

UTI Flexi Cap Fund

(Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

SCHEME CATEGORY	Large Cap Fund	Large & Mid Cap Fund	Flexi Cap Fund	Value Fund	Mid Cap Fund
STOCK CONCENTRATION		Low Concentration (> 60 stocks)	Moderate Concentration (40 - 60 stocks)	High Concentration (<40 stocks)	
INVESTMENT STYLE			Growth	Blend	Value
RISK / REWARD POTENTIAL	LOWER RISK LOWER REWARD	MODERATE RISK MODERATE REWARD	HIGHER RISK HIGH REWARD		
BENCHMARK		S&P BSE 100	Nifty 500	Nifty LargeMidcap 250	Nifty Midcap 150

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them



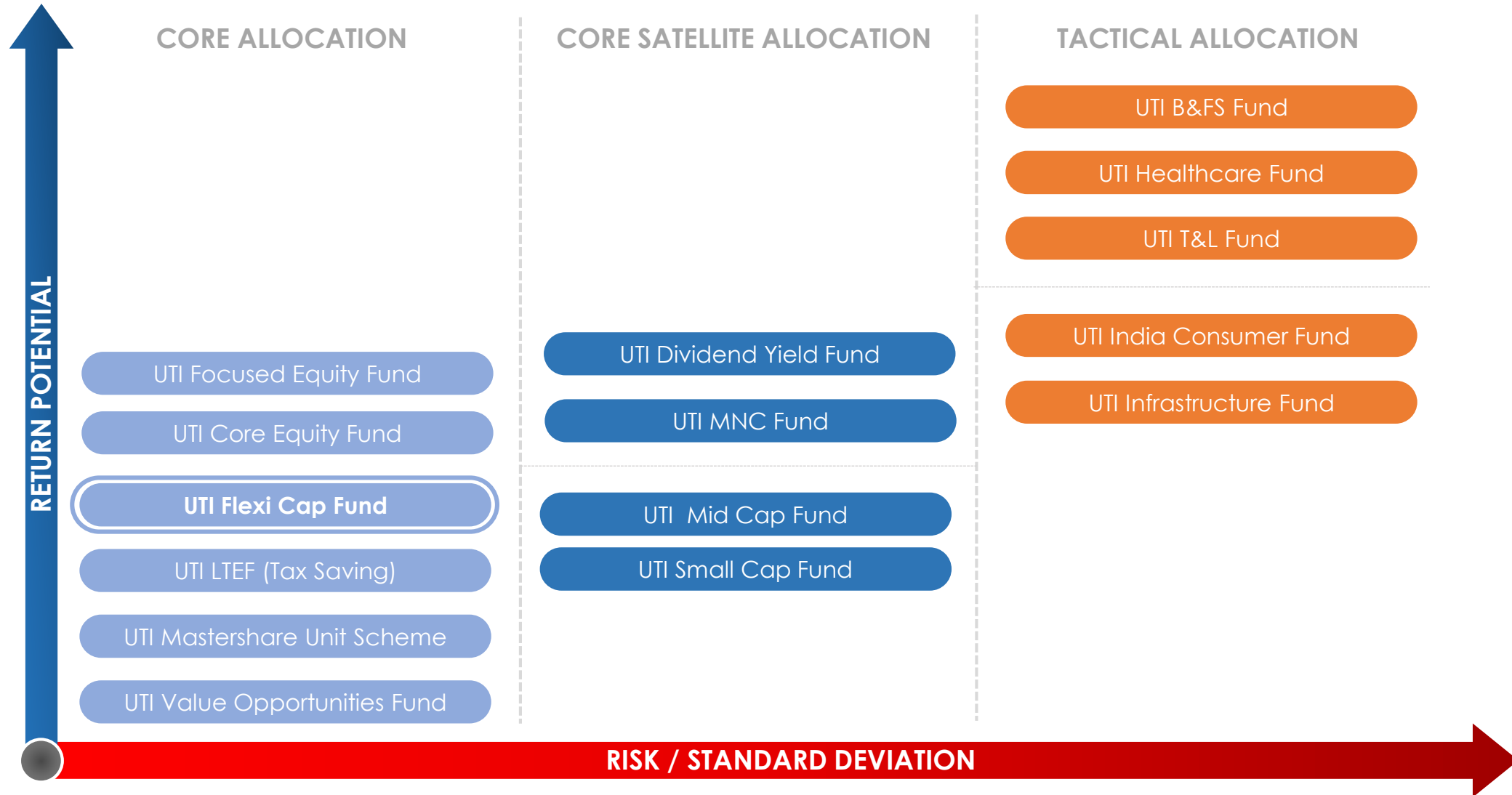
INVEST ANYTIME, ANYWHERE!



