UTI Asset Management Company Limited

UTI Mutual Fund

Ref. No.: UTI/AMC/CS/SE/2025-26/0557 **Date:** 9th July, 2025

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 2024–25

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, we are forwarding herewith the Business Responsibility and Sustainability Report for the financial year 2024–25.

Thanking you,

For **UTI Asset Management Company Limited**

Arvind Bhagwan Das Patkar
Digitally signed by Arvind Bhagwan Das Patkar
Date: 2025.07.09 22:32:30 +05'30'

Arvind Patkar
Company Secretary and Compliance Officer
Membership No.: ACS 21577

Encl: As above

Registered Office : UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
CIN : L65991MH2002PLC137867
Follow us on :
Website : www.utimf.com
Email : service@uti.co.in
Phone : 022-6678 6666

BUSINESS RESPONSIBILITY AND SUSTAINABILITY REPORT ("BRSR")



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:** 14th 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
7. **Telephone:** 022-6678-6666
8. **Website:** https://www.utimf.com/
9. **Financial year for which reporting is being done:** 1st April, 2024 to 31st March, 2025
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:** ₹ 127.97 crore (1,27,97,70,710)
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

    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 Reporting (BRSR) is in conformance with the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The information/data measurement techniques used, and the basis of calculations and estimates, have been mentioned in the relevant sections of this report. There are certain restatements for UTI AMC in the comparative year due to changes in approach, methodology, coverage enhancement, and re-computation of certain attributes in this report. The effects and reasons have been included under the respective sections of this report. These restatements have been made in Section A-22 and Section C – P1-E8, P1-E9, P3-E1(c), P3-E8, P5-E1, P5-E2, P5-E3(b), P6-E1, P6-E3, P6-E4, P6-E7, P6-E9, P8-E4 and P8-E5; this would enable consistency and comparability of information for the current year and the previous year.
14. **Name of the assurance provider:** B S R & Co. LLP
15. ***Type of the assurance obtained:** Limited Assurance on select BRSR attributes enlisted in Annexure 1 to 'Independent Practitioner's Limited Assurance Report'.

*Note: Although assurance becomes applicable to UTI AMC from next year, we have proactively undertaken a limited assurance exercise this year.

II. PRODUCT/SERVICES

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

Description of main activity	Description of business activity	% of turnover of the entity
Financial and Insurance Services	Fund Management Services	97%
Financial and Insurance Services	Advisory Fees, POP Fees, & Others	3%

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

Product/Service	NIC Code	% of total turnover contributed
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:



*Please note that the 100% subsidiary of UTI AMC, namely UTI International, has offices in Singapore, London, Dubai, Paris, and New York

**The Company operates in the financial services sector and is not engaged in any manufacturing activities

***Includes 1 Corporate Office and 255 Branch Offices (UTI Financial Centres). Eight Branch Offices (UTI Financial Centres) closed mid-year in FY25 and their pro-rata footprint has been considered in P6



19. Markets served by the entity:

a. Number of locations

Locations	Number
National (No. of States/Union Territories)	29
International (No. of Countries)	35

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

1.24%

c. A brief on type of customers

UTI AMC is one of India's leading Asset Management Companies, serving over 1.33 crore investor folios across diverse customer segments. From first-time investors and young professionals to middle-income families, NRIs, and global investors, the Company offers tailored investment solutions that address varied financial needs. With a strong focus on long-term customer value, UTI AMC continues to expand its reach and presence across India, delivering products aligned with the evolving goals of its investor base.

Additionally, it offers discretionary Portfolio Management Services (PMS) to organisations such as the Employees' Provident Fund Organisation (EPFO) and the Coal Mines Provident Fund Organisation. The Company also provides Non-Discretionary PMS to Postal Life Insurance (PLI).

IV. EMPLOYEES

20. Details as on 31st March 2025:

a. Employees and Workers

S. No.	Particulars	Total (A)	Male		Female	
			No. (B)	% (B/A)	No. (C)	% (C/A)
	Employees					
1.	Permanent employees	1,393	1,024	74%	369	26%
2.	Other than permanent employees	450	434	96%	16	4%
3.	**Total employees (1+2)**	**1,843**	**1,458**	**79%**	**385**	**21%**
	Workers					
4.	Permanent workers	Not Applicable				
5.	Other than permanent workers					
6.	**Total Workers (4+5)**					

b. Differently abled Employees and Workers:

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

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

2. As per UTI AMC's policy, the entire workforce falls under employees. The worker's category is not applicable to the Company.

21. Participation/Inclusion/Representation of women

Board of Directors

Total (A)	Number of Female (B)	Percentage (B/A)
8	1	12.5%

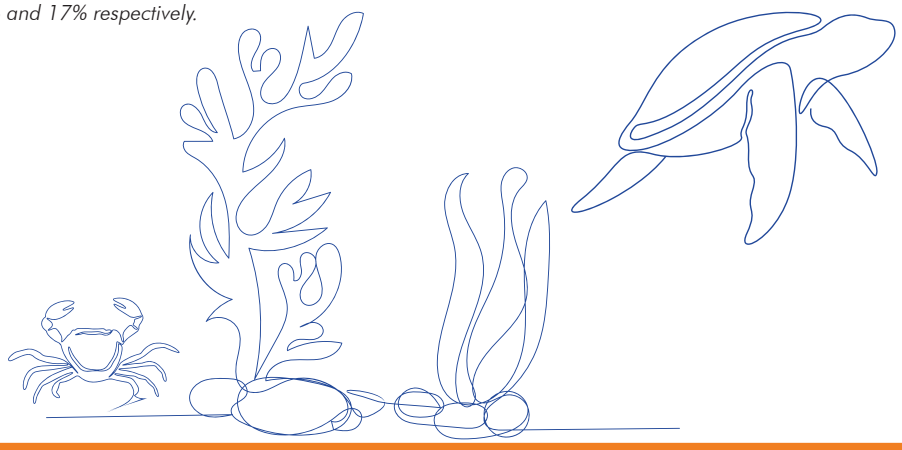
Key Management Personnel

Total (A)	Number of Female (B)	Percentage (B/A)
3	0	0%

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

	FY 2024-25			FY 2023-24			FY 2022-23		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Permanent employees	18.8%	15.3%	17.9%	14.1%	13.8%	14.0%	17.9%	13.3%	16.7%
Permanent workers	Not Applicable								

**Note: The values of turnover rate for permanent employees have been restated for FY 2023-24 and FY 2022-23 due to re-classification of employee category considered for turnover rate calculation. The total turnover rate as disclosed in the BRSR for FY 2023-24 and FY 2022-23 was 13.9% and 17% respectively.*



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	Subsidiary	100%	No
3	UTI Alternatives Private Limited	Subsidiary	100%	No
4	UTI Hart Financial and Investment Services Limited	Subsidiary	100%	No

VI. CSR DETAILS

24.

Yes

(i) Whether CSR is applicable as per section 135 of Companies Act, 2013 (Yes/No):

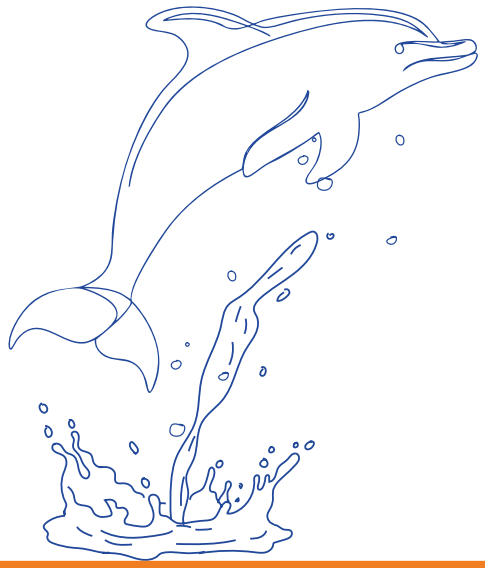
₹ 1456.44 crore (₹ 14,56,44,46,088.94)

(ii) Turnover (in ₹):

₹ 3785.86 crore (₹ 37,85,86,18,480.22)

iii) Net worth (in ₹):





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 2024-25			Previous FY 2023-24		
		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. https://www.utimf.com/amc-shareholders/other-filings-with-stock-exchanges	13	1	The complaint pending at the end of the year was received on 31st March, 2025 and the Company has responded to the query raised and the same is resolved.	5	0	All complaints were resolved.
Employees	Yes. There is a Grievance Redressal Policy for employees, and it is available on the intranet of the Company, which is accessible to all its employees. Also, appropriate grievance channels for raising and resolving concerns are made available to individuals who are not on the permanent payroll of the Company.	0	0	Nil	0	0	Nil
Customers*	Yes. https://www.utimf.com/help-andsupport/write-to-us https://www.utimf.com/help-and-support/locate-us	50	0	All complaints were resolved.	83	0	All complaints were resolved.
Value Chain Partners/ Contractors	Yes, the grievance redressal mechanism for Mutual Fund Distributors has been enlisted at https://www.utimf.com/help-and-support/write-to-us	0	0	Nil	0	0	Nil
Others	Yes. The Company has established a Whistleblower Policy to enable all the stakeholders to raise their concerns.	1	0	An internal inquiry was conducted, and the matter has been appropriately reviewed and resolved.	2	0	An internal inquiry was conducted, and the matter has been appropriately reviewed and resolved.

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

The grievance redressal policy and vigil mechanism of the Company provides an organised framework for dealing with 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 is identified as a risk due to the frequent changes in regulatory requirements, making it challenging to consistently maintain adherence across all applicable laws. Operating in the financial sector, the Company manages large volumes of sensitive client information, and any lapses — whether in data protection, operational processes, or reporting — could result in regulatory breaches, penalties, and reputational harm.	The Company undertakes regular reviews of applicable compliance requirements and actively monitors regulatory updates to ensure the timely implementation of necessary changes. We have a software in place ("Velox") wherein every employee has to submit the details of their investments/holdings and dealings, etc., including prior approval for trading. The regulatory requirements, as given by SEBI, are built within the software. To further strengthen compliance management, periodic training is provided to employees, emphasising the importance of regulatory adherence and raising awareness of the consequences of non-compliance.	**Negative:** Failure to comply with regulatory requirements can lead to financial penalties, legal liabilities, and increased operational expenses associated with remediation efforts.
2	**Data Protection & Information Security** 	Risk	The Company's reliance on digital infrastructure for managing transactions, customer data, and internal operations makes data protection and information security a critical area of risk. With the increasing frequency and sophistication of cyber threats—such as phishing, ransomware, and third-party breaches—the potential for data compromise poses significant operational, reputational, and financial consequences. The enactment of regulations such as the Digital Personal Data Protection Act (DPDPA), 2023 has further elevated the importance of responsible data governance, placing legal obligations on the Company to protect personal data and ensure privacy rights of individuals. Any failure to comply with DPDPA or effectively secure sensitive information could result in penalties, legal liabilities, and erosion of investor trust. Protecting customer confidentiality, ensuring business continuity, and maintaining investor confidence are central to the Company's long-term credibility.	To mitigate data protection and information security risks, the Company has established a comprehensive governance framework, anchored by its "Policy on Privacy and Information Security," which defines the rights and obligations related to the use and protection of personally identifiable and confidential investor information. Our organisation has implemented a robust cybersecurity management framework based on international standards such as ISO/IEC 27001 and NIST Cybersecurity Framework, and in line with SEBI circular related to Cyber Security and Cyber Resilience Framework. A dedicated Data Leak Policy, regular Vulnerability Assessment and Penetration Testing (VAPT), Red Teaming, and half yearly Cyber Audit further strengthen the Company's defences. We have implemented several initiatives: Data Leak Protection solution, Continuous Automated Red Teaming , Breach and Attack Simulation and Attack Surface Monitoring solution, Endpoint Detection and Response solutions, Cyber Threat Intelligence (CTI) - Brand, Domain and Dark Web Monitoring , and Software Bill of Materials (SBOM). In parallel, employee awareness is actively enhanced through quarterly phishing simulations and regular communication campaigns to address evolving cyber threats. These measures collectively ensure proactive risk management, compliance with regulatory frameworks and protection of stakeholders' interests.	**Negative:** Failure to adequately protect personal and sensitive data can lead to significant financial consequences for the Company, including regulatory penalties under the DPDPA (2023), litigation costs, and compensation claims from affected stakeholders. Data breaches or cyber incidents can also result in operational disruptions, loss of investor confidence, and reputational damage—potentially impacting client retention and future inflows. In the long term, weak information security can undermine the Company's credibility, adversely affecting its brand value and market competitiveness.

