

| SCHEME SUMMARY DOCUMENT | | |
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| 1 | Fund Name | UTI - Credit Risk Fund. |
| 2 | Option Names (Regular & Direct) | Regular Plan-Quarterly Reinvestment of IDCW, Regular Plan-Quarterly Payout of IDCW, Regular Plan-Monthly Reinvestment of IDCW, Regular Plan-Monthly Payout of IDCW, Regular Plan-Half-yearly Reinvestment of IDCW, Regular Plan-Half-yearly Payout of IDCW, Regular Plan-Growth, Regular Plan-Flexi Reinvestment of IDCW, Regular Plan-Flexi Payout of IDCW, Regular Plan-Annual Reinvestment of IDCW, Regular Plan-Annual Payout of IDCW, Direct Plan-Monthly Reinvestment of IDCW, Direct Plan-Monthly Payout of IDCW, Direct Plan-Flexi Reinvestment of IDCW, Direct Plan-Flexi Payout of IDCW, Direct Plan-Half-yearly Reinvestment of IDCW, Direct Plan-Half-yearly Payout of IDCW, Direct Plan-Annual Reinvestment of IDCW, Direct Plan-Annual Payout of IDCW, Direct Plan-Growth, Direct Plan-Quarterly Reinvestment of IDCW, Direct Plan-Quarterly Payout of IDCW, Regular Plan-Monthly Reinvestment of IDCW, Regular Plan-Monthly Payout of IDCW, Regular Plan-Half-yearly Reinvestment of IDCW, Regular Plan-Half-yearly Payout of IDCW, Regular Plan-Growth, Regular Plan-Flexi Reinvestment of IDCW, Regular Plan-Flexi Payout of IDCW, Regular Plan-Quarterly Reinvestment of IDCW, Regular Plan-Quarterly Payout of IDCW, Direct Plan-Monthly Reinvestment of IDCW, Direct Plan-Monthly Payout of IDCW, Direct Plan-Flexi Reinvestment of IDCW, Direct Plan-Flexi Payout of IDCW, Direct Plan-Half-yearly Reinvestment of IDCW, Direct Plan-Half-yearly Payout of IDCW, Direct Plan-Annual Reinvestment of IDCW, Direct Plan-Annual Payout of IDCW, Direct Plan-Growth, Direct Plan-Quarterly Reinvestment of IDCW, Direct Plan-Quarterly Payout of IDCW, Regular Plan-Annual Reinvestment of IDCW, Regular Plan-Annual Payout of IDCW, |
| 3 | Fund Type | An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High interest rate risk and Relatively High Credit Risk (C-III) |
| 4 | Riskometer (At the time of Launch) | Moderately High |
| 5 | Riskometer (as on Date) | Moderately High |
| 6 | Category as Per SEBI Categorization Circular | Debt - Credit Risk Fund |
| 7 | Potential Risk Class (as on date) | Relatively High interest rate risk and Relatively High Credit Risk (C-III) |
| 8 | Description, Objective of the scheme | The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns. |
| 9 | Stated Asset Allocation | Debt instruments (including securitised debt)*: 65-100% (Low to Medium) Money market instruments (including Triparty Repos on Government Securities or treasury bill & Repo): 0-35% (Low) Units issued by REITs & InvITs: 0-10% (Medium to High) *Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio |
| 10 | Face Value | 10 |