DOWNLOAD THE
UTI MUTUAL FUND APP.
AVAILABLE ON  

**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**

Product Spectrum on Risk v/s Return Grid (Active Funds)



UTI LTEF (Tax Saving) – UTI Long Term Equity Fund (Tax Saving); UTI B&FS Fund – UTI Banking & Financial Services Fund; UTI T&L Fund – UTI Transportation & Logistics Fund

The above representation is only for understanding purpose, one should not constitute portfolio only based on the above and advised to approach their financial advisors based on the investors respective risk profile before making investment decisions.



Haq, ek behtar zindagi ka.



Style driven by Quality, Growth & Valuation

Quality

Quality determined by Capital efficiency:

- Track record of high and industry leading RoCEs (RoAs for banks and NBFCs) in the past through various points in the cycle
- Ability to sustain high RoCEs / RoAs over next 5-10 years with low volatility
- Tried & Tested business models
- Seasoned Managements

Growth

Growth determined by Profitability & Earnings:

- Strong track record of earnings growth over last 5-10 years with stability in margins
- Ability to compound earnings at higher than market over the next 5-10 years with strong predictability

Valuation

Valuations determined by

- Consistency in cash flow generation
- Free cash flow yield along with earnings yield (or P/E)

Portfolio with steady focus for Long Term Wealth Creation

Investment Framework

Fund Digest

- The Fund follows well-set investment strategy in respect of stock selection and framework for prudent portfolio construction.
- Investment strategy involves picking of stocks with strong earnings quality (high operating cash flow and high free cash flow characteristics) and those that can continue to show strong growth into the foreseeable future, thus providing for compounding of wealth.
- Fund endeavours to pick high quality businesses in secular growth industries that can generate economic value through the cycle rather than cyclical industries which are highly volatile.
- Fund is agnostic to market capitalization.

Sector Weights

35% or Benchmark plus 12%
(Whichever is Lower)



Stock Weights

Not more than 9.50% in a given stock and
not more than 55% in the top 10 stocks



Company Exposure

Not more than 7% of company's equity



Cash Limit

10% of the portfolio



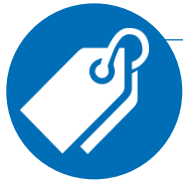
Indicative Market Cap Exposure

Around 60% to 70% in large caps;
mid and small caps exposure within a
range of 30% to 40%



Above limits are internal prudential norms

UTI Flexi Cap Fund – Fund Facts



Type of scheme

Flexi Cap Fund - An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

Fund Inception

18th May, 1992



Fund Manager

Mr. Ajay Tyagi, CFA, MFC
(since January 2016)
Total Experience: 20 Years

Benchmark

Nifty 500



Minimum Investment

₹ 5,000/- and in multiples of ₹1/-
Subsequent min. investment,
₹1,000/- and in multiples of ₹1/-

Investment Objective

The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies in a flexible manner across the market capitalization spectrum.

However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Asset Allocation

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments	65	100	Medium to High
Debt and Money Market instruments including securitized debt [#]	0	35	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High

[#]The fund may invest up to 50% of its debt portfolio in securitized debt.

Fund Facts (contd.)



Fund Snapshot

Fund Size:

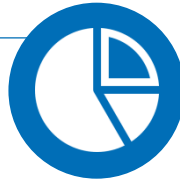
Monthly Avg. AuM : ₹ 23,598 Crores

Last Day AuM : ₹ 23,432 Crores

No. of Unit Folios : 16,22,157

Market Capitalisation (%)

	Fund	BM
Large	: 60	78
Mid	: 31	15
Small	: 9	7



Quantitative Indicators

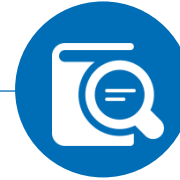
	Fund	BM
Beta	: 0.87	1.00
SD (3 Years)	: 18.93%	20.74%
PTR (Annual)	: 10.00%	-
Sharpe Ratio	: 1.14	-
FCF Yield	: 1.84%	2.15%