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	Transparent operations and comprehensive, timely, and accurate disclosures present a strategic opportunity to strengthen stakeholder confidence and reinforce the Company's reputation for integrity. By providing clear and reliable financial and non-financial information, the Company fosters trust among clients, investors, and regulators. Beyond enhancing brand credibility, adherence to transparency requirements ensures regulatory compliance, helping to avoid penalties and legal risks. Furthermore, transparent reporting can help identify inefficiencies and areas for improvement within the Company.	While transparency and disclosures are an opportunity, the Company recognises the potential risks associated with inaccurate, delayed, or incomplete reporting. To mitigate these, the Company has established strong internal controls, a clear disclosure policy, and regular oversight mechanisms to ensure the accuracy, timeliness, and completeness of all disclosures. Regular meetings are held with stakeholders to discuss strategies or concerns, if any. The Company ensures all marketing materials accurately reflect the performance, risks, and benefits of investment products.	**Positive:** Transparent and thorough disclosures build trust and confidence among investors, regulators, and clients, which in turn promotes higher investment inflows, reduced redemption rates, and stronger long-term client relationships. A reputation for integrity and openness enhances the Company's brand value and helps attract new clients, partners, and ESG-focused investors.
4	**Business Ethics & Corporate Governance** 	Risk	Business ethics and corporate governance are critical to maintaining the trust of investors, regulators, clients, and other stakeholders. Any lapse in ethical conduct, transparency, or governance practices can lead to reputational damage, regulatory scrutiny, financial penalties, and loss of stakeholder confidence. Given the highly regulated nature of the asset management industry, even perceived non-compliance or conflicts of interest can adversely impact the Company's credibility and long-term performance. The evolving expectations of stakeholders regarding ethical behaviour, Board accountability, and transparency further heighten this risk. Recognising business ethics and governance as a risk ensures that the Company remains vigilant, continuously strengthens its internal controls and oversight mechanisms, and upholds the highest standards of integrity and accountability across all levels of operation.	UTI AMC has instituted a strong governance framework backed by policies such as the Code of Conduct, Anti-Bribery policy, Whistleblower Policy, and Fiduciary Duty Policy, all applicable across the organisation. These are designed to uphold ethical standards, ensure compliance, and mitigate governance-related risks. Regular training programmes are conducted for employees and directors to reinforce ethical conduct and keep them updated on regulatory developments and internal policies. Governance Committees and internal audits further strengthen oversight and accountability.	**Negative:** Lapses in business ethics or corporate governance can result in severe financial consequences, including regulatory fines, legal costs, adverse impact on ESG ratings, and reputational damage that may lead to loss of investor confidence and business opportunities. Such incidents can trigger client attrition, impact fund inflows, and reduce assets under management.

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	Stakeholder engagement offers a valuable opportunity to build trust, enhance transparency, and align the Company's actions with stakeholder expectations. Engaging with partners ensures they are well-informed, enabling them to recommend appropriate products and reducing instances of mis-selling due to misinformation. This not only strengthens investor protection but also reinforces the Company's reputation for ethical conduct. Proactive engagement supports better decision-making, fosters long-term relationships, and positions the Company as a responsible and responsive asset manager.	While stakeholder engagement is seen as a strategic opportunity, the Company acknowledges that ineffective or inconsistent engagement may lead to misunderstandings, misaligned expectations, or reputational risks. To mitigate this, the Company follows a structured engagement approach involving regular interactions, transparent communication, and feedback mechanisms tailored to each stakeholder group. To strengthen internal stakeholder communication, the Company has adopted an Employee Engagement & Communication Policy, available on its website, which reflects its commitment to fostering a motivated and informed workforce. Engagement with distribution partners is further supported through product training and knowledge-sharing sessions to ensure accurate information dissemination and reduce the risk of mis-selling. These initiatives help create a transparent, responsive, and inclusive engagement environment that supports long-term stakeholder trust and alignment with organisational goals.	**Positive:** Proactive and transparent stakeholder engagement provides a competitive advantage by strengthening relationships and enhancing brand trust. Two-way communication and regular feedback mechanisms help the Company identify opportunities for improvement, leading to greater operational efficiency and more responsive service delivery. Engagement with clients and partners contributes to better product alignment and stronger retention, while internal engagement drives employee productivity and motivation. Collectively, these outcomes support improved financial performance, reinforce brand value, and contribute to sustained growth in assets under management.
6	**Risk Management** 	Opportunity	Identifying risk management as an opportunity allows the Company to proactively strengthen its operational resilience, regulatory compliance, and stakeholder confidence. A robust risk management framework enables early identification and mitigation of potential threats, minimising disruptions and enhancing decision-making across functions. By embedding risk awareness into strategic planning and day-to-day operations, the Company can respond more effectively to market volatility, regulatory changes, and emerging risks. Integrating ESG considerations into risk assessments reflects the Company's proactive approach to emerging trends and stakeholder expectations.	Although risk management is classified as an opportunity, the Company recognises that ineffective or outdated risk practices can expose it to operational, financial, reputational, and regulatory risks. To mitigate these, the Company has developed a comprehensive and dynamic Risk Management Framework. The framework includes structured risk identification, assessment, and control mechanisms across strategic, operational, investment, and ESG domains. It is regularly reviewed and updated to ensure that the Company remains agile, resilient, and prepared to adapt in a rapidly changing environment.	**Positive:** Effective risk management enhances the Company's ability to anticipate and mitigate potential disruptions, leading to greater operational stability and cost efficiency. By proactively addressing strategic, operational, and ESG-related risks, the Company reduces the likelihood of financial losses, regulatory penalties, and reputational damage.

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	By prioritising customer protection and satisfaction, the Company can differentiate itself and gain a competitive advantage in a highly competitive market. This strategic focus can drive business growth by expanding market share and strengthening the Company's brand reputation. Building strong customer relationships through exceptional service, robust grievance redressal mechanisms, and effective protection measures enhances client trust, retention, and loyalty. Satisfied customers are more likely to continue investing, increase their engagement, and refer the Company to others—contributing to long-term growth and sustained success.	While customer protection and satisfaction are viewed as strategic opportunities, the Company recognises that failure to meet customer expectations or lapses in protection mechanisms can pose reputational and regulatory risks. 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. Additionally, the Company has established a comprehensive risk management approach, including strong compliance frameworks, regular internal audits, and strict adherence to regulatory standards. Transparent and accurate information disclosure, supported by robust internal controls, reinforces client trust and operational integrity.	**Positive:** By prioritising customer protection and satisfaction, the Company can strengthen its reputation for trust and reliability. This focus supports long-term client relationships, leading to higher retention and increased lifetime value. Satisfied clients are more likely to invest additional funds, recommend the Company to others, and stay engaged over time.
8	**Human Capital Development Efforts** 	Opportunity	Identifying human capital development as a strategic opportunity enables the Company to build a skilled, future-ready workforce aligned with evolving business needs. Targeted investments in employee training, upskilling, and educational programs not only improve individual and organisational performance but also enhance our competitive edge in attracting and retaining top talent within the asset management industry. These efforts foster a culture of continuous learning, innovation, and adaptability—key drivers of long-term resilience and value creation. Moreover, a strong focus on human capital development supports employee engagement and career growth, contributing to a more motivated and productive workforce.	As human capital development is considered an opportunity, no specific mitigation measures are required. However, the Company proactively invests in employee training, with a focus on regulatory awareness, ethical conduct, and compliance best practices. A strong organisational culture—rooted in shared values, professionalism, and a commitment to excellence—supports these efforts. Structured upskilling and development programmes have been implemented to equip employees with the capabilities needed to thrive in a dynamic financial environment. These initiatives emphasise enhancing technical expertise, leadership skills, digital fluency, and behavioural competencies to drive sustained business performance.	**Positive:** Improved operational efficiency through optimised resource utilisation directly contributes to the Company's bottom line. Strengthened employee capabilities enhance service quality, leading to higher client satisfaction and retention. This supports growth in AUM and drives revenue expansion. Satisfied clients are also more likely to entrust the Company with additional funds and refer new clients, further reinforcing financial performance.

SECTION B: MANAGEMENT AND PROCESS DISCLOSURES

Principles of National Guidelines on Responsible Business Conduct



PRINCIPLE 1

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



PRINCIPLE 2

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



PRINCIPLE 3

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



PRINCIPLE 4

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



PRINCIPLE 5

Businesses should respect and promote human rights.



PRINCIPLE 6

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



PRINCIPLE 7

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



PRINCIPLE 8

Businesses should promote inclusive growth and equitable development.



PRINCIPLE 9

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

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
Policy and management processes									
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	https://www.utimf.com/amc-shareholders/code-and-policies Certain policies listed below are available to the employees through the Company's intranet. The principle-wise policies are listed in the table below. Principle 1: Ethics & Transparency • Code of Ethics Policy* • Anti-Bribery Policy* • Anti-Fraud Policy & Fraud Response Plan* • Whistleblower Policy • Fiduciary Duty Policy Principle 2: Product Responsibility • Stewardship Policy* • Responsible Investment Policy Principle 3: Employee Well-being • Employee Engagement & Communication Policy • Diversity & Inclusion Policy • Employee Health & Safety Policy Principle 4: Responsiveness to Stakeholders • Corporate Social Responsibility Policy • Corporate Communication Policy* Principle 5: Respect for Human Rights • Equal Opportunity Policy* • Policy on Prevention of Sexual Harassment* Principle 6: Environmental Protection • ESG Policy • Climate Action Policy • Water Management & Conservation Policy • Energy Management & Conservation Policy Principle 7: 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. Principle 8: Promoting Inclusive Growth • Corporate Social Responsibility Policy • Corporate Communication Policy* Principle 9: Customer Protection & Engagement • Web Archival Policy • Information Security Policy* • Cloud Security Policy* • Policy on Privacy and Security of Information *Note: Indicates policies that are only available on the Company's intranet.									

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9
2. Whether the entity has translated the policy into procedures. (Yes/No)	Yes (as applicable)								
3. Do the enlisted policies extend to your value chain partners? (Yes/No)	UTI AMC promotes the adoption of ESG practices among vendors but has not mandated these requirements on vendors, suppliers, or business partners. However, as a part of the vendor on-boarding process, they are required to provide assurance on anti-bribery measures and statutory compliance.								
4. Name of the national and international codes/ certifications/labels/ standards (e.g. Forest Stewardship Council, Fairtrade, Rainforest Alliance, Trustea) standards (e.g. SA 8000, OHSAS, ISO, BIS) adopted by your entity and mapped to each principle.	The Company actively integrates relevant acts, rules and regulations, and recommendations into the development of its policies and procedures. Our Business Responsibility & Sustainability Reporting Policy aligns with key national and international frameworks, including the National Guidelines on Responsible Business Conduct (NGRBC), the UN Guiding Principles for Business and Human Rights (UNGPs), the UN Sustainable Development Goals (SDGs), the Paris Agreement on Climate Change, the Core Conventions of the International Labor Organisation (ILO), and the Indian Companies Act 2013. Furthermore, UTI is dedicated to initiatives such as Climate Action 100+ and the United Nations Principles for Responsible Investment (UNPRI), reinforcing our dedication to sustainability and responsible business practices. In our ESG disclosures, we adhere to globally recognised reporting frameworks, including the IIRC framework, GRI Standards 2021, and SASB Standards. These standards thoroughly address material ESG factors included in both our annual and sustainability reports.								
5. Specific commitments, goals and targets set by the entity with defined timelines, if any.	Aspiring to be the preferred wealth manager, the Company prioritises sustainability across all facets of its operations. With a steadfast focus on making a positive impact and fostering inclusive, broad-based growth for all stakeholders, the Company undertakes several initiatives: • **Empowering Communities:** Through our CSR initiatives, we aim to enhance education, healthcare, and rural development, continually prioritising community empowerment. • **Environmental Responsibility:** By investing in renewable energy at our corporate tower, reducing single-use plastics, and implementing responsible waste management practices, the Company actively works to reduce, minimise, and monitor its carbon footprint. • **Promoting DE&I:** The Company fosters a culture of Diversity, Equity, and Inclusion (DE&I) in the workplace, alongside merit-based hiring. We support workforce upskilling to ensure employees' overall growth and adaptability to the evolving business landscape. • **Employee Well-being:** Demonstrating our commitment to the health of our employees, we have launched numerous programs aimed at enhancing their physical and emotional well-being. • **Human Capital Development:** The Company is dedicated to the continuous development of its employees by offering training and development programs that enhance skills, knowledge, and career growth opportunities for all employees.								

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9

6. Performance of the entity against the specific commitments, goals and targets along-with reasons in case the same are not met

Spreading Financial Literacy

1. Conducted over 890 Investor Awareness Programs (IAPs), reaching 72,769 prospective investors, including 291 IAPs specifically for 12,731 women.
2. Project FLY (Financial Literacy for Youth): Launched in March 2025, the pilot covered 7 colleges in Mumbai and Navi Mumbai through classroom IAPs, online quizzes, and SEBI's Certification for Investor Program. The initiative engaged 764 students in classroom IAPs, with 568 students registering for SEBI's Certification Program, of which 462 students (82%) passed the exam.

Community Development through CSR Initiatives

In the reporting year, our community development programs positively impacted 25,072 beneficiaries, encompassing initiatives in education, healthcare access and elderly care.

1. **Educational Support:** Over 24,871 underprivileged children were supported through targeted educational programs.
   - This includes 265 differently abled children, who received specialized support and inclusive learning opportunities tailored to their needs.
2. **Cancer cure:** In FY 2024–25, the Company supported the treatment of 34 underprivileged cancer patients by providing financial assistance through the Indian Cancer Society's Cancer Cure Fund.