| 11 | NFO Open Date | Not Available |
| 12 | NFO Close date | Not Available |
| 13 | Allotment Date | 19-Nov-2012 |
| 14 | Reopen Date | Not Available |
| 15 | Maturity Date (For closed-end funds) | Not Applicable |
| 16 | Benchmark (Tier 1) | CRISIL Credit Risk Debt C-II Index |
| 17 | Benchmark (Tier 2) | Not Applicable |
| 18 | Fund Manager Name | Mr. Ritesh Nambiar FM 1, Mr. Deepesh Agarwal FM 2, Not Applicable FM 3, Not Applicable FM 4 |
| 19 | Fund Manager Type (Primary/Comanage/Description) | Primary FM 1, Co managed (Overseas) FM 2, Not Applicable FM 3, Not Applicable FM 4 |
| 20 | Fund Manager From Date | 01/06/2015 FM 1, 02/05/2022 FM 2, Not Applicable FM 3, Not Applicable FM 4 |
| 21 | Annual Expense (Stated maximum) | Regular 1.64, Direct 0.90 |
| 22 | Exit Load (if applicable) | For subscriptions received w.e.f. October 1st, 2021 applicable Exit load: Redemption / Switch out within 12 months from the date of allotment – (i) NIL for upto 10% of the allotted Units (ii) 1.00 % for beyond 10% of the allotted Units. |
| 23 | Custodian | Stock Holding Corporation of India |
| 24 | Auditor | S. R. Batliboi & Co. LLP. |
| 25 | Registrar | KFin Technologies Limited |
| 26 | RTA Code (To be phased out) | COSQR-Regular Plan-Quarterly Reinvestment of IDCW, COSQD-Regular Plan-Quarterly Payout of IDCW, COSMR-Regular Plan-Monthly Reinvestment of IDCW, COSMD-Regular Plan-Monthly Payout of IDCW, COSHR-Regular Plan-Half-yearly Reinvestment of IDCW, COSHD-Regular Plan-Half-yearly Payout of IDCW, COSGG-Regular Plan-Growth, COSFR-Regular Plan-Flexi Reinvestment of IDCW, COSFD-Regular Plan-Flexi Payout of IDCW, COSAR-Regular Plan-Annual Reinvestment of IDCW, COSAD-Regular Plan-Annual Payout of IDCW, COS6R-Direct Plan-Monthly Reinvestment of IDCW, COS6D-Direct Plan-Monthly Payout of IDCW, COS5R-Direct Plan-Flexi Reinvestment of IDCW, COS5D-Direct Plan-Flexi Payout of IDCW, COS4R-Direct Plan-Half-yearly Reinvestment of IDCW, COS4D-Direct Plan-Half-yearly Payout of IDCW, COS3R-Direct Plan-Annual Reinvestment of IDCW, COS3D-Direct Plan-Annual Payout of IDCW, COS2G-Direct Plan-Growth, COS1R-Direct Plan-Quarterly Reinvestment of IDCW, COS1D-Direct Plan-Quarterly Payout of IDCW, COMDR-Regular Plan-Monthly Reinvestment of IDCW, COMDD-Regular Plan-Monthly Payout of IDCW, COHDR-Regular Plan-Half-yearly Reinvestment of IDCW, COHDD-Regular Plan-Half-yearly Payout of IDCW, COGPG-Regular Plan-Growth, COFDR-Regular Plan-Flexi Reinvestment of IDCW, COFDD-Regular Plan-Flexi Payout of IDCW, CODPR-Regular Plan-Quarterly Reinvestment of IDCW, CODPD-Regular Plan-Quarterly Payout of IDCW, COD6R-Direct Plan-Monthly Reinvestment of IDCW, COD6D-Direct Plan-Monthly Payout of IDCW, COD5R-Direct Plan-Flexi Reinvestment of IDCW, COD5D-Direct Plan-Flexi Payout of IDCW, COD4R-Direct Plan-Half-yearly Reinvestment of IDCW, COD4D-Direct Plan-Half-yearly Payout of IDCW, COD3R-Direct Plan-Annual Reinvestment of IDCW, COD3D-Direct Plan-Annual Payout of IDCW, COD2G-Direct Plan-Growth, COD1R-Direct Plan-Quarterly Reinvestment of IDCW, COD1D-Direct Plan-Quarterly Payout of IDCW, COADR-Regular Plan-Annual Reinvestment of IDCW, COADD-Regular Plan-Annual Payout of IDCW, |