No. of Stocks

54

Portfolio Composition#



OCF

C1 : 95%

C2 : 5%

C3 : 0%

ROCE

R1 : 93%

R2 : 6%

R3 : 1%

Price to Book

8.07

13.18

Price to Earnings

37.07

48.65

Return on Equity

16.52

21.34



UTI Flexi Cap Fund



Nifty 500

Active Share : 69.84%

Top 5 / Top10 Stocks

25.79% / 41.75%

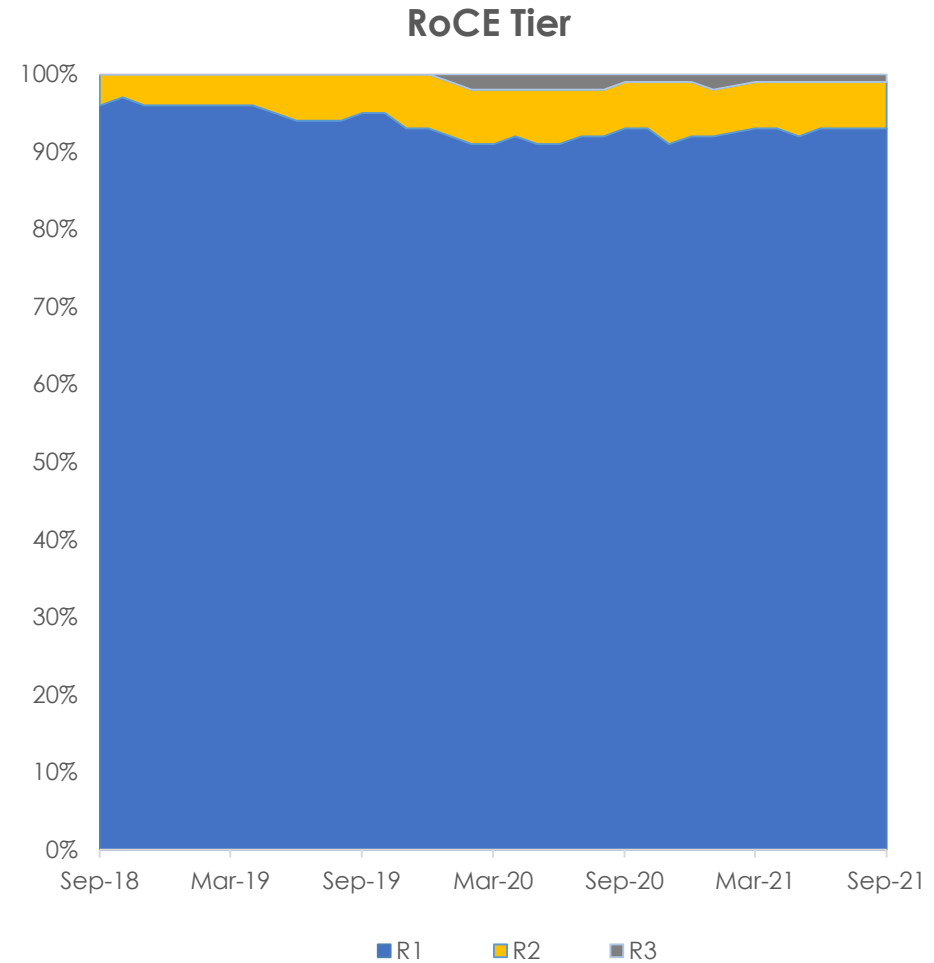
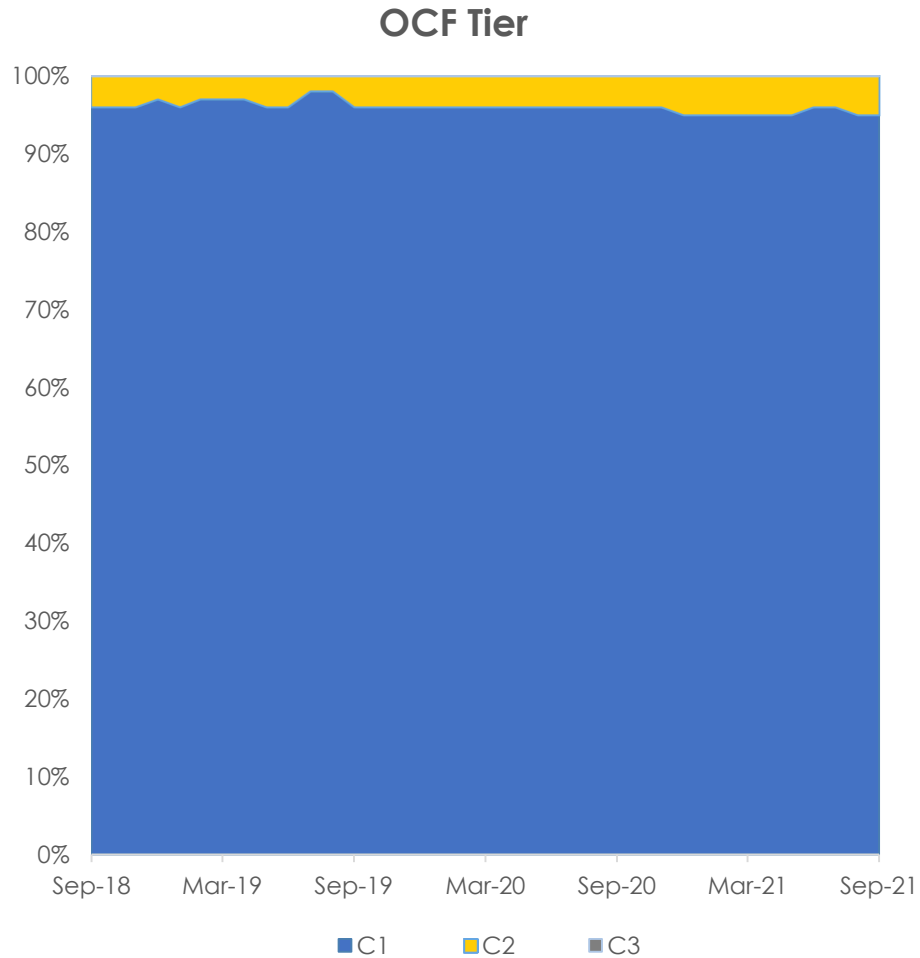