Reducing Our Environmental Impact

1. **Energy Audit:** In FY 2024–25, an energy audit was conducted by the Industry Energy Assessment Cell at IIT Bombay. Implementation of the audit's recommendations is currently in progress. Based on internal feasibility and priority, the Company has initiated implementation of select measures - Power Factor (PF) correction at UTI Tower and AHU belt replacements.
2. **Energy Efficiency:** Improvements include upgraded LED lighting, enhanced thermal insulation, and smart office monitoring systems to reduce energy use. To strengthen our initiatives, we partnered with Atsuya Technologies in October 2024 to implement HVAC and electricity monitoring at the Mumbai Corporate Office and the Chennai Branch Office/UFC. This collaboration provides access to a real-time dashboard for indoor temperature monitoring, enabling us to optimise temperature settings and achieve greater energy savings.
3. **Renewable Energy:** The Corporate Office operates entirely on renewable energy, backed by Green Energy Certificates, underscoring the commitment to reducing the carbon footprint.
4. **Paperless Transition:** Our digital **Document Management System (UTI E-Way)** continues to evolve annually, supporting our goal of becoming a paperless office.
5. **Waste Management:**
   - At the Corporate Office, all wet waste is composted, while paper and plastic waste are fully recycled through a waste management agency.
   - A recycling policy ensures that old computers and laptops are responsibly disposed of through government authorised vendors.

Diversity, Equity, and Inclusion (DEI)

1. Women represent **26.49%** of our permanent workforce.
2. Women held 12.30% of mid-senior to leadership positions within our permanent workforce.
3. **Session on Inclusive Behaviour toward Persons with Disabilities (PwDs):** Designed to raise awareness, challenge stereotypes, and equip employees with practical tools to engage respectfully and effectively with differently abled individuals, the session focused on inclusive workplace practices.
4. **Training on Unconscious Bias:** These sessions helped employees recognise and address hidden biases that can influence decision-making, hiring, team dynamics, and performance evaluations.

Disclosure Questions	P1	P2	P3	P4	P5	P6	P7	P8	P9

Governance, leadership, and oversight

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)

At UTI AMC, we regard Environmental, Social, and Governance (ESG) principles as core to our business strategy and long-term value creation. ESG is not a parallel initiative, but a lens through which we evaluate risks, unlock opportunities, and engage with stakeholders. Our efforts are rooted in the belief that integrating ESG considerations enhances organisational resilience, supports sustainable outcomes, and strengthens stakeholder trust.

A key focus has been the deepening of ESG considerations into our investment practices while maintaining alignment with our fiduciary responsibilities. Simultaneously, we have responded to the dynamic and expanding regulatory landscape, which demands both greater transparency and rigor in disclosures. The systematic assessment and integration of material ESG risks into our risk management framework and mitigation strategies has been an essential step in strengthening future readiness and embedding ESG within core risk governance processes. In parallel, driving consistency in ESG adoption across internal functions and value chain remains a complex but necessary undertaking.

We have achieved meaningful progress across environmental, social, and governance dimensions. On the environmental front, we continued to strengthen our operational sustainability. Our Corporate Office is 100% powered by renewable energy, supported by Green Energy Certificates. Our waste management initiatives now ensure 100% composting of wet waste, full recycling of paper and plastic at the corporate tower, and responsible e-waste disposal via authorised vendors across locations. Our digital transformation continues with the ongoing evolution of UTI E-Way, our internal document management system that supports our paperless transition.

In the social domain, we scaled our financial literacy outreach significantly. In FY 2024–25, we conducted over 890 Investor Awareness Programs (IAPs), reaching 72,769 prospective investors—including nearly 13,000 women through dedicated sessions. The launch of Project FLY (Financial Literacy for Youth) marked a new milestone in our youth engagement strategy, with strong participation from college students and high success rates in SEBI certification. Our CSR efforts positively impacted over 25,000 individuals, with focused interventions in education, health, and elderly care—including specialised educational support for differently abled children and financial assistance for underprivileged cancer patients.

Within the organisation, we continued our work in advancing Diversity, Equity, and Inclusion (DEI). We expanded DEI-related training through sessions on unconscious bias and inclusive behaviours for working with persons with disabilities. Improvements in gender representation at hiring and leadership levels reflect our commitment to long-term change. Employee engagement around wellness and inclusion remains a key priority as we foster a safe, supportive, and equitable workplace.

Governance remains the anchor of our ESG commitment. ESG oversight is driven by the CSR and ESG Committee, and robust internal policies covering responsible investment, stewardship, and voting. Employee training on ESG principles continues, supporting consistent application across functions. Cybersecurity and data protection remain high-priority areas, supported by enhanced protocols and a Zero Trust approach to network security.

8. Details of the highest authority responsible for implementation and oversight of the Business Responsibility policy (ies).

Name:	Mr. Imtaiyazur Rahman
DIN:	01818725
Designation:	Managing Director & Chief Executive Officer
E-mail id:	Investor.relations@uti.co.in

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.

Yes, the Company has established a Board-level Corporate Social Responsibility & ESG Committee, highlighting our dedication to integrating environmental, social, and governance (ESG) considerations into our business strategy. This Committee plays a crucial role in offering guidance, leadership, and oversight in these areas.

Overall, the Board-level Corporate Social Responsibility & ESG Committee is instrumental in driving our commitment to sustainable and responsible business practices. It steers our efforts towards long-term value creation while addressing the interests of all stakeholders.

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

Name	Designation	DIN	Category
Mr. Dinesh Kumar Mehrotra	Chairperson	00142711	Independent Director
Mr. Flemming Madsen	Non-Executive Nominee Director	02904543	Member
Mr. Santosh Kumar	Non-Executive Nominee Director	10166739	Member
Mr. Imtaiyazur Rahman	Managing Director & CEO	01818725	Member

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
Performance against above policies and follow up action	Committee of the Board									The policies are reviewed periodically or on an annual basis. Based on the review, changes to procedures are implemented accordingly.								
Compliance with statutory requirements of relevance to the principles, and rectification of any non-compliances	Committee of the Board									The Company has required policies and procedures in place to ensure compliance with applicable laws. The review is conducted 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	Environmental Sustainability	Public Policy	Social Development (CSR)	Consumer Welfare

No. The policies are reviewed by the Board of UTI AMC at least once every financial year or as per business requirements. All regulatory requirements (particularly SEBI) are duly covered with the underlying policy framework expectations. Policies are being effectively followed/complied with by various departments.

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

Question	P1	P2	P3	P4	P5	P6	P7	P8	P9
The entity does not consider the principles material to its business (Yes/No)	Not applicable								
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)									
It is planned to be done in the next financial year (Yes/No)									
Any Other Reason (please specify)									

SECTION C: PRINCIPAL WISE PERFORMANCE DISLOSURE

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
Board of Directors	78	The training sessions covered the following topics: - Overview of the mutual fund industry and the Company's business model; - Key systems and policies implemented by the Company; - Updates on Indian and global markets; - Corporate governance framework; - Risk management framework; - Digitisation of business processes; - Management structure, HR policies, management development, and succession planning; - Review of Internal Audit; - Operations of subsidiaries; - Update on digital marketing; - ESG activities, etc. These trainings contributed to enhancing the effectiveness of the Board and strengthening the Company's overall governance practices.	100%

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
Key Managerial Personnel (KMPs)	6	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	100%
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	75.80%
Workers	Not Applicable		

Includes other than permanent employees

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			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
	Nil



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 is committed to upholding the highest standards of ethics and integrity in its operations and responsibilities towards stakeholders. To support this, the Company has established robust, Board-approved policies covering Fiduciary Duty, Anti-Money Laundering (AML), Anti-Bribery and Anti-Corruption, Anti-Fraud, and guidelines on the giving and acceptance of gifts. These are accessible to employees via the Company's intranet and website.

Integrity, honesty, trust, and quality are core values that guide UTI AMC's interactions with investors and management of their investments. The Anti-Bribery Policy outlines clear guidelines to ensure fair, transparent business practices and mitigate legal and financial risks associated with bribery and corruption. This policy forms an integral part of the Company's broader vigilance and compliance programmes.

Employees are expected to adhere to all policies and receive regular training to stay updated, particularly on anti-corruption procedures. Bribery, illegal payments, and corrupt practices are strictly prohibited, as they contradict the Company's ethical principles.

The Anti-Fraud Policy addresses both internal and external fraud, including third parties associated with the Company. The AML Policy is aligned with SEBI guidelines and the Prevention of Money Laundering Act, 2002, outlining mutual fund obligations.

The Company also enforces strict rules under its gift policy, prohibiting employees from offering gifts of any value to third parties, including those affiliated with regulatory bodies, stock exchanges, financial institutions, brokers, dealers, or financial media.

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 2024-25	Previous Financial Year 2023-24
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 2024-25		Previous Financial Year 2023-24	
	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 2024-25.

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

	Current Financial Year 2024-25	Previous Financial Year 2023-24*
Number of days of accounts payables	39	23

**The financial figures for the period 1 April 2023 to 31 March 2024 have been restated to align with the guidelines set forth in SEBI's circular dated December 20, 2024, which outlines Industry Standards Forum's guidance for BRSR Core. The value as disclosed in the BRSR for the year ended 31 March 2024 was 36.42 days.*

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 2024-25	Previous Financial Year 2023-24
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)	6.17%	4.69%
	b.	Sales (Sales to related parties/Total Sales)	3.82%	3.14%
	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)	5.90%	7.53%

**The Company is into financial service business and has not directly procured any goods/services through trading house. The Company does not have any dealers or distributors for sale of services. The financial figures for the period 1 April 2023 to 31 March 2024 have been restated to align with the guidelines set forth in SEBI's circular dated December 20, 2024, which outlines Industry Standards Forum's guidance for BRSR Core. The purchase, sales, loans and advances and investments values as disclosed in the BRSR for the year ended 31 March 2024 were 7.03%, 2.22%, 41.75% and 10.41% respectively.*

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
240	The Company regularly conducts both online and offline 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. We also conducted a pilot ESG training program at our head office, engaging 25 value chain partners—including mutual fund distributors and vendors. The training covered key topics such as the Code of Ethics, Anti-Money Laundering, Whistleblower Policy, Diversity, Equity & Inclusion, and Information Security Awareness.	0.07%*

**Note: The data reflects participation in online, offline, and hybrid sessions, excluding fund manager calls (195 sessions), for which participation data is unavailable. The total percentage has been calculated considering the total number of empanelled Mutual Fund Distributors (75k) 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.

a. The Company's 'Code of Conduct for Board of Directors and Senior Management Personnel' mandates that Directors and Senior Management avoid any business, relationships, or activities that conflict with the Company's best interests or tarnish its reputation. This directive is essential for preserving the Company's integrity and maintaining the trust of its stakeholders.

b. The Directors and Senior Management, on an annual basis, provide an affirmation that they have complied with the Code of Conduct for the financial year under review and that there are no instances of conflict with the Company's interests during the year.

c. In compliance with Section 184 of the Companies Act, 2013, and relevant provisions of SEBI (Mutual Funds) Regulations, 1996, Directors periodically submit statutory disclosures. These disclosures include all entities in which the Directors have interests or concerns, including shareholdings.

d. The Company's 'Policy on Materiality of Related Party Transactions and Dealing with Related Party Transactions' classifies all entities where any Director holds interests or concerns as related parties. Consequently, the Committee/Board's approval is required before engaging in any transactions with such entities. This process ensures transparency, adherence to regulatory requirements, and proper oversight in dealings with related parties.

e. By strictly adhering to these guidelines and obtaining the necessary approvals, the Company upholds its commitment to ethical conduct and effective governance, thereby avoiding conflicts of interest.

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 (2024-25)	Previous Financial Year (2023-24)	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	20.56%	10.24%*	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.

**Last year, capital expenditure was reported under categories such as procurement of green furniture, certified sustainable products, LED lighting, energy efficiency initiatives, and water conservation measures. However, considering our business operations, we have realigned the focus of capital expenditure to information technology and digital infrastructure.*

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

No.

Given the Company's role in offering a diverse portfolio of savings and investment products, its resource consumption is primarily operational. However, sustainable sourcing is a core element of UTI AMC's commitment to responsible business practices. The Company promotes the use of eco-friendly materials, optimises energy consumption, and minimises waste to support environmental conservation and encourages suppliers to align with the best ESG practices. As part of our commitment to fostering an environmentally responsible workspace, we have equipped the Corporate Office and newly established UFCs with sustainable and recyclable materials. The furniture, chairs, and carpets procured are made entirely from recyclable components and are certified by globally recognised standards such as AFRDI Green Tick, LEED, SCS-EC10.3-2014 v4.1, and accompanied 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)	Not Applicable.
E-waste	
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.

Essential 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?

