable		

**6. Details of beneficiaries of CSR Projects:**

S. No.	CSR Project	No. of persons benefited from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	UTI AMC Scholarship and Co-building Ashoka	22	55%
2	Inclusive School for Persons with Disabilities	225	100%
3	Sponsorship of Holistic Education, Lodging, and Boarding of visually impaired students	25	100%
4	Cancer Cure	20	100%
5	Book Bank	1,080	100%
6	UTI Government School Transformation Project	5,436	100%

**PRINCIPLE 9**

Businesses should engage with and provide value to their consumers in a responsible manner.

**Essential Indicators**
**1. Describe the mechanisms in place to receive and respond to consumer complaints and feedback.**

UTI AMC is committed to delivering best-in-class customer service through a responsive, customer-centric, and well-trained support framework. The Company continuously sensitizes employees on key service objectives and provides investors and advisors with multiple channels to share feedback, raise grievances, and seek resolution.

To ensure ease of access and timely grievance redressal, UTI AMC has established a comprehensive mechanism for receiving and responding to investor complaints and feedback, available on its website at <https://www.utimf.com/help-and-support/write-to-us>. Key mechanisms are summarised below:

Sr. No.	Mechanism/ Channel	Description
1	Grievance Resolution Procedure	A defined procedure is available for resolution of grievances raised by investors and mutual fund distributors, outlining various methods for addressing complaints and concerns.
2	Cybersecurity Incident Reporting	The mechanism includes channels for reporting cybersecurity incidents, along with contact details of the Chief Risk Officer and Chief Information Security Officer.
3	Toll-Free Helpline	Investors and advisors may raise service-related concerns through the toll-free number 18002661230.
4	Email Support	Feedback, complaints, and enquiries can be submitted via email at <a href="mailto:service@uti.co.in">service@uti.co.in</a> .
5	UTI Financial Centres (UFCs)/Branch Offices	Investors and advisors may visit the nearest UFC to register complaints or provide feedback. Locations are available at <a href="#">UTI AMC – Locate Us</a> .
6	Registrar and Transfer Agent (RTA) Support	Queries may also be addressed through the Registrar and Transfer Agent (RTA), with relevant contact details available on the website.
7	Online Complaint Lodging	Complaints can be lodged directly through <a href="#">UTI Mutual Fund website</a> .
8	Defined Response Timelines	Timelines for responding to different categories of queries and grievances are disclosed on the website.
9	Online Feedback/ Query Form	The Company also provides an online form for submission of feedback, suggestions, complaints, and queries through <a href="#">UTI AMC Feedback &amp; Support</a> .

The Company works closely with KFin Technologies Limited (KFinTech), a key component of its service delivery framework, to ensure operational efficiency and seamless client service.

Additionally, UTI AMC is registered on the SEBI-introduced Online Dispute Resolution (ODR) Portal, which facilitates streamlined resolution of investor grievances, including arbitration and conciliation matters. The platform is directly linked with the SEBI Complaints Redressal System (SCORES) portal, ensuring that investor grievances are redressed in accordance with the framework and timelines prescribed under the relevant SEBI circulars dated July 31, 2023, August 4, 2023, September 20, 2023, December 1, 2023, and December 20, 2023.

**2. Turnover of products and/services as a percentage of turnover from all products/service that carry information about:**

As a percentage to total turnover	
Environmental and social parameters relevant to the product	
Safe and responsible usage	Not Applicable
Recycling and/or safe disposal	

Note: The Company specializes in asset management services, creating Scheme Information Documents (SID) and Key Information Memorandums (KIM) that provide detailed information about the mutual fund schemes it launches as per SEBI Regulations and guidelines from time to time. Furthermore, the Company complies with all disclosure requirements outlined by SEBI and AMFI. Its services are devoid of any environmental or social ramifications.

**3. Number of consumer complaints in respect of the following:**

	Current FY 2025-26		Remarks	Previous FY 2024-25		Remarks
	Received during the year	Pending resolution at end of year		Received during the year	Pending resolution at end of year	
Data privacy	0	0	Nil	0	0	Nil
Advertising	0	0	Nil	0	0	Nil
Cyber-security	0	0	Nil	0	0	Nil
Delivery of essential services	0	0	Nil	0	0	Nil
Restrictive Trade Practices	0	0	Nil	0	0	Nil
Unfair Trade Practices	0	0	Nil	0	0	Nil
Consumer complaints	104	67	Includes investor complaints and consumer cases; all pending matters pertain to consumer cases.	114	45	Includes investor complaints and consumer cases; all pending matters pertain to consumer cases.

