

Key Investor Information



Investments
India Expertise, Global Presence

This document provides you with key investor information about this fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this fund. You are advised to read it so you can make an informed decision about whether to invest.

UTI India Dynamic Equity Fund a Fund of UTI Goldfinch Funds PLC EUR Retail Accumulating (IE00BDH6RQ67)

This Fund is managed by Waystone Management Company (IE) Limited

Objectives and Investment Policy

Investment Objective

The investment objective of the Sub-Fund is to achieve medium to long-term growth through investment primarily in growth oriented Indian stocks which are listed on the BSE and NSE exchanges in India.

Investment Policy

The Sub-Fund intends to achieve its investment objective by investing on a permanent basis more than 75% of its Net Asset Value in a diversified portfolio of equities and equity related securities of (i) large, mid and small-cap corporations that have their registered office in India and are listed on Recognised Exchanges worldwide, (ii) large, mid and small-cap corporations that exercise a preponderant part of their economic activity in India and are listed on Recognised Exchanges worldwide and/or (iii) large, mid and small-cap corporations whose equity and equity related securities are listed, traded or dealt in on Indian stock exchanges. The investment in securities which are listed on Recognised Exchanges other than BSE and NSE will not exceed 25% of the Net Asset Value of the Sub-Fund.

The Sub-Fund invests approximately 60-80% investment in large cap companies and approximately 20-40% investment in mid and small cap companies.

The Sub-Fund will follow a bottom-up approach to stock picking and will build its portfolio around companies which are most attractive at any point in time both in qualitative /business factors as well as financial factors. These factors are essential in determining the mix of the portfolio between large/mid cap/small cap companies.

In relation to the equity related securities in which the Sub-Fund may invest, these may include, but are not limited to, preference shares, convertible bonds, convertible preference shares and American Depositary Receipts ("ADRs") and Global Depositary Receipts ("GDRs") of Indian companies which are listed on a Recognised Exchange for the purpose of gaining indirect exposure to equity securities where the Investment Manager feels it is more efficient to do so.

The convertible bonds are unleveraged instruments and do not embed derivatives.

The total exposure in equity related securities will not exceed 25% of the Net Asset Value of the Sub-Fund.

The Sub-Fund will continuously invest more than 50% of its Net Asset Value in equities of corporations listed on the BSE and NSE.

The Sub-Fund has no restrictions as to the proportion of assets allocated to companies in any particular economic sector.

The Sub-Fund may also retain up to 10% in cash, cash equivalents and money market instruments (including, but not limited to, cash deposits, commercial paper and certificates of deposit) in the appropriate circumstances.

The Sub-Fund is considered to be actively managed in reference to the MSCI India Index (the "Benchmark") by virtue of the fact that it uses the Benchmark for performance comparison purposes only. The Benchmark is not used to define the portfolio composition of the Sub-Fund and is not used as a performance target. The Sub-Fund may invest in securities which are not constituents of the Benchmark.

The Sub-Fund falls within the scope of Article 8 under the SFDR, i.e. a fund that promotes environmental and/or social characteristics.

The Sub-Fund will have a minimum proportion of 10% of its investments in sustainable investments.

Benchmark

The Sub-Fund is considered to be actively managed in reference to the MSCI India Index by virtue of the fact that it uses the Benchmark for performance comparison purposes only.

Distribution Policy

This Share Class does not pay dividends. Any income which may result from the Fund's investments, will be reinvested into the Fund.

Fund Currency

The base currency of the Sub-Fund is USD. The reference currency of this share class is EUR.

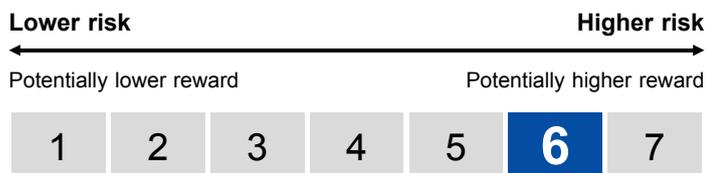
Dealing Frequency

Investors can purchase and sell the shares on any day on which banks and stock exchanges in India, and banks in Ireland and Singapore are generally open for business.

Investment Horizon

The Fund is intended for investors who have a long term investment horizon.

Risk and Reward Profile



Why is this Sub-Fund in this category?

The risk category for this Sub-Fund is set at 6. It is calculated in line with EU regulations and is based on the risk limit for the Sub-Fund.

Risk Disclaimer

A **category 1** Sub-Fund is not a risk-free investment - the risk of losing your money is small, but the chance of making gains is also limited. With a **category 7** Sub-Fund, the risk of losing your money is high but there is also a chance of making higher gains. The seven-category scale is complex. For example, a category 2 Sub-Fund is not twice as risky as a category 1 Sub-Fund. The risk category shown is not guaranteed and may change over time.