Since the Company operates in the Financial Services sector and does not engage in the production or manufacturing of products, it has not conducted an Environmental or Social Life Cycle Assessment. However, we may consider conducting an LCA of our 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 2024-25	Previous Financial Year 2023-24
	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 (2024-2025)			Previous Financial Year (2023-2024)		
	Re-Used	Recycled	Safely Disposed	Re-Used	Recycled	Safely Disposed
Plastics (including packaging)	Not Applicable					
E-waste						
Hazardous waste						
Other waste (Corrugated boxes)						

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	Total (A)	% of employees covered by									
		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)
Permanent employees											
Male	1,024	1,024	100%	1,024	100%	-	-	1,024	100%	1,024	100%
Female	369	369	100%	369	100%	369	100%	-	-	369	100%
Total	**1,393**	**1,393**	**100%**	**1,393**	**100%**	**369**	**100%**	**1,024**	**100%**	**1,393**	**100%**
Other than Permanent employees											
Male	434	3	1%	3	1%	-	-	3	1%	3	1%
Female	16	1	6%	1	6%	1	6%	-	-	1	6%
Total	**450**	**4**	**1%**	**4**	**1%**	**1**	**6%**	**3**	**1%**	**4**	**1%**

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

Category	Total (A)	% of workers covered by									
		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)
Permanent workers											
Male											
Female		Not Applicable									
Total											
Other than Permanent workers											
Male											
Female		Not Applicable									
Total											

*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.*

***As per UTI AMC's policy, the entire workforce falls under employees. The workers category is not applicable to the Company.*

^ Maternity benefits include female percentage and paternity benefits include male percentage.

c. Spending on measures towards well-being of employees and workers (including permanent and other than permanent)

	Current Financial Year 2024-25	Previous Financial Year 2023-24
Cost incurred on well-being measures as a % of total revenue of the company	1.28%	0.84%*

**Note: The financial figures for the period 1 April 2023 to 31 March 2024 have been restated to align with the guidelines set forth in SEBI's circular dated December 20, 2024, which outlines Industry Standards Forum's guidance for BRSR Core. The value as disclosed in the BRSR for the year ended 31 March 2024 was 0.84% and hence the impact of this restatement is not material.*

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

Benefits	Current Financial Year 2024-25			Previous Financial Year 2023-24		
	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	82.0%	0%	N.A.	80.3%	0%	N.A.
Gratuity	100%	0%	Y	100%	0%	Y
ESI	0%	0%	N.A.	0%	0%	N.A.
Others-Pension	18.0%	0%	N.A.	19.7%	0%	N.A.
Others-NPS*	30.5%	0%	N.A.	32.7%	0%	N.A.

**NPS indicates employees who voluntarily opted for NPS for tax savings*

***Excludes contractual workforce from the other than permanent employees' category. The retirement benefits of contractual personnel is 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.

Yes.

The Company is committed to making its offices accessible to differently abled employees and visitors. The Corporate Tower and UFCs (Branch Offices) are equipped with necessary infrastructure such as ramps, elevators, and other basic accessibility features in line with the requirements of the Right of Persons with Disabilities Act, 2016.

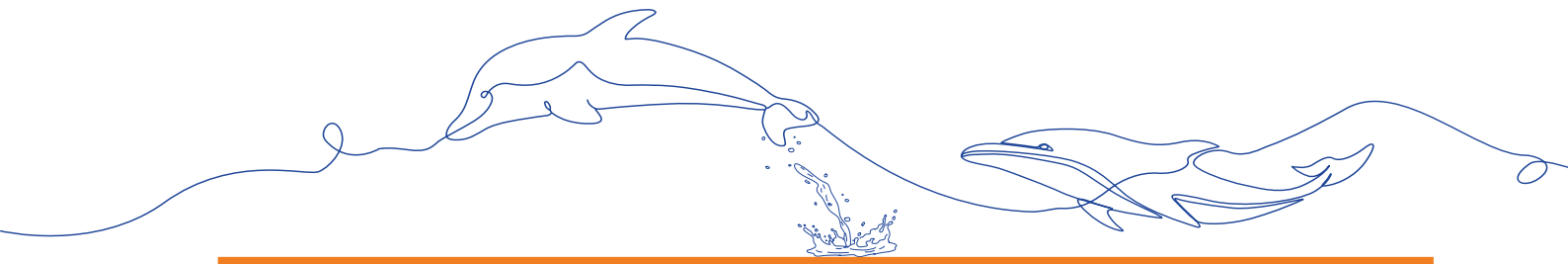
4. Does the entity have an equal opportunity policy as per the Rights of Persons with Disabilities Act, 2016? If so, provide a web-link to the policy.

Yes.

The Company has an Equal Opportunity Policy available on its intranet. The Policy reaffirms its commitment to provide all employees and applicants with equal opportunities without any discrimination on the basis of factors such as race, religion, gender, age, sexual orientation, nationality, disability status, or any other characteristics.

UTI AMC also has a publicly available Diversity and Inclusion Policy, which includes a commitment towards provision of equal opportunities.

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	100%	64%	Not Applicable	
Female	100%	67%		
Total	100%	65%		

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	Yes. The Company has established a Grievance Redressal Policy, which aims to ensure transparency, fairness, and sensitivity in handling grievances, with the goal of resolving them promptly and fairly. It is easily accessible to all employees through the Company's intranet. The Company also follows an open-door policy, allowing all employees to directly approach Business Heads, HR, Senior Management, and other relevant members, regardless of hierarchy. In addition, the Company has implemented a Whistleblower Policy that provides all stakeholders, including employees, with a safe and confidential mechanism to report unethical behavior, suspected fraud, or any violation of the Code of Business Conduct and Ethics Policy. Furthermore, the Company maintains a zero tolerance approach towards sexual harassment in the workplace and fully complies with the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. An Internal Committee (IC) is duly constituted, and awareness programs are conducted regularly to ensure a safe and respectful work environment. These frameworks collectively reflect the Company's commitment to upholding the highest standards of ethics, employee well-being, and a culture of trust and accountability.
Other than Permanent Employees	Appropriate grievance channels for raising and resolving concerns are made available to individuals who are not on the permanent payroll of the Company.

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

Category	Current Financial Year 2024-25			Previous Financial Year 2023-24		
	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	1,393	306	21.97%	1,402	339	24.18%
Male	1,024	161	15.72%	1,015	182	17.93%
Female	369	145	39.29%	387	157	40.57%
Total Permanent Workers	Not Applicable			Not Applicable		
Male						
Female						

8. Details of training given to employees and workers:

Category	Current Financial Year 2024-25					Previous Financial Year 2023-24				
	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)
Employees* **										
Male	1,458	1,027	70%	1,027	70%	1,381	1,018	74%	315	23%
Female	385	370	96%	370	96%	402	387	96%	309	77%
Total	**1,843**	**1,397**	**76%**	**1,397**	**76%**	**1,783**	**1,405**	**79%**	**624**	**35%**
Workers										
Male	Not Applicable					Not Applicable				
Female										
Total										

**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.*

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

****Includes both permanent and other than permanent employees. The figures for the previous year have been revised to incorporate contractual workers under the category of other than permanent employees.*

9. Details of performance and career development reviews of employees and worker:

Category	Current Financial Year 2024-25			Previous Financial Year 2023-24		
	Total (A)	No. (B)	% (B/A)	Total (C)	No. (D)	% (D/C)
Employees*						
Male	1,024	866	85%	1,015	883	87%
Female	369	225	61%	387	230	59%
Total	**1,393**	**1,091**	**78%**	**1,402**	**1,113**	**79%**
Workers						
Male	Not Applicable			Not Applicable		
Female						
Total						

**Note: Excludes other than permanent employees. The performance and career development reviews of contractual personnel classified under 'other than permanent employees' is managed are 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 any significant occupational health and safety (OHS) risks, the Company has proactively implemented a comprehensive OHS Management System to ensure a safe, supportive, and functional workplace for all employees. This system covers all areas within the Company's control or influence that may affect employee well-being.

The Company's approach is rooted in the belief that employee well-being—both physical and mental—is essential to fostering a secure work environment and enhancing productivity. Our health and safety management system is built on four key pillars:

- **Compliance:** UTI AMC strictly adheres to statutory health and safety regulations. Physical security measures include annual evacuation drills, fire safety briefings, hands-on training in the use of firefighting equipment, routine inspections and refilling of fire extinguishers, and monthly checks of detectors and sensors.
- **Risk Management:** The Company regularly identifies, assesses, and mitigates OHS-related hazards and risks to minimise potential harm.
- **Training:** Employees receive comprehensive OHS training, including orientation, fire safety procedures, and on-the-job safety guidance to ensure preparedness and awareness.
- **Collaboration:** UTI AMC promotes active participation and consultation with employees and other stakeholders in setting and executing annual OHS objectives.

Additionally, UTI AMC partners with hospitals to provide annual health checkups and organises regular wellness webinars that address physical, mental, and emotional health.

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

Due to the nature of the business, work-related hazards are minimal. Nevertheless, the Company maintains a proactive approach to identifying and mitigating both routine and non-routine risks with employee well-being at the core. Processes followed include:

- **Health Risk Assessments:** Conducted in partnership with a healthcare service provider, these cover physical mobility, body pain impact, emotional well-being, fatigue, and energy levels, helping to identify potential occupational health concerns and areas of intervention.
- **Routine Workplace Interventions:** Regular walkthroughs and visual assessments are conducted to monitor equipment, work practices, and environmental conditions for any emerging risks.
- **Non-Routine Risk Monitoring:** E-Surveillance and ad-hoc audits are carried out to identify less frequent but critical hazards such as fire, electrical faults, or security breaches.
- **Emergency Preparedness:** Regular fire drills, safety advisories, and emergency response training ensure readiness. Security personnel are trained in fire safety protocols and equipment use.
- **Employee Awareness:** Safety-related advisories are shared periodically to enhance risk awareness and promote a culture of safety.

While complete elimination of risk may not always be possible, UTI AMC remains committed to taking all reasonably practical measures to ensure a secure and healthy work environment for all employees.

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

Yes. UTI AMC operates in a low-risk work environment with no significant exposure to physical or operational hazards, the Company has institutional mechanisms in place that allow employees to report any potential safety concerns or discomfort in their work environment.

Employees can report such concerns through their reporting managers, the Human Resources team, or via the Company's open-door policy. Additionally, advisories encourage staff to raise any workplace or well-being concerns immediately. Should an employee feel that a situation poses a risk to their health or safety, they are empowered to remove themselves from the situation and report it for appropriate resolution.

These measures help ensure a responsive and safe workplace, even in non-industrial, low-risk settings.

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

Yes. UTI AMC is committed to ensuring that its employees have access to comprehensive non occupational medical and healthcare services, prioritising initiatives such as healthcare insurance and health check-up campaigns. Employees benefit from facilities including medical consultations and regular health screenings, promoting early detection and preventative care. Additionally, the Company provides group term insurance, personal accident insurance, and medical insurance to its workforce. UTI AMC also conducts webinars focused on mental as well as physical well-being for its employees.

These initiatives are designed to enhance the well-being of employees and their families, fostering a culture of wellness, and reinforcing the Company's dedication to supporting the overall health and happiness fixed workforce.

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

Safety Incidents/Number	Category	Current Financial Year 2024-25	Previous Financial Year 2023-24
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

**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.

The Company is committed to maintaining a safe and secure working environment through a robust compliance framework designed to protect individuals from potential workplace accidents or injuries. This commitment is embedded in our Employee Health and Safety Policy, which outlines measures to ensure employee well-being.

To uphold workplace safety, the Company implements a range of initiatives, including comprehensive risk assessments, enhancements to safety equipment, fire safety training and drills, routine safety inspections, and risk mitigation measures during UFC (branch) visits. Additionally, UTI AMC places a strong emphasis on both the physical and psychological well-being of its employees. Regular health checkups are conducted, and employees are provided with term life insurance, personal accident coverage, and medical insurance. New employees receive comprehensive health screenings upon joining. Ongoing preventive health check-ups are conducted biennially for employees under 40, and annually for those aged 40 and above.

These measures are reinforced through periodic quality assurance checks and health awareness initiatives, fostering a workplace culture that prioritises holistic well-being and safety.

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

	Current Financial Year 2024-25			Previous Financial Year 2023-24		
	Filed	Pending Resolution at end of year	Remarks	Filed	Pending Resolution at end of year	Remarks
Working Conditions	0	0	Nil	0	0	Nil
Health and Safety	0	0		0	0	

14. Assessments for the year:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Health and safety practices	100%*
Working Conditions	

**The entity conducts internal periodic assessments of health and safety practices and working conditions of all the UFCs (branch offices), which include firefighting equipment, appropriate lighting and ventilation, cleanliness, comfortable temperature, and ergonomic furniture.*

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 the internal assessment, no corrective action was taken and no 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	
Employees	Yes
Workers	Not Applicable

Yes.

The Company offers a comprehensive range of financial and insurance benefits to its employees, including Term Life Insurance, Personal Accident Coverage, Gratuity Benefit, Provident Fund Contributions, Leave Enchashment, and Medical Insurance.

Notably, the Company's gratuity offering significantly exceeds the statutory prescribed limits, demonstrating its commitment to employee financial security.

Additionally, under the Company's Employee Stock Option Scheme, all unvested stock options are fully vested to the Employee's legal nominee or successor in the unfortunate event of death.

These benefits apply to all permanent employees.

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 mandates its value chain partners to fully comply with applicable statutory obligations. Compliance is monitored through proper accounting of GST charged by vendors, and a detailed vendor-wise reconciliation is conducted quarterly to ensure accurate and timely input tax credit claims.

In case of any discrepancies, the Company promptly engages with the respective vendors to initiate corrective action.

Furthermore, the Company has implemented robust statutory and internal audit mechanisms to monitor adherence, thereby enforcing its commitment to regulatory compliance and financial integrity across its value chain.

3. Provide the number of employees/workers having suffered high consequence work related injury/ill-health/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 Number of affected employees/workers		No. of employees/workers that are rehabilitated or whose family member have been placed in suitable employment	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
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 recruits highly qualified professionals on the basis of merit and continuously invests in upskilling and capability building initiatives to ensure long-term employability. To date, the Company has not experienced retrenchments due to skill obsolescence or business restructuring. Given the current business model and stable workforce planning, structured transition assistance programs have not been necessary. However, in the event of unforeseen business developments or force majeure circumstances, the Company will take appropriate measures in accordance with applicable laws, ensuring fairness, transparency, and 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	

**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.

At UTI AMC, stakeholders are recognised as individuals and groups that contribute to the organisation's long-term value creation in alignment with its core vision and mission. This diverse group includes employees at all levels, unit holders, banks, custodians, distributors, independent financial advisors, business associates, shareholders, regulators, and the wider community. The Company has established a structured framework to identify and engage with key stakeholders across its value chain.