Notes: 1. FY 2025-26: Of the 62 consumer cases reported, 17 were newly added during the year.

2. FY 2024-25: Of the 64 consumer cases reported, 14 were newly added during the year.

**4. Details of instances of product recalls on account of safety issues:**

	Number	Reasons for recall
Voluntary recalls		
Forced recalls		Not Applicable

**5. Does the entity have a framework/policy on cyber security and risks related to data privacy? (Yes/No) If available, provide a web-link of the policy.**

Yes. UTI Asset Management Company Limited has established a comprehensive framework to manage cybersecurity, information security, and data privacy risks across its operations. The Company has adopted a Board-approved Policy on Privacy and Security of Information, which is publicly available on the Company’s website:

<https://www.utimf.com/disclaimer/privacy-policy>

In addition to the public policy, the Company has implemented several internal policies and frameworks that are accessible to employees through the Company’s intranet. These include:

Policy/Framework	Key Objective
Information Security Policy	Establishes controls for safeguarding information assets and maintaining confidentiality, integrity, and availability of data.
Cyber Security and Cyber Resilience Policy	Strengthens cyber resilience through risk monitoring, incident management, and business continuity measures.
Information and Cyber Security Policy	Provides guidelines for secure handling, processing, storage, and protection of information systems and digital assets.

These policies collectively aim to protect the Company’s information assets from unauthorised access, misuse, disclosure, disruption, modification, or destruction, while ensuring compliance with applicable legal, regulatory, and contractual obligations. The framework is designed to support secure business operations across all locations and functions.

The Company has also established governance mechanisms for oversight of cybersecurity and data privacy risks. Cybersecurity-related risks, controls, and mitigation measures are periodically reviewed by the Technology Advisory Committee, Information Security Executive Committee, and the Risk Management Committees of both the AMC and Trustee. As part of the enterprise risk management process, the Company regularly assesses emerging cyber threats and risk events, evaluates potential impacts, and implements appropriate preventive and corrective controls to strengthen cyber resilience and operational security.

**6. Provide details of any corrective actions taken or underway on issues relating to advertising, and delivery of essential services; cyber security and data privacy of customers; re-occurrence of instances of product recalls; penalty/action taken by regulatory authorities on safety of products/services.**

There have been no cases on any issues relating to advertising and delivery of essential services cybersecurity, and data privacy, instances of product recalls of customers during the financial year 2025-26.

UTI AMC Limited is undertaking a comprehensive review of its existing policies, processes, and technology systems to align with the requirements of the Digital Personal Data Protection (DPDP) Act and the associated rules prescribed by the Government of India. The objective of this exercise is to strengthen the organisation’s data privacy and protection framework across all business functions. As part of the initiative, the company is assessing how personally identifiable information (PII) is collected, stored, processed, accessed, shared, and retained within the organisation.

The review also covers third-party service providers and data processors that handle investor, vendor or employee data on behalf of the organisation. Enhanced governance mechanisms, role-based access controls, monitoring systems, and data-sharing protocols are being evaluated and implemented to minimise the risk of unauthorised access or misuse of sensitive personal data. In addition, the initiative aims to improve transparency, accountability, and regulatory compliance while ensuring that appropriate safeguards are maintained throughout the data lifecycle. These measures will help strengthen customer trust, improve operational resilience, and ensure adherence to evolving data protection standards in India.

**7. Provide the following information relating to data breaches:**

- a. **Number of instances of data breaches:** Nil
- b. **Percentage of data breaches involving personally identifiable information of customers:** Nil
- c. **Impact, if any, of the data breaches:** Nil

**Leadership Indicators**

**1. Channels/platforms where information on products and services of the entity can be accessed (provide web link, if available).**

Information relating to the Company’s products and services is made accessible through multiple channels, including the Company’s website, call centres, B2B and B2C applications, and SMS and email communications, as detailed below. In addition, the Company’s support team assists customers in locating the nearest UTI Financial Centre (UFC), where they can receive personalised assistance and detailed guidance on various services and schemes, thereby enhancing the overall customer experience and satisfaction.