| 27 | Listing Details | Not Listed |
| 28 | ISINs | Regular Plan-Quarterly Reinvestment of IDCW-INF789F1AMU0, Regular Plan-Quarterly Payout of IDCW-INF789F1AMT2, Regular Plan-Monthly Reinvestment of IDCW-INF789F1AND4, Regular Plan-Monthly Payout of IDCW-INF789F1ANC6, Regular Plan-Half-yearly Reinvestment of IDCW-INF789F1AMZ9, Regular Plan-Half-yearly Payout of IDCW-INF789F1AMY2, Regular Plan-Growth-INF789F1AMV8, Regular Plan-Flexi Reinvestment of IDCW-INF789F1ANB8, Regular Plan-Flexi Payout of IDCW-INF789F1ANA0, Regular Plan-Annual Reinvestment of IDCW-INF789F1AMX4, Regular Plan-Annual Payout of IDCW-INF789F1AMW6, Direct Plan-Monthly Reinvestment of IDCW-INF789F1AMS4, Direct Plan-Monthly Payout of IDCW-INF789F1AMR6, Direct Plan-Flexi Reinvestment of IDCW-INF789F1AMQ8, Direct Plan-Flexi Payout of IDCW-INF789F1AMP0, Direct Plan-Half-yearly Reinvestment of IDCW-INF789F1AMO3, Direct Plan-Half-yearly Payout of IDCW-INF789F1AMN5, Direct Plan-Annual Reinvestment of IDCW-INF789F1AMM7, Direct Plan-Annual Payout of IDCW-INF789F1AML9, Direct Plan-Growth-INF789F1AMK1, Direct Plan-Quarterly Reinvestment of IDCW-INF789F1AMJ3, Direct Plan-Quarterly Payout of IDCW-INF789F1AMIS, Regular Plan-Monthly Reinvestment of IDCW-INF789F1T96, Regular Plan-Monthly Payout of IDCW-INF789F1T88, Regular Plan-Half-yearly Reinvestment of IDCW-INF789F1V52, Regular Plan-Half-yearly Payout of IDCW-INF789F1V45, Regular Plan-Growth-INF789F01QZ1, Regular Plan-Flexi |

| Fields | | SCHEME SUMMARY DOCUMENT |
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| | | Reinvestment of IDCW-INF789FA1V94, Regular Plan-Flexi Payout of IDCW-INF789FA1V86, Regular Plan-Quarterly Reinvestment of IDCW-INF789F01R80, Regular Plan-Quarterly Payout of IDCW-INF789F01RA2, Direct Plan-Monthly Reinvestment of IDCW-INF789FB1U10, Direct Plan-Monthly Payout of IDCW-INF789FB1U02, Direct Plan-Flexi Reinvestment of IDCW-INF789FB1U51, Direct Plan-Flexi Payout of IDCW-INF789FB1U44, Direct Plan-Half-yearly Reinvestment of IDCW-INF789FA1W10, Direct Plan-Half-yearly Payout of IDCW-INF789FA1W02, Direct Plan-Annual Reinvestment of IDCW-INF789FB1U36, Direct Plan-Annual Payout of IDCW-INF789FB1U28, Direct Plan-Growth-INF789F01YB6, Direct Plan-Quarterly Reinvestment of IDCW-INF789F01YD2, Direct Plan-Quarterly Payout of IDCW-INF789F01YC4, Regular Plan-Annual Reinvestment of IDCW-INF789FA1V78, Regular Plan-Annual Payout of IDCW-INF789FA1V60, |