UTI AMC acknowledges that each stakeholder group has distinct priorities and expectations. Through regular and meaningful engagement, both formal and informal, the Company gathers valuable insights that inform its approach to risk management, strategy development, business planning, and execution. Engagement channels are customized to ensure relevance and effectiveness for each stakeholder group.

In FY 2023–24, the Company undertook a comprehensive Double Materiality Assessment, engaging key stakeholders to understand their perspectives on material ESG issues. This process ensures that UTI AMC's sustainability initiatives remain aligned with both internal value creation and broader environmental and social impact.



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 & Marginalised 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/ Investors	No	• Email • SMS • General meetings • Website • Stock exchanges • Newspaper • Advertisement • Investor calls/ presentations • Quarterly earnings calls • Audio recording of earnings call • Registrar and Transfer Agent as point of contact	Quarterly	To stay informed about the Company's developments, performance within the Company and the sector, and to address concerns or grievances, key topics of engagement are highlighted below: • Registration/updation of KYC details • Declaration/payment of dividend • Notice of general meetings/ Postal Ballot • Board meeting intimation/ outcome • Quarterly, half yearly, and annual financial statements • Other disclosures • Demat Campaign • KYC Updation Campaign • Corporate Governance Policies • Regulatory updates concerning their rights, etc.
Unitholders/ Customers	*Yes	• UTI MF Offices (Branch assistance) • Website – www.utimf.com • Contact Centre (Toll-Free number/self-service IVR, Non-Toll-Free SMS Service) • Email • Advertisements • WhatsApp • Chatbot • Missed call number • UTI Buddy App • UTI MF Advisors • Customer Satisfaction/ Feedback surveys	Daily	Customer feedback is essential for improving processes, enhancing quality, optimising service performance, and managing costs. Providing post-engagement support and effectively addressing grievances are vital components of customer service. Key topics of engagement are highlighted below: • Scheme information • Education/awareness programs • Statutory fund performance report • Regulatory updates concerning their rights • New Fund Offers • KYC updation/completion, etc. • Grievance resolution • Post-engagement support

*Note: It could vary based on demographics.

Stakeholder Group	Whether identified as Vulnerable & Marginalised 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
Employees	No	• One-on-one or group meetings • Email • Intranet website • Engagement surveys • Audio-video calls • Cloud-based human resource solution • Training Platform • Sales meets • Recorded training/ awareness materials, etc. • Grievance Redressal mechanisms • Employee engagement activities • Senior management visits to UFCs (branches)	Regularly	Our employees are the foundation of our operations, bringing their collaborative skills and expertise that are crucial for our growth. The Company strives to keep employees informed about important developments, involve them in decision-making processes, align them with the Company's vision, values, and business strategy, and empower them to fulfill the employee promise. Key topics of engagement are highlighted below: • Cross-functional interactions • Seeking feedback • Quizzes • Programs on wellness and health • Knowledge sharing • Inductions • Training and development • Office circulars/orders • Awareness programs • Policies and Rules • Cultural events, etc.
Vendors, Mutual Fund Distributors, National Distributors (Banks), and Institutional Customers	No	• Physical meetings • Emails, SMS, Website • Other physical and digital channels • Mutual Fund Distributor Training • Investor Awareness Programs (IAPs)	Regularly	• Improving reach and delivering sales training • Servicing existing business • Increasing product penetration • Updating product knowledge
Regulatory Bodies	No	• Emails • One-on-one meetings • Conference calls • Video Conferencing • Website • Upload on SEBI's portal and physical filings • Quarterly and Annual compliance reports/ regulatory filings	Regularly	The discussions cover policy regulations, various approvals, circulars, guidelines, suggestions, amendments, and more. The Company shares performance and compliance reports. This relationship is crucial for ensuring compliance, interpreting regulations, and maintaining uninterrupted operations.

Stakeholder Group	Whether identified as Vulnerable & Marginalised 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
AMFI	No	• Emails • Physical meetings • Conference calls • Video Conferencing • Website • Upload on the AMFI portal and physical filing	Regularly	Our senior management officials are members of various AMFI Committees. The discussions focus on guidelines, investor education, and reporting.
Communities & Implementing Agencies/NGOs	Yes	• Emails, SMS • Physical meetings & conference calls • Website • Project Site Visits	Regularly	To monitor & implement CSR projects and activities. To conduct impact assessments of CSR interventions and perform monitoring and evaluation.
Registrar and Transfer Agents	No	• Physical & digital meetings • Emails and other digital platforms	Daily	Engagement with RTAs is crucial for seamless operations, maintaining data integrity, and ensuring compliance.

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.

At UTI Asset Management Company, stakeholder engagement is an integral part of our governance framework, especially on economic, environmental, and social topics. We have established structured mechanisms to consult with key stakeholder groups—including investors, distributors, employees, regulators, portfolio companies, and civil society—on material sustainability issues. These consultations are carried out through formal surveys, ESG-focused activities, such as materiality assessment, distributor training sessions, employee feedback platforms, and engagements with investee companies. Insights gathered from these interactions are systematically analysed and used to shape our ESG integration and overall business strategy.

The Board is kept informed of stakeholder concerns and priorities through periodic updates from the various Committees: Corporate Social Responsibility and ESG Committee, Risk Management Committee, Audit Committee, Nomination and Remuneration Committee, Stakeholders Relationship Committee, and Unitholder Protection Committee. These Committees synthesise stakeholder inputs and present them during Board meetings, particularly in the context of strategy reviews, materiality assessments, product design, and disclosures. In cases where stakeholder consultations are delegated to functional teams or external experts, the resulting feedback is channelled back to the Board through documented reports and dashboards. This ensures that the Board's decisions on economic performance, environmental stewardship, and social responsibility are grounded in stakeholder expectations and aligned with global standards such as SEBI BRSR, UN PRI, and the Paris Agreement.

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's strategy focuses on embedding social responsibility into its core business functions by translating its ESG commitments into actionable policies. To enhance its services, the Company conducts root cause analysis of customer complaints, grievances and suggestions, driving continuous improvement.

ESG focus areas are identified through a comprehensive materiality assessment, conducted in consultation with both internal and external stakeholders. Engaging with consultants and industry experts further deepens the understanding of stakeholder expectations. The key material issues identified are prioritised and integrated into the development of the ESG roadmap, which guides both strategic and operational decisions aimed at fostering climate resilience and sustainability into UTI's business operations.

Ongoing feedback from stakeholders is consistently incorporated into the Company's policies and practices, ensuring alignment with their needs and expectations. Regular interactions with investors and analysts provide valuable insights, which are reflected in the Company's ESG framework. This leads to the implementation of initiatives focused on responsible investing, equal opportunity, diversity and inclusion, privacy, human capital, environmental impact, and the identification and management of sustainability-related risks.

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

The Company has reduced the minimum subscription amount for digital SIP and lump-sum transactions to ₹100 on specific scheme(s), targeting bottom-of-the-pyramid customers. To engage with socially and economically weaker customers, the Company offers personalised service through representatives at branches, call centers, and other platforms, with support provided in vernacular languages. Most CSR projects focus on aiding vulnerable and marginalised sections of society, as detailed in the Annexure of the Annual Report. The CSR Policy is available on the Company's website at https://www.utimf.com/amc-shareholders/code-and-policies.

Engagements with marginalised communities include:

- Disclosures of the CSR policy and programmes;
- Updates to the Corporate Social Responsibility and ESG Committee and Board;
- Community support programmes in partnership with CSR partners; and
- Awareness campaigns conducted via social media, intranet, and email.

Actions taken to meet the needs of these communities focus on education, health, elderly care, and rural development.



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 2024-25			FY 2023-24*		
	Total (A)	No. of employees/ workers covered (B)	% (B/A)	Total (C)	No. of employees/ workers covered (D)	% (D/C)
Employees						
Permanent	1,393	1,393	100%	1,402	1,402	100%
Other than permanent	450	4	1%	381	3	1%
Total Employees	**1,843**	**1,397**	**76%**	**1,783**	**1,405**	**79%**
Workers						
Permanent	Not Applicable			Not Applicable		
Other than permanent						
Total Workers						

**The figures for the previous year have been revised to incorporate contractual workers under the category of other than permanent* employees.

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

Category	FY 2024-25* Current Financial Year					FY 2023-24** 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)
Employees										
Permanent	1,393	-	-	1,393	100%	1,402	196	14%	1,206	86%
Male	1,024	-	-	1,024	100%	1,015	134	13%	881	87%
Female	369	-	-	369	100%	387	62	16%	325	84%
Other than Permanent	450	-	-	450	100%	381	0	0%	381	100%
Male	434	-	-	434	100%	366	0	0%	366	100%
Female	16	-	-	16	100%	15	0	0%	15	100%

Category	FY 2024-25 Current Financial Year				FY 2023-24 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)
Workers									
Permanent	Not Applicable								
Male									
Female									
Other than Permanent									
Male									
Female									

**Please note that in the previous year (FY 2023-24), minimum wages were considered on the basis of Basic salary. For the current year (FY 2024-25), they have been considered on the basis of Gross salary.*

***The financial figures for the period 1 April 2023 to 31 March 2024 have been restated to align with the guidelines set forth in SEBI's circular dated December 20, 2024, which outlines Industry Standards Forum's guidance for BRSR Core. Further, the Company has also considered 'Other than Permanent Employees' for calculating total wages paid for the year. The value as disclosed in the BRSR for the year ended 31 March 2024 was 23%.*

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)	7	49,00,000	1	44,00,000
Key Managerial Personnel	3	1,74,22,367	0	0
Employees other than BoD and KMP*	1,455	8,30,250	385	20,40,873
Workers	Not Applicable			

**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 2024-25	Previous Financial Year 2023-24
Gross wages paid to females as % of total wages*	21.77%	21.01%**

**Includes both permanent and other than permanent employees.*

***The financial figures for the period 1 April 2023 to 31 March 2024 have been restated to align with the guidelines set forth in SEBI's circular dated December 20, 2024, which outlines Industry Standards Forum's guidance for BRSR Core. Further, the Company has also considered 'Other than Permanent Employees' for calculating total wages paid for the year. The value as disclosed in the BRSR for the year ended 31 March 2024 was 23%.*

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 a long-standing commitment to human rights, which is reflected in its core policies as detailed under question 5 of Principle 5. In alignment with the Company's policies, the Group Head of HR and Head – HR acts as a focal point for addressing and resolving any human rights related concerns that may arise within the organisation. Additionally, UTI AMC has constituted an Internal Committee (IC) in accordance with the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013, to investigate and address workplace harassment cases, thereby ensuring a safe and respectful work environment. Human rights matters are also supported by the Corporate Social Responsibility and ESG Committee, which oversees the Company's social development initiatives and broader stakeholder engagement, reinforcing the organisation's commitment to ethical business practices and community welfare.

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

Respect for human rights is a core value of the Company, guiding its commitment to fair, ethical, and inclusive business and employment practices. The Company strives to support, protect, and promote human rights across its operations, ensuring a workplace that upholds dignity, respect, and equal opportunities for all.

To reinforce this commitment, the Company has a zero-tolerance policy against all forms of child labour, forced labour, slavery, human trafficking, physical, sexual, psychological, or verbal abuse.

The Company has established robust mechanisms to uphold and safeguard human rights, including:

- **POSH Policy** for preventing and addressing sexual harassment in the workplace;
- **Whistleblower Policy** to encourage the reporting of any ethical violations;
- **Grievance Redressal Mechanism** to resolve employee concerns through a structured process;
- **Equal Opportunity Policy** to ensure fairness in recruitment, development, and promotion; and
- **Code of conduct** outlining standards for ethical and professional behaviour.

These policies are regularly communicated and made accessible via the Company's intranet and reinforced through employee training and awareness initiatives.

The Company regularly reviews employment practices, benefits, facilities, and services to eliminate any unlawful discrimination and ensure equitable treatment. It maintains an inclusive, open-door policy, fostering a collaborative and transparent work environment where concerns are typically resolved at this supervisory level. To proactively address employee concerns the Company engages in regular interactions and conducts comprehensive exit interviews, continuously refining workplace practices.

Additionally, employees and stakeholders are encouraged to report any human rights violations through the Internal Committee, Whistleblower Mechanism, and the Grievance Redressal Processes outlined in the policies available publicly and on the Company's intranet.

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

	Current Financial Year 2024-25			Previous Financial Year 2023-24		
	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	Nil	0	0	Nil
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 2024-25	Previous Financial Year 2023-24
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 upholding a safe, respectful, and harmonious work environment where all individuals are treated with dignity and fairness, regardless of ethnicity, religion, sexual orientation, race, caste, gender, disability, job designation, or any other protected characteristic. By fostering an inclusive and equitable culture, the Company actively works to ensure that workplace practices reflect principles of diversity, inclusion, and fairness.

As a part of its dedication to supporting, protecting, and promoting human rights, the Company has established robust policies and Committees to address grievances and complaints related to workplace conduct and ethical business practices. These include:

- Internal Committee under the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013 – ensuring a harassment free workplace.
- Whistleblower Policy - encouraging the reporting of ethical violations and workplace concerns without fear of retaliation.