Platform	Details
Website of the Company	<a href="http://www.utimf.com">www.utimf.com</a>
Contact Centre	Toll-free number 1800-266-1230 (8 am to 8 pm, Toll-free self-service with IVR)
SMS Service	SMS to 5676756 to receive a call back
Email	<a href="mailto:service@uti.co.in">service@uti.co.in</a>
WhatsApp number	7208081230
Missed Call numbers	7208085692 / 8655097225 / 8655019940
UTI MF Branches (UFCs)	<a href="https://www.utimf.com/help-and-support/locate-us">https://www.utimf.com/help-and-support/locate-us</a>
Official point of acceptance	<a href="https://www.utimf.com/help-and-support/locate-us">https://www.utimf.com/help-and-support/locate-us</a>

- **UTI MF App** – IOS/Android
- **Buddy App**

Detailed scheme-level information for UTI AMC’s offerings is also available on the website.

Information	Link
Statutory disclosures related to mutual fund schemes and business	<a href="https://www.utimf.com/statutory-disclosures">https://www.utimf.com/statutory-disclosures</a>
Media-related disclosures	<a href="https://www.utimf.com/media">https://www.utimf.com/media</a>
Disclosures related to risk metrics, investment purpose, and horizon, exit load, etc.	<a href="https://www.utimf.com/mutual-funds">https://www.utimf.com/mutual-funds</a>
Downloadable documents, such as product guides and standalone scheme presentations, on each scheme page, providing comprehensive information about the schemes	<a href="https://www.utimf.com/mutual-funds">https://www.utimf.com/mutual-funds</a>

**Buddy QR Code**



**UTIMF App & Web QR Code**



**2. Steps taken to inform and educate consumers about safe and responsible usage of products and/or services.**

UTI Asset Management Company Limited undertakes various initiatives to promote investor awareness, financial literacy, and responsible investing practices. Through its flagship financial literacy initiative, UTI Swatantra, launched in 2009, the Company aims to empower individuals with the knowledge and awareness required to make informed financial decisions and achieve long-term wealth creation goals.

The initiative focuses on educating existing and prospective investors about mutual funds, investment planning, risk-return considerations, and the suitability of different investment products for varying investor needs and risk profiles. To support informed decision-making, the Company adopts targeted communication strategies tailored to different investor categories and investment preferences.

Investor awareness and educational content are disseminated through multiple communication channels, including the Company’s website, social media platforms, paid media campaigns, emailers, SMS, and WhatsApp communications. Information is shared in diverse and accessible formats such as television and print advertisements, audio-visual content, infographics, listicles, articles, GIFs, and other simplified educational materials to improve investor understanding and outreach.

In addition, the Company places strong emphasis on transparency and responsible disclosure practices. UTI AMC complies with applicable disclosure requirements and product labelling norms prescribed by SEBI and AMFI, including the communication of scheme-specific risk levels through Riskometers. Monthly scheme-wise Riskometer disclosures are published on the Company’s website and are promptly updated as required, with an addendum issued accordingly, to reflect any material changes in scheme risk profiles. Relevant product literature and scheme-related documents also include Riskometer information to help investors better understand the level of risk associated with each product before making investment decisions.

Through these initiatives, the Company seeks to strengthen investor awareness, encourage responsible investing behaviour, and enable consumers to make well-informed financial choices aligned with their investment objectives and risk appetite.

**3. Mechanisms in place to inform consumers of any risk of disruption/discontinuation of essential services.**

UTI AMC has established mechanisms to ensure timely and transparent communication with consumers in the event of any disruption or discontinuation of essential services. The Company maintains a robust stakeholder engagement

framework deeply integrated with its Disaster Recovery (DR) and Business Continuity Plan (BCP) architecture, ensuring continuity of operations, timely recovery of systems, and effective management of service disruptions.

In the event of a disruption, the Company acts as a proactive source of truth, leveraging a crisis communication strategy spanning digital platforms (Web, App, Social Media, SMS/Email) and its physical branch network to provide real-time updates. By synchronizing Contact Center intelligence with incident response timelines, investors are provided with accurate Estimated Resolution Times (ERTs) and seamless redirection to alternative service channels, ensuring that investor trust and brand reliability remain uncompromised.