| 29 | AMFI Codes (To be phased out) | 133344-Regular Plan - Annual IDCW;135290-Direct Plan - Annual IDCW;136302-Direct Plan - Flexi IDCW;120764-Direct Plan - Growth Option;135418-Direct Plan - Half-Yearly IDCW;120765-Direct Plan - Quarterly IDCW;131419-Direct Plan - Monthly IDCW;135051-Regular Plan - Flexi IDCW;117981-Regular Plan - Growth Option;135419-Regular Plan - Half-Yearly IDCW;117982-Regular Plan - Quarterly IDCW;131418-Regular Plan - Monthly IDCW |
| 30 | SEBI Codes | UTIM/O/D/CRF/12/06/0053 |
| 31 | Minimum Application Amount | Regular Plan-Quarterly Reinvestment of IDCW- Rs.5000, Regular Plan-Quarterly Payout of IDCW- Rs.5000, Regular Plan-Monthly Reinvestment of IDCW- Rs.5000, Regular Plan-Monthly Payout of IDCW- Rs.5000, Regular Plan-Half-yearly Reinvestment of IDCW- Rs.5000, Regular Plan-Half-yearly Payout of IDCW- Rs.5000, Regular Plan-Flexi Reinvestment of IDCW- Rs.5000, Regular Plan-Flexi Payout of IDCW- Rs.5000, Regular Plan-Annual Reinvestment of IDCW- Rs.5000, Regular Plan-Annual Payout of IDCW- Rs.5000, Direct Plan-Monthly Reinvestment of IDCW- Rs.5000, Direct Plan-Monthly Payout of IDCW- Rs.5000, Direct Plan-Flexi Reinvestment of IDCW- Rs.5000, Direct Plan-Flexi Payout of IDCW- Rs.5000, Direct Plan-Half-yearly Reinvestment of IDCW- Rs.5000, Direct Plan-Half-yearly Payout of IDCW- Rs.5000, Direct Plan-Annual Reinvestment of IDCW- Rs.5000, Direct Plan-Annual Payout of IDCW- Rs.5000, Direct Plan-Quarterly Reinvestment of IDCW- Rs.5000, Direct Plan-Quarterly Payout of IDCW- Rs.5000, Regular Plan-Monthly Reinvestment of IDCW- Rs.20000, Regular Plan-Monthly Payout of IDCW- Rs.20000, Regular Plan-Half-yearly Reinvestment of IDCW- Rs.20000, Regular Plan-Half-yearly Payout of IDCW- Rs.20000, Regular Plan-Growth- Rs.500, Regular Plan-Flexi Reinvestment of IDCW- Rs.20000, Regular Plan-Flexi Payout of IDCW- Rs.20000, Regular Plan-Quarterly Reinvestment of IDCW- Rs.20000, Regular Plan-Quarterly Payout of IDCW- Rs.20000, Direct Plan-Monthly Reinvestment of IDCW- Rs.20000, Direct Plan-Monthly Payout of IDCW- Rs.20000, Direct Plan-Flexi Reinvestment of IDCW- Rs.20000, Direct Plan-Flexi Payout of IDCW- Rs.20000, Direct Plan-Half-yearly Reinvestment of IDCW- Rs.20000, Direct Plan-Half-yearly Payout of IDCW- Rs.20000, Direct Plan-Annual Reinvestment of IDCW- Rs.20000, Direct Plan-Annual Payout of IDCW- Rs.20000, Direct Plan-Growth- Rs.500, Direct Plan-Quarterly Reinvestment of IDCW- Rs.20000, Direct Plan-Quarterly Payout of IDCW- Rs.20000, Regular Plan-Annual Reinvestment of IDCW- Rs.20000, Regular Plan-Annual Payout of IDCW- Rs.20000, |
| 32 | Minimum Application Amount in multiples of Rs. | 1 |