To reinforce these commitments, the Company:

- Ensures policy details, Committee members, and legal consequences of violations are prominently displayed across all offices and UFCs (branch offices).
- Conducts regular awareness sessions to educate employees about workplace policies, reporting mechanisms, and the prevention of sexual harassment.
- Provides easy access to policy documents through the Company's intranet, ensuring employees and stakeholders are informed of their rights and the available grievance mechanism.

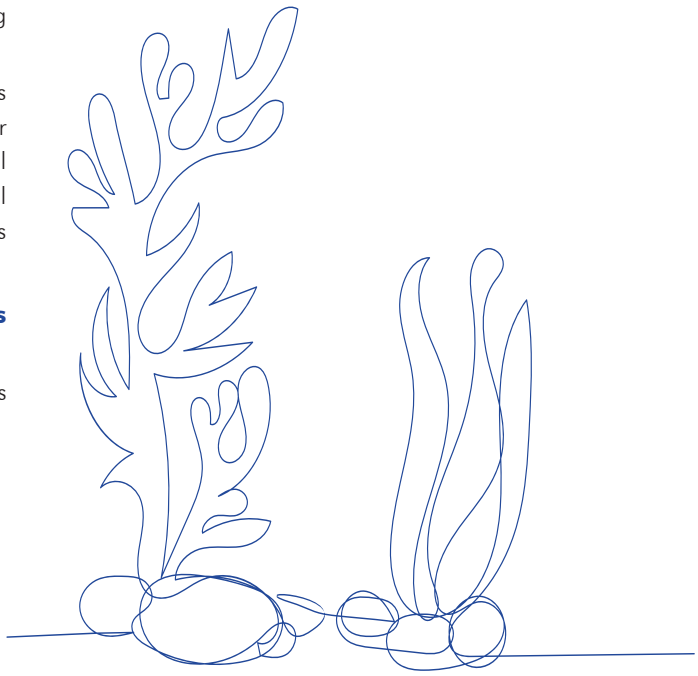
The Whistleblower Policy serves as a safeguard against discrimination, harassment, victimisation, or unfair treatment, including:

- Retaliation, intimidation, or threats against employees who report violations;
- Unjust disciplinary actions, suspension, or biased behaviour towards whistleblowers; and
- Obstruction of duties or responsibilities for individuals making protected disclosures

The Company takes proactive measures to minimise any difficulties whistleblowers may face, ensuring that they can perform their responsibilities without fear of disadvantage or retaliation. All employees and stakeholders are encouraged to report any unethical practices or human rights violations, reinforcing the Company's commitment to an inclusive, ethical, and responsible workplace.

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

Yes, wherever applicable and relevant in the context of the services offered by the Company.



10. Assessments for the year*:

	% of your plants and offices that were assessed (by entity or statutory authorities or third parties)
Child labour	100%
Forced/involuntary labour	100%
Sexual harassment	100%
Discrimination at workplace	100%
Wages	100%

**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 the internal assessment, no corrective actions were taken or significant risks/concerns arose during the FY.

Leadership Indicators

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

The Company remains committed to upholding human rights by actively monitoring and adapting its internal processes. One such initiative has been the integration of key policies such as the Code of Conduct, Whistleblower Policy, Anti-Money Laundering Policy, POSH Policy, and Cybersecurity policy, into its learning and development framework.

To reinforce awareness and sensitivity, employees are mandated to undergo periodic training and complete an annual certification process, ensuring continuous education and compliance. This structured approach helps prevent human rights violations and promotes a responsible workplace culture.

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

The Company has not conducted a formal human rights due diligence exercise. However, internal assessments on certain topics have been carried out.

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.

Most of the Company's offices are housed in commercial buildings, which are either on the ground floor or equipped with necessary infrastructure such as elevators, ramps, and other basic accessibility features in line with the requirements of the Right of Persons with Disabilities Act, 2016, to accommodate differently abled individuals and visitors. A wheelchair is also available at the Corporate Tower to support mobility needs.

4. Details on assessment of value chain partners:

	% of value chain partners (by value of business done with such partners) that were assessed
Child labour	0%*
Forced/involuntary labour	
Sexual harassment	
Discrimination at workplace	
Wages	
Others – please specify	

**The Company expects its value chain partners to uphold the same values, principles, and ethics as followed by the Company in all its dealings.*

No formal assessment of value chain partners has been conducted in the FY.

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 no. 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 2024-25*	Previous Financial Year 2023-24**
From 'Renewable Sources' (in GigaJoules (GJ))		
Total Electricity Consumption (A)	4,803	4,811
Total Fuel Consumption (B)	0	0
Energy consumption through Other Sources (C)	0	0
Total Energy Consumption from renewable sources (A+B+C)	**4,803**	**4,811**
From 'Non-Renewable Sources' (in GigaJoules (GJ))		
Total Electricity Consumption (D)	9,238	13,865
Total Fuel Consumption (E)	177	148
Energy consumption through Other Sources (F)	0	0
Total Energy Consumption from non-renewable sources (D+E+F)	**9,414**	**14,013**
Total Energy Consumed (A+B+C+D+E+F)	**14,217**	**18,824**
Energy intensity per rupee of turnover (GJ/₹) *(Total energy consumption in GJ/Revenue from operations)*	0.0000010	0.0000014
Energy intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)(GJ/$) *(Total energy consumed/Revenue from operations adjusted for PPP)*	0.000020	0.000029
Energy intensity in terms of physical output	NA	NA
Energy intensity per Full Time Equivalent (GJ/FTE) *(Total Energy consumed/Full Time Equivalent)*	7.71	10.56

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 limited assurance on the data reported under this indicator.

**For FY 23-24 and FY 24-25, 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 Tower.*

***The values of energy consumption for FY 2023-24 have been restated due to allocation of electricity consumption for office area not occupied by UTI AMC, enhanced coverage of fuel consumption and change in the approach for electricity data consolidation. The total energy consumption as disclosed in the BRSR for FY 2023-24 was 28,696.95 GJ. The energy intensity per revenue and per FTE have been restated due to a change in unit of measurement and inclusion of 'Other than Permanent Employees' respectively. The intensity adjusted for PPP has been restated basis the guidelines provided in SEBI's circular dated December 20, 2024, which outlines Industry Standards Forum's guidance for BRSR Core. 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 2024-25*	Previous Financial Year 2023-24**
Water withdrawal by source (in Kilolitres)		
(i) Surface water	0	0
(ii) Groundwater	0	0
(iii) Third party water: Municipal Water	45,737	46,284
(iv) Seawater/desalinated water	0	0
(v) Others	0	0
Total volume of water withdrawal (in Kilolitres)	**45,737**	**46,284**
Total volume of water consumption (in Kilolitres)	**10,336**	**9,257**
Water intensity per rupee of turnover (kL/₹) *(Total water consumption/ Revenue from operations)*	0.0000007	0.0000007
Water intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP) (kL/$) *(Total water consumption/Revenue from operations adjusted for PPP)*	0.000015	0.000014
Water intensity in terms of physical output	NA	NA
Water intensity per Full Time Equivalent (kL/ FTE) *(Total Water Consumption/Full Time Equivalent)*	5.61	5.19

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 limited assurance on the data reported under this indicator.

**Water withdrawal at UFCs for FY 2023–24 and FY 2024–25 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.*

***The values of water withdrawal and water consumption for FY 2023-24 have been restated due to a change in the approach for estimating per capita water withdrawal for zonal, regional and branch offices. The water withdrawal and water consumption values as disclosed in the BRSR for FY 2023-24 were 32,683.25 kL and 6,536.65 kL respectively. The water intensity per revenue and per FTE have been restated due to a change in unit of measurement and inclusion of 'Other than Permanent Employees' respectively. The intensity adjusted for PPP has been restated basis the guidelines provided in SEBI's circular dated December 20, 2024, which outlines Industry Standards Forum's guidance for BRSR Core. The PPP factor has been sourced from the IMF database. https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC.*

4. Provide the following details related to water discharged:

Parameter	Current Financial Year 2024-25*	Previous Financial Year 2023-24**
Water discharge by destination and level of treatment (in kiloliters)		
(i) To Surface Water		
- No treatment	0	0
- With treatment-please specify level of treatment	0	0
(ii) To Ground Water		
- No treatment	0	0
- With treatment-please specify level of treatment	0	0
(iii) To Seawater		
- No treatment	0	0
- With treatment-please specify level of treatment	0	0
(iv) Sent to Third Parties		
- No treatment	0	0
- With treatment-please specify level of treatment	0	0

Parameter	Current Financial Year 2024-25*	Previous Financial Year 2023-24**
(v) Others		
- No treatment	35,401	37,028
- With treatment-please specify level of treatment	0	0
Total water discharged (in kilo-litres)	**35,401**	**37,028**

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 limited assurance on the data reported under this indicator.

**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=UmVwb3J0RmlsZXMvTmV3SXRlbV8xNTNfRm9yZXdvcmQucGRm*

***The values for water discharge for FY 2023-24 have been restated due to a change in the approach for estimating per capita water withdrawal for zonal, regional and branch offices, thereby restating the water discharge value. The total water discharge value as disclosed in the BRSR for the year ended 31 March 2024 was 26,146.60 kL.*

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 toilet flushing 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 2024-25	Previous Financial Year 2023-24
NOx	Tonnes/Year	The Company utilises DG sets only as a backup power source during outages. Consequently, emissions of air pollutants (excluding GHG emissions) from these sources are minimal and assessed to be non-material in the context of 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 2024-25*	Previous Financial Year 2023-24**
Total Scope 1 Emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent (tCO_2e)	21	38
Total Scope 2 Emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 (tCO_2)	1,865	2,757
Total Scope 1 and Scope 2 emissions per rupee of turnover *(Total Scope 1 and Scope 2 GHG emissions/Revenue from operations)*	tCO2/₹	0.00000013	0.00000021
Total Scope 1 and Scope 2 emissions per rupee of turnover adjusted for Purchasing Power Parity (PPP) *(Total Scope 1 & 2 GHG emissions/Revenue from operations adjusted for PPP)*	tCO_2/$	0.0000027	0.0000043
Total Scope 1 and Scope 2 emission intensity in terms of physical output	Not Applicable	NA	NA
Total Scope 1 and Scope 2 emissions per Full Time Equivalent	tCO_2/FTE	1.02	1.57

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 limited assurance 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 values of total Scope 1 and total Scope 2 emissions for FY 2023-24 have been restated due to allocation of electricity consumption for office area not occupied by UTI AMC, enhanced coverage of fuel consumption and a change in the approach. The total Scope 1 and total Scope 2 values as disclosed in the BRSR for FY 2023-24 were 6.74 tCO_2e and 5,689.11 tCO_2e respectively. The total Scope 1 and Scope 2 emissions per revenue and per FTE have been restated due to a change the in unit of measurement and inclusion of 'Other than Permanent Employees' respectively. The intensity adjusted for PPP has been restated basis the guidelines provided in SEBI's circular dated December 20, 2024, which outlines Industry Standards Forum's guidance for BRSR Core. 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. These efforts aim to reduce environmental impact while enhancing operational performance.

a. **Energy Efficiency:** All offices have been upgraded with energy-efficient LED lighting, low-power monitors, improved insulation, and optimised heating systems. Office layouts maximise natural lighting, and digital learning and video conferencing have reduced the need for physical travel, thereby cutting energy use and emissions.

b. **Energy audit:** In FY 2024–25, an energy audit was conducted by the Industry Energy Assessment Cell at IIT Bombay. The audit presented several recommendations aimed at improving energy efficiency. Based on internal feasibility and priority, the Company has initiated implementation of select measures - Power Factor (PF) correction at UTI Tower and AHU belt replacements.

c. **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) have been installed to minimize solar heat gain, contributing to more consistent and efficient temperature regulation.

d. **Energy Friendly Air Conditioning Systems:** Our air-conditioning systems use R-134A refrigerant gas, compliant with the Energy Conservation Building Code (ECBC). The 2x300 TR chiller plants are equipped with VFD compressors that optimise energy usage, especially during low-occupancy periods or off-peak hours.

e. **EV Charging:** EV charging stations have been installed at the Corporate Office to support employees adopting low-emission transport options.

f. **Renewable Energy:** The Corporate Office operates entirely on renewable energy, as certified by Tata Power, underlining our commitment to sustainable power solutions.

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

Parameter	Current Financial Year 2024-25*	Previous Financial Year 2023-24***
Total Waste Generated (in Metric Tonnes)		
Plastic Waste **(A)****	0.00	0.00
E-Waste **(B)**	1.24	1.19
Bio-medical Waste **(C)**	0.00	0
Construction and Demolition Waste **(C&D) (D)**	0.00	0
Battery Waste **(E)**	3.65	4.77
Radioactive Waste **(F)**	0.00	0
Other Hazardous Waste generated **(G)** *(Please specify, if any)*	0.00	0
Other Non-Hazardous Waste generated **(H)** *(Please specify, if any)*	146	148
Total Waste Generated (A+B+C+D+E+F+G+H)	**151**	**154**
Waste intensity per rupee of turnover (MT/₹) *(Total waste generated/ Revenue from operation)*	0.000000010	0.000000012
Waste intensity per rupee of turnover adjusted for Purchasing Power Parity (PPP)(MT/$) *(Total waste generated/Revenue from operations adjusted for PPP)*	0.00000022	0.00000024

Parameter	Current Financial Year 2024-25*	Previous Financial Year 2023-24***
Waste intensity in terms of physical output	NA	NA
Waste intensity per Full Time Equivalent (MT/FTE) *(Total Waste Generated/Full Time Equivalent)*	0.08	0.09
For each category of waste generated, total waste recovered through recycling, re-using or other recovery operations (in Metric tonnes)		
Category Waste		
(i) Recycled	23.10	24.35
(ii) Re-used	0.00	0.00
(iii) Other recovery operations	6.86	6.40
Total	**30**	**31**
For each category of waste generated, total waste disposed by nature of disposal method (in Metric tonnes)		
Category Waste		
(i) Incineration	0.00	0.00
(ii) Landfilling	120.97	123.57
(iii) Other disposal operations	0.00	0.00
Total	**121**	**124**

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 limited assurance on the data reported under this indicator.