When categorising the Sub-Fund, it may happen that not all material risks were fully captured in the methodology:

Currency risk - When the Sub-Fund invests in assets denominated in a different currency. A devaluation of the asset's currency relative to the currency of the Sub-Fund will lead to a reduction in the value of the Sub-Fund.

India Market Risk - Given the focus of its investment strategy, the success of the Fund will depend in large part on the general economic and business conditions in India.

Market Risk - The market price of investments owned by the Sub-Fund may go up or down, sometimes unpredictably. The value of an investment may decline due to general market conditions, such as real or perceived adverse economic conditions or general adverse investment sentiment. Investments may also decline in value due to factors which affect a particular market sector.

Sustainability Risk - When assessing the sustainability risk associated with underlying investments, the Investment Manager is assessing the risk that the value of such underlying investments could be materially

negatively impacted by an environmental, social or governance event or condition ("ESG Event").

These risks are not intended to be exhaustive and potential investors should review the Prospectus and Supplement carefully and consult with their professional advisers before purchasing Shares.

Charges for this Fund

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

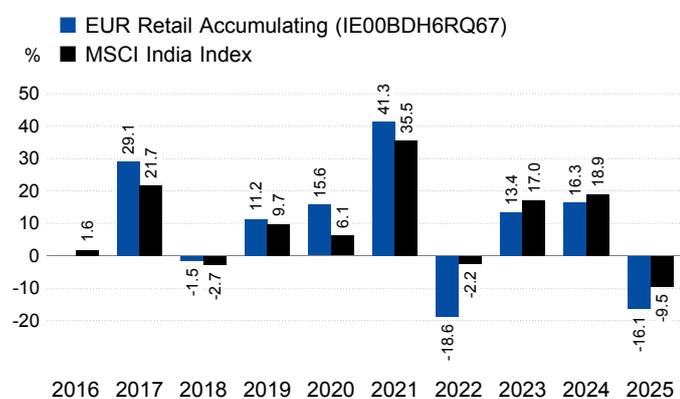
One-off charges that may be taken before or after you invest	
Entry charge	5.00%
Exit charge	none
This is the maximum that might be taken out of your money before it is invested.	
Charges taken from the Fund over a year	
Ongoing charge	1.94%
Charges taken from the Fund under certain specific conditions	
Performance fee: none	

Any entry and exit charges are maximum figures. In certain cases you may pay less - you can find this out from your financial advisor or distributor.

The ongoing charges may vary from year to year and include investment management, management, administration and depositary fees. They do not include portfolio transaction costs and performance fees. The ongoing charge are as at 31/12/2025.

For more information about charges or fees, please make reference to the fees and expenses section of the prospectus and supplement available at <http://www.waystone.com/>.

Past Performance



The past performance takes account of all charges and costs.

Past performance is not a reliable indicator of future results.

The Sub-Fund was launched on 15/07/2015 and this share class was launched on 29/08/2016.

Past performance will be calculated in EUR.

Practical Information

Depositary

The Fund depositary is Citi Depositary Services Ireland Designated Activity Company.

Specific Fund Information

The UTI India Dynamic Equity Fund is a sub-fund of UTI Goldfinch Funds PLC (the "ICAV"). The names of any other sub-funds of the ICAV are set out in the Prospectus.

The Fund is structured as an umbrella fund with segregated liability between its sub-funds. This means that the assets and liabilities of each sub-fund are segregated by law so an investor has no claims over the assets of a sub-fund in which they do not own shares.

Switching between Funds

You are entitled to switch from one unit class to another, provided that you meet the criteria for that unit class. Details of how to do this are contained in the Prospectus and the relevant Supplement.

Tax Legislation

This Sub-Fund is subject to tax laws and regulations of Ireland. Depending on your home country of residence, this might have an impact on your investment. For further details, please speak to your adviser.

Liability Statement

Waystone Management Company (IE) Limited may be held liable solely for any statement contained in this document that is misleading, inaccurate or inconsistent with the relevant parts of the Prospectus of the fund.

Further Information

Additional information about the Sub-Fund including the prospectus and latest annual reports (and half-yearly reports) can be obtained from the Management Company. These documents are available free of charge in English at the Management Company website <http://www.waystone.com/>.

Other practical information including the latest share prices are available at the registered office of the Manager and the Administrator.

Remuneration

Details of the Manager's remuneration policy, including but not limited to, a description of how the remuneration and benefits are calculated, the identity of persons responsible for awarding the remuneration and benefits, including the composition of the remuneration committee if applicable, are available on the website <http://www.waystone.com/> and a paper copy will be available free of charge on request.