**4. Does the entity display product information on the product over and above what is mandated as per local laws? (Yes/No/Not Applicable) If yes, provide details in brief.**

Yes. Adhering to a policy of maximum transparency, the Company ensures that all regulatory disclosures meet the highest SEBI and AMFI standards. In addition to mandated requirements, the Company prepares comprehensive Scheme Information Documents (SIDs), Key Information Memorandums (KIMs), fact sheets, and product literature for its mutual fund schemes, providing investors with detailed information on product features, investment objectives, risk profiles, applicable charges, and other relevant disclosures to support informed investment decisions. These materials are strategically hosted across the Company’s website, mobile applications, emails, and other investor communication platforms to ensure easy accessibility to all stakeholders.

**Did your entity carry out any survey regarding consumer satisfaction relating to the major products/services of the entity, significant locations of operation of the entity or the entity as a whole? (Yes/No)**

Yes. The Company maintains a robust voice-of-customer framework, actively capturing feedback across all digital and physical touchpoints. Complaints and grievances are subjected to rigorous root cause analysis to institutionalize service quality enhancements and address recurring concerns.

Following every interaction, the Company deploys Customer Satisfaction (CSAT) surveys through its contact centre and monitors the Net Promoter Score (NPS) as a core metric of customer loyalty and service quality. In FY 2025–26, the Company achieved a CSAT of 97%. A closed-loop feedback system ensures that low-rated interactions are proactively addressed to secure actionable insights for continuous improvement. Additionally, a dedicated mechanism for submitting feedback and suggestions is available on the Company’s website, supporting continuous engagement and service enhancement initiatives.

**B S R & Co. LLP**  
Chartered Accountants

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**Independent Practitioner’s Reasonable Assurance Report  
To the Board of Directors of UTI Asset Management Company Limited**

**Assurance report on the sustainability disclosures in the Business Responsibility and Sustainability Reporting (‘BRSR’)**

Assurance report on the sustainability disclosures in the Business Responsibility and Sustainability Reporting Core Format as per Securities Exchange Board of India (‘SEBI’) Master Circular number SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated 30 January 2026 (‘Identified Sustainability Information’ or ‘ISI’) of UTI Asset Management Company Limited (the ‘Company’) for the period from 1 April 2025 to 31 March 2026. ISI is included in the Business Responsibility and Sustainability Reporting of the Company for the period from 1 April 2025 to 31 March 2026.

**Opinion**

We have performed a reasonable assurance engagement on whether the Company’s sustainability disclosures in the BRSR Core Format (refer Appendix 1 of this report) for the period from 1 April 2025 to 31 March 2026 have been prepared in accordance with the Reporting Criteria (refer table below).

ISI subject to assurance	Period subject to assurance	Reference Section in the Annual Report	Reporting Criteria
BRSR Core (refer Appendix 1)	From 1 April 2025 to 31 March 2026	‘Business Responsibility and Sustainability Report’ section of Annual Report for FY 2025-26	<ul style="list-style-type: none"> <li>- Regulation 34(2)(f) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (‘SEBI LODR’)</li> <li>- Master Circular for compliance with the provisions of the SEBI LODR by listed entities, dated 30 January 2026 (‘Master Circular’) prescribing <ul style="list-style-type: none"> <li>▪ Format of the BRSR</li> <li>▪ Guidance notes for BRSR format</li> </ul> </li> <li>- Greenhouse Gas (‘GHG’) Protocol (A Corporate Accounting and Reporting Standard) (Revised) developed by World Resources Institute (‘WRI’) / World Business Council for Sustainable Development (‘WBCSD’)</li> <li>- Updates issued by SEBI from time to time</li> </ul>

This engagement was conducted by a multidisciplinary team including assurance practitioners, engineers and environmental and social professionals.

B S R & Co. (a partnership firm with Registration No. BA61223) converted into B S R & Co. LLP (a Limited Liability Partnership with LLP Registration No. AAB-8181) with effect from October 14, 2013

Registered Office:  
14th Floor, Central B Wing and North C Wing, Nesco IT Park 4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400063

**B S R & Co. LLP**

In our opinion, the Company's Identified Sustainability Information in the BRSR section of the Annual Report for the period from 1 April 2025 to 31 March 2026, is prepared, in all material respects, in accordance with the Reporting Criteria.