**Waste Generation at the UFCs for FY 2023–24 and FY 2024–25 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; and has been reported under the landfilling disposal method.*

***Plastic waste has been included in the Other Non-Hazardous waste category since bifurcated data of dry waste was not available.*

****The values of total waste generated, total waste recovered, and total waste disposed for FY 2023-24 have been restated due to enhanced coverage of waste generation streams. The total waste generated, total waste recovered, and total waste disposed as disclosed in the BRSR for FY 2023-24 was 107.64 MT, 29.85 MT and 77.78 MT respectively. The waste intensity per revenue and per FTE have been restated due to a change in unit of measurement and inclusion of 'Other than Permanent Employees' respectively. The intensity adjusted for PPP has been restated basis the guidelines provided in SEBI's circular dated December 20, 2024, which outlines Industry Standards Forum's guidance for BRSR Core. The PPP factor has been sourced from the IMF database. https://www.imf.org/external/datamapper/PPPEX@WEO/OEMDC*

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 for influence on these parameters. However, the Company remains committed to addressing waste management in an environmentally responsible manner. To this end, the Company actively promotes the reuse and recycling of waste generated in its business operations, ensuring that all feasible opportunities for sustainable waste management are maximised. As provided above, our operations lead to the generation of non-hazardous waste (dry waste, including plastic, paper, and wet waste) along with some e-waste.

The Company has engaged a specialised waste management agency to facilitate the collection, composting, and recycling of wet waste and dry waste (paper and plastic waste) from its corporate tower. 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 is accessible on its intranet and outlines the prescribed processes for disposing of information assets. To ensure regulatory compliance and adherence to policy guidelines, UTI AMC collaborates with government-authorised third-party vendors for IT asset disposal. recycling certificates are obtained from the vendor to verify proper disposal and recycling processes. 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 is in adherence with all applicable environmental law/regulations/guidelines in India, including the Water (Prevention and Control of Pollution) Act, Air (Prevention and Control of Pollution) Act, and the Environment (Protection) Act, along with the rules 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 2024-25	Previous Financial Year 2023-24
Water withdrawal by source (in kilo litres)		
(i) Surface Water	UTI AMC has not carried out an assessment to identify the facilities operating in water stress zones.	
(ii) Ground Water		
(iii) Third Party Water		
(iv) Seawater/Desalinated Water		
(v) Others		
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		

Parameter	Current Financial Year 2024-25	Previous Financial Year 2023-24
Water discharge by destination and level of treatment (in Kilo litres)		
(i) To Surface Water	UTI AMC has not carried out an assessment to identify the facilities operating in water stress zones.	
- 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 Party Water		
- No treatment		
- With treatment-please specify level of treatment		
(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 2024-25	Previous Financial Year 2023-24
Total Scope 3 Emissions (Break-up of the GHG into CO_2, CH_4, N_2O, HFCs, PFCs, SF_6, NF_3, if available)	Metric tonnes of CO_2 equivalent	UTI AMC is currently in the process of estimating Scope 3 emissions from its operations. The results will be published in the next reporting cycle.	
Total Scope 3 emissions per rupee of turnover			
Total Scope 3 emission intensity (optional) - the relevant metric may be selected by the entity			

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.

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 2024-25	Details of the initiative (Web-link, if any, may be provided along-with summary)	Outcome of the initiative Energy Saved (kWh)
1	Energy Audit	In FY 2024–25, an energy audit was conducted by the Industry Energy Assessment Cell at IIT Bombay. The audit presented several recommendations aimed at improving energy efficiency. Based on internal feasibility and priority, the Company has initiated implementation of select measures - Power Factor (PF) correction at UTI Tower and AHU belt replacements.	Power Factor correction at UTI Tower resulted in energy savings of 218 kWh, while the replacement of AHU belts contributed to an additional 1,043 kWh in savings.
2	HVAC and Electricity monitoring	To strengthen our energy efficiency initiatives, we partnered with Atsuya Technologies in October 2024 to implement HVAC and electricity monitoring at the Mumbai Corporate Office and the Chennai UFC (Branch Office). This collaboration provides access to a real-time dashboard for indoor temperature monitoring, enabling us to optimise temperature settings and achieve greater energy savings.	Following the installation of the energy monitoring system, UTI Tower achieved energy savings of 99,335 kWh. Similarly, the Chennai Main Branch recorded savings of 2,838 kWh after implementing energy monitoring and control modules.

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

Yes.

UTI AMC maintains a Business Continuity and Disaster Recovery Policy, approved by its Board and accessible on the Company's intranet. The policy outlines clear operational procedures for responding to, recovering from, and resuming operations at a predefined level following any disruption. In alignment with the objectives outlined in the policy document, the Company's business continuity and disaster recovery strategies are developed, implemented, tested, maintained, and operated to support all critical service lines and processes.

In case the primary working site, such as the UTI Tower, becomes partially or fully unavailable, alternate arrangements and working procedures have been established. Additionally, in cases of applications outage at the UTI data centre, a disaster recovery site is available to guarantee uninterrupted access to critical applications via the Internet.

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 7 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	Centre of Corporate Governance, New Delhi	National
6	Federation of Indian Chambers of Commerce and Industry (FICCI)	National
7	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 instances related to anti-competitive conduct were reported.		



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
	The Association of Mutual Funds in India (AMFI) is committed to promoting the growth of the Indian mutual fund industry. The Company is a proud member of AMFI. AMFI's objectives include: 1. Encouraging the adoption of best business practices and a code of conduct among members and other entities involved in mutual fund and asset management activities, as well as those connected with or operating in the capital markets and financial services sector. 2. Safeguarding the interests of investors and unit holders.	The Company's officials actively participate in various Committees established by AMFI, addressing topics such as financial literacy, certified distributors, exchange-traded funds, operations, compliance, risk, and valuation.	Yes	Regularly	https://www.amfiindia.com/aboutamfi



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 the local community. However, UTI AMC remains committed to social responsibility through structured Corporate Social Responsibility (CSR) initiatives. These initiatives are executed in partnership with credible implementation partners, as required by the Ministry of Corporate Affairs (MCA). Furthermore, the Company's CSR team maintains ongoing engagements with stakeholders, including conducting regular site visits to monitor the progress and address any challenges or concerns faced by the community.

In addition, an impact assessment is conducted one year after the completion of CSR projects. These assessments not only measure the effectiveness of the intervention but also provide valuable insights into community grievances and feedback, enabling the Company to refine its approach and address any unmet needs or issues.

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

	Current Financial Year 2024-25	Previous Financial Year 2023-24*
Directly sourced from MSMEs/small producers	12.98%	37.26%
Sourced directly from within the district and neighbouring districts	92.98%	94.89%

**The financial figures for the period 1 April 2023 to 31 March 2024 have been restated to align with the guidelines set forth in SEBI's circular dated December 20, 2024, which outlines Industry Standards Forum's guidance for BRSR Core. The values for procurement directly sourced from MSME / small producers and from within India as disclosed in the BRSR for the year ended 31 March 2024 were 8.32% and 97.58% respectively.*

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 2024-25	Previous Financial Year 2023-24*
Rural	0.0%	0.0%
Semi-Urban	0.84%	0.66%
Urban	22.03%	22.37%
Metropolitan	77.13%	76.97%

**The financial figures for the period 1 April 2023 to 31 March 2024 have been restated to align with the guidelines set forth in SEBI's circular dated December 20, 2024, which outlines Industry Standards Forum's guidance for BRSR Core. Further, the Company has also considered other than permanent employees for calculating total wages paid for the year. The values for job creation in rural, semi-urban, urban and metropolitan as disclosed in the BRSR for the year ended 31 March 2024 were 0%, 0.90%, 8.80%, and 90.20% respectively.*

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	Corrective action taken
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)
Not Applicable			

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

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

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

No. As a financial services organisation, UTI AMC's procurement requirements are relatively limited and not material to its overall operations. However, the Company is committed towards making a conscious effort to source goods and services from local vendors, prioritising marginalised and vulnerable suppliers, wherever feasible, thereby contributing to the economic development of local communities and supporting small businesses.

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 benefitted from CSR Projects	% of beneficiaries from vulnerable and marginalized groups
1	UTI AMC Scholarship and Co-building Ashoka	9	55%
2	Inclusive School for Differently Abled Children	225	100%
3	Sponsorship of Holistic Education, Lodging, and Boarding of visually impaired students	40	100%
4	Cancer Cure	34	100%
5	The Municipal School Project	260	100%
6	Book Bank	20,885	100%
7	Yuva Unstoppable	3,452	57%
8	HelpAge India	167	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 becoming the asset manager of choice by consistently delivering best-in-class customer service and maintaining an agile, well-trained, and customer focused support system. To achieve this, the Company educates its staff on key service objectives and provides investors and advisors with multiple touchpoints for feedback and grievance redressal.

In order to ensure the best possible service and product quality, the Company believes that it is essential that our customers be able to easily voice their complaints or offer feedback. Consequently, we have established a robust mechanism for investor complaints and feedback. This mechanism is available on the Company website at https://www.utimf.com/help-and-support/write-to-us, and it inter alia contains the following:

1. Proposed procedure for resolving grievances of Investors and Mutual Fund Distributors; the document outlines various methods to address grievances and concerns;
2. Reporting of cybersecurity incidents; the web link includes the email addresses of the Chief Risk Officer and Chief Information Security Officer;
3. Grievance resolution for Investors and Advisors; For any service issues, the Investors and Advisors can contact toll-free number 18002661230;
4. Mail the feedback, enquiries, and complaints service@uti.co.in;
5. Advisors and investors can also visit the nearest UTI Financial Centre (UFC) to register complaints or provide feedback; UFC locations are accessible using the following URL: https://www.utimf.com/help-and-support/locate-us
6. Reaching Registrar and Transfer agent with queries: the address of the RTA agent has been mentioned in the link.
7. Lodging complaints at www.utimf.com ; and
8. Timelines for responding to queries: Timelines for various types of queries and concerns have been highlighted in the link.

The Company's website also has an online form for submitting feedback/suggestion/complaint/query at https://www.utimf.com/help-and-support/locate-us.

The Company is committed to the principle that effective collaboration among all stakeholders is essential for enhancing the customer experience. KFintech forms the foundation of our service delivery chain. Therefore, the Company maintains a close partnership with KFintech to ensure operational efficiency and a seamless client experience.

Additionally, UTI AMC has registered itself on the Online Dispute Resolution (ODR) Portal, a platform introduced by SEBI to streamline the process of addressing investor grievances, including arbitration and conciliation processes. This platform is directly linked with the SEBI Complaints Redressal System (SCORE) portal. This registration ensures that shareholder grievances are redressed in accordance with the framework and timelines defined in SEBI circular nos. SEBI/HO/OIAE/OIAE_IAD1/P/CIR/2023/131, SEBI/HO/OIAE/OIAE_IAD1/P/CIR/2023/135, SEBI/HO/OIAE/IGRD/CIR/P/2023/156, SEBI/HO/OIAE/IGRD/CIR/P/2023/183, and SEBI/HO/OIAE/OIAE_1AD-3/P/CIR/2023/191 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	Not Applicable*
Safe and responsible usage	
Recycling and/or safe disposal	

**The Company specialises 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 2024-25			Previous FY 2023-24		
	Received during the year	Pending resolution at end of year	Remarks	Received during the year	Pending resolution at end of year	Remarks
Data privacy	0	0	-	0	0	-
Advertising	0	0	-	0	0	-
Cyber-security	0	0	-	0	0	-
Delivery of essential services	0	0	-	0	0	-
Restrictive Trade Practices	0	0	-	0	0	-
Unfair Trade Practices	0	0	-	0	0	-
Customer complaints*	114	64	Includes investor complaints and consumer cases; all pending matters pertain to consumer cases.	100	95	Includes investor complaints and consumer cases; all pending matters pertain to consumer cases.

**Note: 1. FY 2024–25: Of the 64 consumer cases reported, 14 were newly added during the year.*
2. FY 2023–24: Of the 95 consumer cases reported, 17 were newly added during the year.

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

	Number	Reasons for recall
Voluntary recalls	Not Applicable	
Forced recalls		

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 AMC has implemented a Board-approved Policy on Privacy and Security of Information, which is available in the public domain and can be accessed via the Company's website https://www.utimf.com/disclaimer/privacy-policy.