| 33 | Minimum Additional Amount | Regular Plan-Quarterly Reinvestment of IDCW-Rs.500, Regular Plan-Quarterly Payout of IDCW-Rs.500, Regular Plan-Monthly Reinvestment of IDCW-Rs.500, Regular Plan-Monthly Payout of IDCW-Rs.500, Regular Plan-Half-yearly Reinvestment of IDCW-Rs.500, Regular Plan-Half-yearly Payout of IDCW-Rs.500, Regular Plan-Growth-Rs.500, Regular Plan-Flexi Reinvestment of IDCW-Rs.500, Regular Plan-Flexi Payout of IDCW-Rs.500, Regular Plan-Annual Reinvestment of IDCW-Rs.500, Regular Plan-Annual Payout of IDCW-Rs.500, Direct Plan-Monthly Reinvestment of IDCW-Rs.500, Direct Plan-Monthly Payout of IDCW-Rs.500, Direct Plan-Flexi Reinvestment of IDCW-Rs.500, Direct Plan-Flexi Payout of IDCW-Rs.500, Direct Plan-Half-yearly Reinvestment of IDCW-Rs.500, Direct Plan-Half-yearly Payout of IDCW-Rs.500, Direct Plan-Annual Reinvestment of IDCW-Rs.500, Direct Plan-Annual Payout of IDCW-Rs.500, Direct Plan-Quarterly Reinvestment of IDCW-Rs.500, Direct Plan-Quarterly Payout of IDCW-Rs.500, Regular Plan-Monthly Reinvestment of IDCW-Rs.500, Regular Plan-Monthly Payout of IDCW-Rs.500, Regular Plan-Half-yearly Reinvestment of IDCW-Rs.500, Regular Plan-Half-yearly Payout of IDCW-Rs.500, Regular Plan-Growth-Rs.500, Regular Plan-Flexi Reinvestment of IDCW-Rs.500, Regular Plan-Flexi Payout of IDCW-Rs.500, Regular Plan-Quarterly Reinvestment of IDCW-Rs.500, Regular Plan-Quarterly Payout of IDCW-Rs.500, Direct Plan-Monthly Reinvestment of IDCW-Rs.500, Direct Plan-Monthly Payout of IDCW-Rs.500, Direct Plan-Flexi Reinvestment of IDCW-Rs.500, Direct Plan-Flexi Payout of IDCW-Rs.500, Direct Plan-Half-yearly Reinvestment of IDCW-Rs.500, Direct Plan-Half-yearly Payout of IDCW-Rs.500, Direct Plan-Annual Reinvestment of IDCW-Rs.500, Direct Plan-Annual Payout of IDCW-Rs.500, Direct Plan-Growth-Rs.500, Direct Plan-Quarterly Reinvestment of IDCW-Rs.500, Direct Plan-Quarterly Payout of IDCW-Rs.500, Regular Plan-Annual Reinvestment of IDCW-Rs.500, Regular Plan-Annual Payout of IDCW-Rs.500, |
| 34 | Minimum Additional Amount in multiples of Rs. | 1 |
| 35 | Minimum Redemption Amount in Rs. | Regular Plan-Quarterly Reinvestment of IDCW-Rs.500, Regular Plan-Quarterly Payout of IDCW-Rs.500, Regular Plan-Monthly Reinvestment of IDCW-Rs.500, Regular Plan-Monthly Payout of IDCW-Rs.500, Regular Plan-Half-yearly Reinvestment of IDCW-Rs.500, Regular Plan-Half-yearly Payout of IDCW-Rs.500, Regular Plan-Growth-Rs.500, Regular Plan-Flexi Reinvestment of IDCW-Rs.500, Regular Plan-Flexi Payout of IDCW-Rs.500, Regular Plan-Annual Reinvestment of IDCW-Rs.500, Regular Plan-Annual Payout of IDCW-Rs.500, Direct Plan-Monthly Reinvestment of IDCW-Rs.500, Direct Plan-Monthly Payout of IDCW-Rs.500, Direct Plan-Flexi Reinvestment of IDCW-Rs.500, Direct Plan-Flexi Payout of IDCW-Rs.500, Direct Plan-Half-yearly Reinvestment of IDCW-Rs.500, Direct