**Basis for opinion**

We conducted our engagement in accordance with Standard on Sustainability Assurance Engagements (SSAE) 3000, *Assurance Engagements on Sustainability Information* issued by the Sustainability Reporting Standards Board of the Institute of Chartered Accountants of India (the 'ICAI'). Our responsibilities under those standards are further described in the 'Our responsibilities' section of our report.

We have complied with the independence and other ethical requirements of the Code of Ethics issued by the ICAI.

Our firm applies Standard on Quality Control Management ('SQC') 1, *Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements*, issued by the ICAI. This standard requires the firm to design, implement and operate a system of quality management, including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Other information**

Management and the Board of Directors are responsible for the other information. The other information comprises the information included in the Company's Annual Report (but does not include the BRSR Core and assurance report thereon). The Company's Annual Report is expected to be made available to us after the date of this assurance report.

Our reasonable assurance on the BRSR Core does not cover the other information and we are not expressing any form of assurance conclusion thereon.

In connection with our assurance on the BRSR Core, our responsibility is to read the other information identified above when it becomes available, and in doing so, consider whether other information is materially inconsistent with the BRSR Core, or our knowledge obtained in the assurance, or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to Those Charged With Governance and describe actions applicable under the applicable laws and regulations.

**Other matter**

The BRSR for the period from 1 April 2024 to 31 March 2025 has been subjected to a limited assurance engagement, and our conclusion thereon has been expressed vide our report dated 1 July 2025. Accordingly, we do not express any further opinion or assurance on such information in this report.

Our opinion is not modified in respect of this matter.

**Intended use or purpose**

ISI and our reasonable assurance report are intended for users who have reasonable knowledge of the BRSR attributes, the Reporting Criteria and ISI and who have read the information in ISI with reasonable diligence and understand that ISI is prepared and assured at appropriate levels of materiality.

Our opinion is not modified in respect of this matter.

**B S R & Co. LLP**
**Management's responsibilities for ISI**

Management of the Company acknowledge and understand their responsibility for:

- designing, implementing and maintaining internal controls relevant to the preparation of ISI so that it is free from material misstatement, whether due to fraud or error;
- selecting or establishing suitable criteria for preparing ISI, taking into account applicable laws and regulations, if any, related to reporting on ISI, identification of key aspects, engagement with stakeholders, content, preparation and presentation of ISI in accordance with the Reporting Criteria; disclosure of the applicable criteria used for preparation of ISI in the Annual report;
- preparing / fairly stating / properly calculating ISI in accordance with the Reporting Criteria;
- ensuring the reporting criteria is available for the intended users with relevant explanation;
- establishing targets, goals and other performance measures, and implementing actions to achieve such targets, goals and performance measures;
- providing the details of management personnel who takes ownership of ISI disclosed in the Annual Report;
- ensuring compliance with law, regulation or applicable contracts;
- making judgements and estimates that are reasonable in the circumstances;
- identifying and describing any inherent limitations in the measurement or evaluation of information covered by assurance in accordance with the reporting criteria;
- preventing and detecting fraud;
- selecting the content of ISI, including identifying and engaging with intended users to understand their information needs;
- informing us of other information that will be included with ISI; and
- supervision of other staff involved in the preparation of ISI.

Those Charged With Governance are responsible for overseeing the reporting process for the Company's ISI.

**Inherent limitations**

The preparation of the Company's BRSR information requires management to establish or interpret the criteria, make determinations about the relevancy of information to be included, and make estimates and assumptions that affect the reported information.

Measurement of certain amounts and BRSR Core metrics, some of which are estimates, is subject to substantial inherent measurement uncertainty, for example, GHG emissions, water footprint, energy footprint. Obtaining sufficient appropriate evidence to support our opinion does not reduce the uncertainty in the amounts and metrics.

The absence of a significant body of established practice on which to draw to evaluate and measure non-financial information allows for different, but acceptable, measures and measurement techniques and can affect comparability between entities.

**B S R & Co. LLP**

**Our responsibilities**

We are responsible for:

- Planning and performing the engagement to obtain reasonable assurance on the BRSR Core disclosures free from material misstatement, whether due to fraud or error, in accordance with the Reporting Criteria in line with the section above.
- Forming an independent opinion, based on the procedures we have performed and the evidence we have obtained, and
- Reporting our reasonable assurance opinion to the Board of Directors of the Company.