Additionally, the Company has also implemented following policies, which are available to all the employees through the Company's intranet:

- Information Security Policy
- Cyber Security and Cyber Resilience (CSRP) Policy
- IT Committee

The above-mentioned policies aim to safeguard the Company's information from unauthorised access, use, disclosure, disruption, modification, recording, or destruction, as well as ensure the safety of its human resources. These policies provide reasonable protection for the confidentiality, integrity, and availability of information assets, ensuring compliance with applicable legal, regulatory, and contractual requirements for information systems. It ensures comprehensive and effective security for the information used in the Company's business operations across all geographic locations. The Company reserves the right to modify, amend, suspend, withdraw, or terminate any or all policies, in whole or in part, upon approval from the appropriate authority.

Additionally, UTI AMC has a robust cybersecurity framework, with cyber risks and their mitigations monitored by the Information Security Executive Committee and Risk Management Committee (AMC and Trustee). As part of the risk assessment process, the Company periodically identifies new risk events, including cybersecurity, analysing their causes, potential consequences, and implementing appropriate control measures. This proactive approach ensures that emerging risks are effectively managed, safeguarding the Company's operations and assets.

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, delivery of essential services, cybersecurity and data privacy, or instances of product recalls of customers during the financial year 2024-25.

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).

Details regarding the products and services offered by the Company are readily available across multiple platforms, including the Company's website, call centres, B2B and B2C applications, as well as through SMS and email communications, as detailed below. Furthermore, our dedicated support team assists customers in locating the nearest UTI Financial Centres (UFCs), where they can engage in personalised discussions about our services and schemes, with the aim of ensuring the highest level of customer satisfaction.

Platform	Details
Website of the Company	www.utimf.com
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	service@uti.co.in
WhatsApp number	7208081230
Missed Call numbers	7208085692 / 8655097225 / 8655019940
UTI MF Branches (UFCs)	https://www.utimf.com/help-and-support/locate-us
Official point of acceptance	https://www.utimf.com/help-and-support/locate-us

- **UTI MF App** – IOS/Android

- **Buddy App** – IOS/Android



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

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

The Company, through its initiative launched in 2009, known as 'UTI Swatantra', aims at empowering individuals with the knowledge to achieve their financial goals through wealth creation. This initiative focuses on educating the public about the benefits of mutual funds and their suitability for various types of investors. The Company's approach includes targeted communication strategies for distinct investment categories. By delivering tailored content on the characteristics and suitability of each category, the Company ensures that investors are well-informed when making investment choices. These communications are disseminated across a wide array of channels, including paid media, social media, email, SMS, and WhatsApp, in multiple formats such as television and print advertisements, audiovisual materials (AVs), GIFs, infographics, listicles, and articles.

Additionally, UTI AMC prioritises complete transparency regarding its offerings and adheres to all disclosure requirements for its products and services, in line with AMFI and SEBI guidelines on product labelling within risk and disclosure categories. Monthly disclosures of Riskometers, detailing scheme-wise risks, are provided and made available on the Company's website. The Riskometer is promptly updated whenever necessary, with an addendum issued accordingly. Product literature containing Riskometer information for various schemes is also maintained, ensuring that investors are clearly informed about the risk grade of each product.

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

The Company is dedicated to upholding a strong communication framework that ensures clear and timely updates regarding any potential disruptions or service interruptions, thereby promoting transparency, reliability, and trust in our operations. To support this commitment, the Company has implemented a comprehensive Disaster Recovery (DR) and Business Continuity Plan (BCP) that addresses all aspects of its business functions.

In the event of a service disruption, the Company utilises a variety of communication channels, both digital and offline, based on the severity of the issue. Key communication methods include letters, branch network, updates, SMS, emails, websites, mobile applications, and social media platforms. Additionally, we ensure that our contact centre agents are promptly informed about both planned and unplanned outages, enabling them to efficiently respond to customer inquiries. Customers are also proactively notified with estimated resolution times and provided with information on alternative service channels.

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

The Company places a strong emphasis on transparency with its customers, ensuring that all relevant information is communicated effectively through multiple channels, including emails, the website, and mobile applications. It prepares comprehensive Scheme Information Documents (SID) and Key Information Memorandums (KIM) for every mutual fund scheme it launches. Furthermore, the Company fully complies with all disclosure requirements mandated by SEBI and AMFI. To enhance accessibility, fact sheets and product literature are also made available on the Company's website.

The Company actively seeks customer feedback at various touchpoints. All customer complaints and grievances are subjected to root cause analysis to drive service quality improvements. Through its contact centre, the Company conducts Customer Satisfaction (CSAT) surveys following each voice and non-voice investor interaction and monitors the Net Promoter Score (NPS) to evaluate overall satisfaction. In FY 2024–25, the average NPS recorded was 96%. Customers who provide low ratings are proactively reached out to for additional feedback and suggestions for improvement. A dedicated form for submitting feedback or suggestions is available on the Company's website at https://www.utimf.com/help-and-support/write-to-us.



INDEPENDENT PRACTITIONERS' LIMITED ASSURANCE REPORT

To the Board of Directors of UTI Asset Management Company Limited

Assurance report on select sustainability disclosures in the Business Responsibility and Sustainability Reporting

Assurance report on select sustainability disclosures in the Business Responsibility and Sustainability Reporting ('BRSR') Format notified by Securities and Exchange Board of India ('SEBI') vide circular number SEBI/HO/CFD/CFD-SEC-2/P/CIR/2023/122 dated 12 July 2023, and master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated 11 November 2024 {(hereafter called 'Identified Sustainability Information' ('ISI')} of UTI Asset Management Company Limited (the 'Company'). ISI is presented in the Business Responsibility and Sustainability Reporting of the Company for the period from 1 April 2024 to 31 March 2025.

Conclusion

We have performed a limited assurance engagement on ISI as detailed in the table below:

ISI subject to assurance	Period subject to assurance	Reference Section in the Annual Report	Reporting Criteria
Select sustainability disclosures in the BRSR (refer Annexure 1)	1 April 2024 to 31 March 2025	"Business Responsibility and Sustainability Report" section of Annual Report 2024-25	- Regulation 34(2)(f) of SEBI Listing Obligations and Disclosure Requirements, as amended (SEBI LODR). - World Resource Institute (WRI) / World Business Council for Sustainable Development (WBCSD) Greenhouse Gas (GHG) Protocol – A Corporate Accounting and Reporting Standards (Revised Edition) - Guidance note for BRSR format issued by SEBI.

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

Based on the procedures performed and evidence obtained, nothing has come to our attention that causes us to believe that the Company's Identified Sustainability Information covered in "Business Responsibility and Sustainability Report" section of the Annual Report 2024-25 for the period from 1 April 2024 to 31 March 2025, covered by limited assurance, is not prepared, in all material respects, in accordance with the Reporting Criteria and as per *the Reporting Boundary as set out in Section A: General Disclosures 13* of BRSR.

Basis for conclusion

We conducted our engagement in accordance with Standard on Sustainability Assurance Engagements (SSAE) 3000, Assurance Engagements on Sustainability Information and SAE 3410, *Assurance Engagements on Greenhouse Gas Statements 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 (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 conclusion.

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 2024-25 (but does not include select sustainability disclosures in BRSR and assurance report thereon).

Our limited assurance on the select sustainability disclosures in BRSR does not cover the other information and we do not express any form of assurance thereon.

In connection with our assurance report of the select sustainability disclosures in BRSR, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with ISI or our knowledge obtained in the assurance or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Other matter

BRSR for the period from 1 April 2023 to 31 March 2024 was not subject to limited / reasonable assurance engagement and, accordingly, we do not express an opinion / conclusion or provide any assurance on such information.

Our conclusion is not modified in respect of this matter.

INDEPENDENT PRACTITIONERS' LIMITED ASSURANCE REPORT (Contd.)

Intended use or purpose

ISI and our limited 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 conclusion is not modified in respect of this matter.

Management's Responsibilities for ISI

Management of the Company acknowledges and understands their responsibility for:

- designing, implementing and maintaining internal control relevant to the preparation of the Identified Sustainability Information that is free from material misstatement, whether due to fraud or error;
- selecting or developing suitable criteria for preparing ISI and appropriately referring to or describing the criteria;
- preparing/fairly stating/properly calculating ISI in accordance with the reporting criteria;
- ensuring the reporting criteria is available for the intended users with relevant explanations;
- establishing targets, goals and other performance measures, and implementing actions to achieve such targets, goals and performance measures;
- responsible for providing the details of management personnel who takes ownership of ISI disclosed in the report;
- ensuring compliance with applicable laws, regulations or 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 sustainability information requires management to establish or interpret the criteria, make determinations about the relevance of information to be included, and make estimates and assumptions that affect the reported information.

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

Our responsibilities

We are responsible for:

- Planning and performing the engagement to obtain a limited assurance about whether ISI is free from material misstatement, whether due to fraud or error;
- Forming an independent conclusion, based on the procedures we have performed and the evidence we have obtained; and
- Reporting our conclusion to the Board of Directors of the Company.

Summary of the work we performed as the basis for our conclusion

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 limited assurance conclusion.

Our procedures selected depended on our understanding of the information covered by limited assurance and other engagement circumstances, and our consideration of areas where material misstatements are likely to arise. In carrying out our engagement, we:

- assessed the suitability of the criteria used by the Company in preparing the information covered by limited assurance;
- interviewed senior management and relevant staff at corporate and selected locations concerning reporting policies, and the implementation of these across the business;
- through inquiries, obtained an understanding of the Company's control environment, processes and information systems relevant to the preparation of the information covered by limited assurance, but did not evaluate the design of particular control activities, obtain evidence about their implementation or test their operating effectiveness;
- made inquiries of relevant staff at corporate and selected locations responsible for the preparation of the information covered by limited assurance;
- undertook site visits at 8 office locations; based on the relative size of the workforce of these office locations to the total workforce;
- inspected, at each site visited, a limited number of items to or from supporting records, as appropriate;

INDEPENDENT PRACTITIONERS' LIMITED ASSURANCE REPORT (Contd.)

- applied analytical procedures, as appropriate;
- recalculated the information covered by limited assurance based on the criteria; and
- evaluated the overall presentation of the information covered by limited assurance.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Exclusions

Our assurance scope excludes the following and therefore we do not express a conclusion on the same:

- Any form of review of the commercial merits, technical feasibility, accuracy, compliance with applicable legislation for the project. We are also not required to verify any of the judgments and commercial risks associated with the project, nor comment upon the possibility of the financial projections being achieved. The Company's statements that describe the strategy, progress on goals (other than those listed under the scope of assurance), 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.
- The statements that describe expression of opinion, belief, aspiration, expectation, aim, or future intentions provided by the Company.
- Operations of the Company other than those mentioned in the Scope of Assurance.
- Aspects of BRSR attributes and the data/information (qualitative or quantitative) other than ISI.
- Data and information outside the defined reporting period i.e., from 1 April 2024 to 31 March 2025

For **B S R & Co. LLP**
Chartered Accountants
Firm's Registration
No.:101248W/W-100022

Sameer Mota
Partner
Membership No.: 109928
ICAI UDIN: 25109928BMNUPS2586

Mumbai
01 July 2025

ANNEXURE – 1

Select sustainability disclosures in BRSR subject to limited assurance

Section/Principle	Attribute/Area	Parameter/Metric
Section A – 20 a & 20 b	General Disclosures	Employees and workers (including differently abled)
Section A – 22	General Disclosures	Turnover rate for permanent employees and workers
Principle 1 - E8	Fairness in Engaging with Customers and Suppliers	Number of days of accounts payable
Principle 1 - E9	Open-ness of business	Concentration of purchases & sales done with trading houses, dealers, and related parties Loans and advances & investments with related parties
Principle 3 - E1 c	Enhancing Employee Wellbeing and Safety	Spending on measures towards well-being of employees and workers- cost incurred as a % of total revenue of the Company
Principle 3 - E5		Return to work and Retention rates of permanent employees and workers that took parental leave
Principle 3 - E9		Details of performance and career development reviews of employees and worker
Principle 5 - E3 b	Enabling Gender Diversity in Business	Gross wages paid to females as % of total wages paid by the entity
Principle 5 - E7		Complaints filed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013
Principle 6 - E1	Energy Footprint	Total energy consumption
		Energy intensity (per rupee of turnover, per rupee of turnover adjusted for PPP, per full time equivalent)
Principle 6 - E3	Water Footprint	Provide details of water withdrawal by source
		Total water consumption
		Water consumption intensity (per rupee of turnover, per rupee of turnover adjusted for PPP, per full time equivalent)
Principle 6 - E4	Water Footprint	Water Discharge by destination and levels of Treatment
Principle 6 - E7	GHG Footprint	Total Scope 1 emissions
		Total Scope 2 emissions
		GHG Emission Intensity (Scope 1+2) (per rupee of turnover, per rupee of turnover adjusted for PPP, per full time equivalent)
Principle 6 - E9	Embracing circularity - waste details	Provide details related to waste generated by category of waste
		Waste intensity (per rupee of turnover, per rupee of turnover adjusted for PPP, per full time equivalent)
		Each category of waste generated, total waste recovered through recycling, re-using or other recovery operations
		For each category of waste generated, total waste disposed by nature of disposal method
Principle 8 - E4	Enabling Inclusive Development	Percentage of input material (inputs to total inputs by value) sourced from suppliers (MSMEs/small suppliers and directly within India)
Principle 8 - E5		Wages paid to persons employed in smaller towns as % of total wage cost
Principle 9 - E7	Fairness in Engaging with Customers and Suppliers	Instances involving loss / breach of data of customers as a percentage of total data breaches or cyber security events