Plan-Half-yearly Payout of IDCW-Rs.500, Direct Plan-Annual Reinvestment of IDCW-Rs.500, Direct Plan-Annual Payout of IDCW-Rs.500, Direct Plan-Quarterly Reinvestment of IDCW-Rs.500, Direct Plan-Quarterly Payout of IDCW-Rs.500, Regular Plan-Monthly Reinvestment of IDCW-Rs.500, Regular Plan-Monthly Payout of IDCW-Rs.500, Regular Plan-Half-yearly Reinvestment of IDCW-Rs.500, Regular Plan-Half-yearly Payout of IDCW-Rs.500, Regular Plan-Growth-Rs.500, Regular Plan-Flexi Reinvestment of IDCW-Rs.500, Regular Plan-Flexi Payout of IDCW-Rs.500, Regular Plan-Quarterly Reinvestment of IDCW-Rs.500, Regular Plan-Quarterly Payout of IDCW-Rs.500, Direct Plan-Monthly Reinvestment of IDCW-Rs.500, Direct Plan-Monthly Payout of IDCW-Rs.500, Direct Plan-Flexi Reinvestment of IDCW-Rs.500, Direct Plan-Flexi Payout of IDCW-Rs.500, Direct Plan-Half-yearly Reinvestment of IDCW-Rs.500, Direct Plan-Half-yearly Payout of IDCW-Rs.500, Direct Plan-Annual Reinvestment of IDCW-Rs.500, Direct Plan-Annual Payout of IDCW-Rs.500, Direct Plan-Growth-Rs.500, Direct Plan-Quarterly Reinvestment of IDCW-Rs.500, Direct Plan-Quarterly Payout of IDCW-Rs.500, Regular Plan-Annual Reinvestment of IDCW-Rs.500, Regular Plan-Annual Payout of IDCW-Rs.500, |
| 36 | Minimum Redemption Amount in Units | Not Applicable |
| 37 | Minimum Balance Amount (if applicable) | Not Applicable |
| 38 | Minimum Balance Amount in Units (if applicable) | Not Applicable |
| 39 | Max Investment Amount | Not Applicable |
| 40 | Minimum Switch Amount (if applicable) | Not Applicable |
| 41 | Minimum Switch Units | Not Applicable |
| 42 | Switch Multiple Amount (if applicable) | Not Applicable |
| 43 | Switch Multiple Units (if applicable) | Not Applicable |
| 44 | Max Switch Amount | Not Applicable |
| 45 | Max Switch Units (if applicable) | Not Applicable |
| 46 | Swing Pricing (if applicable) | Yes |
| 47 | Side-pocketing (if applicable) | Enabled (Existing -1) |

SCHEME SUMMARY DOCUMENT

| Fields | | |
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| 48 | SIP SWP & STP Details: Frequency | SIP - Daily (D), Weekly (W), Monthly (M), Quarterly(Q) SWP - Monthly, Quarterly,Halfyearly (H), Yearly (Y) STP - Daily, Weekly, Monthly,Quarterly |
| 49 | SIP SWP & STP Details: Minimum amount | SIP - D-500/W-500/M-500/Q-1500 SWP - M-500/Q-500/H-500/Y-500 STP - D-100/W-1000/M-1000/Q-3000 |
| 50 | SIP SWP & STP Details: In multiple of | SIP - Re. 1 SWP - Re. 1 STP - Re. 1 |
| 51 | SIP SWP & STP Details: Minimum Instalments | SIP - Daily - 6, Weekly - 6, Monthly - 6, Quarterly - 4 SWP - Monthly-3, Quarterly-3, Halfyearly-3, Yearly-3 STP - Daily-20,Weekly-6,Monthly-6,Quarterly-2 |
| 52 | SIP SWP & STP Details: Dates | Any day |
| 53 | SIP SWP & STP Details: Maximum Amount (if any) | Not Applicable |