*Summary of the work we performed as the basis for our opinion*

We exercised professional judgement and maintained professional skepticism throughout the engagement. We designed and performed our procedures to obtain evidence that is sufficient and appropriate to provide a basis for our reasonable assurance opinion.

The nature, timing, and extent of the procedures selected depended on our judgement, including an assessment of the risks of material misstatement of the information that covered by reasonable assurance, whether due to fraud or error. We identified and assessed the risks of material misstatement through understanding the information that covered by reasonable assurance and the engagement circumstances. We also obtained an understanding of the internal control relevant to the information covered by reasonable assurance in order to design procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal controls. In carrying out our engagement, we:

- assessed the suitability of the Reporting Criteria used by the company in preparing the information covered by reasonable assurance;
- evaluated the appropriateness of reporting policies, quantification methods and models used in the preparation of the information covered by reasonable assurance and the reasonableness of estimates made by the company; and
- evaluated the overall presentation of the information covered by reasonable assurance.

**Exclusions**

Our assurance scope excludes the following and therefore we will not express an opinion on the same:

- Any form of review of the commercial merits, technical feasibility, accuracy of claims, compliance with applicable legislations. We have not verified any of the judgements in relation to commercial risks associated with the business activities.
- Operations of the Company other than those under Reporting Boundary set out in the Section A: General Disclosures 13 of “Business Responsibility and Sustainability Report” section of the Annual Report (Scope of Assurance)
- The Company’s statements that describe the strategy, progress on goals (other than those listed under the scope of assurance, as mentioned above), expression of opinion, claims, belief, aspiration, expectation, aim to future intention provided by the Company, and assertions related to Intellectual Property Rights and other competitive issues.
- Aspects of the BRSR and the data / information (qualitative or quantitative) other than ISI.

**B S R & Co. LLP**

- Data and information outside the defined reporting period i.e., from 1 April 2025 to 31 March 2026.

For **B S R & Co. LLP**

Chartered Accountants

Firm’s Registration No.:101248W/W-100022

Sameer  
Hirachand  
Mota

Digitally signed  
by Sameer  
Hirachand Mota  
Date: 2026.06.19  
17:33:42 +05'30'

**Sameer Mota**

Partner

Membership No.: 109928

UDIN: 26109928ZNPRVY4072

Mumbai  
19 June 2026

**Appendix – 1**

**BRSR Core attributes**

<b>BRSR Indicators</b>	<b>Description of indicator</b>	<b>Level of Assurance</b>
Principle 1 E8	Number of days of accounts payable	Reasonable
Principle 1 E9	Concentration of purchases & sales done with trading houses, dealers, & related parties, loans & advances & investments with related parties	Reasonable
Principle 3 E1c	Spending on measures towards well-being of employees & workers – cost incurred as a % of total revenue of the Company	Reasonable
Principle 3 E11	Details of safety related incidents including lost time injury frequency rate, recordable work-related injuries, no. of fatalities	Reasonable
Principle 5 E3b	Gross wages paid to females as % of wages paid	Reasonable
Principle 5 E7	Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act, 2013, including complaints reported, complaints as a % of female employees, & complaints upheld	Reasonable
Principle 6 E1	Details of total energy consumption (in Joules or multiples) & energy intensity	Reasonable
Principle 6 E3	Provide details of following disclosures related to water: water withdrawal by source, volume of water consumption, water intensity metrics	Reasonable
Principle 6 E4	Provide following details of water discharged: water discharge by destination & level of treatment	Reasonable
Principle 6 E7	Provide details of greenhouse gas emissions (Scope 1 & Scope 2 emissions) & its intensity	Reasonable
Principle 6 E9	Provide details related to waste management by the entity; Provide details related to waste recovered through recycling, re-using or other recovery operations	Reasonable
Principle 8 E4	Input material sourced from following sources as % of total purchases – Directly sourced from MSMEs/ small producers & from within India	Reasonable
Principle 8 E5	Job creation in smaller towns	Reasonable
Principle 9 E7	Instances involving loss/breach of data of customers as a percentage of total data breaches or cyber security events	Reasonable