Avg. AuM – Average Asset under Management, BM – Benchmark, SD – Standard Deviation, PTR – Portfolio Turnover Ratio, OCF – Operating Cash Flow, ROCE – Return on Capital Employed. # Operating Cash Flow Tiers (C)- 3 Tiers based on the number of years in which they have generated positive operating cash flows in the previous 5 years (for manufacturing companies). RoCE/ Implied RoE Tiers (R) - 3 Tiers based on the previous 5 year average return on capital (for manufacturing companies & non-lending non banking finance companies (NBFCs)) & based on the previous 5 year average return on asset for banks & NBFCs (including housing finance companies). All data are as of September 30, 2021

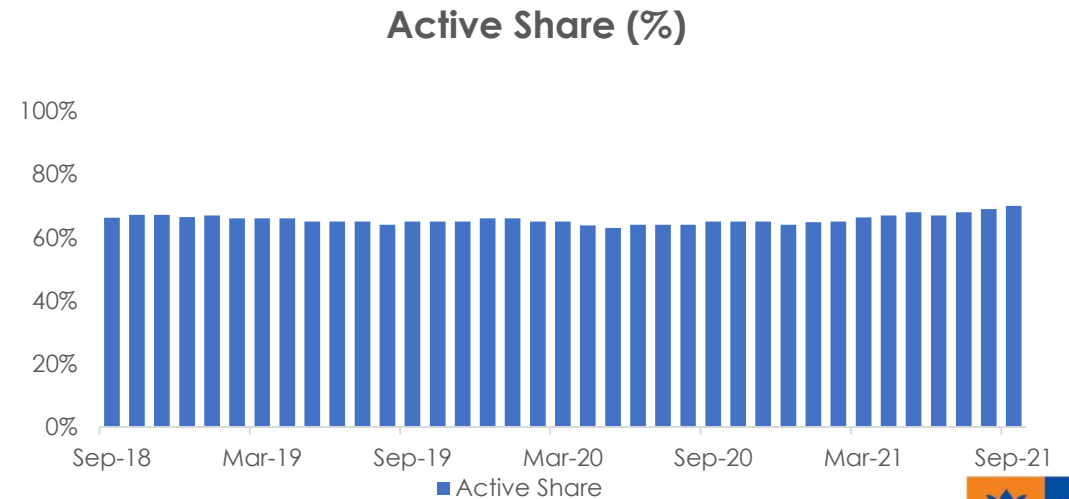
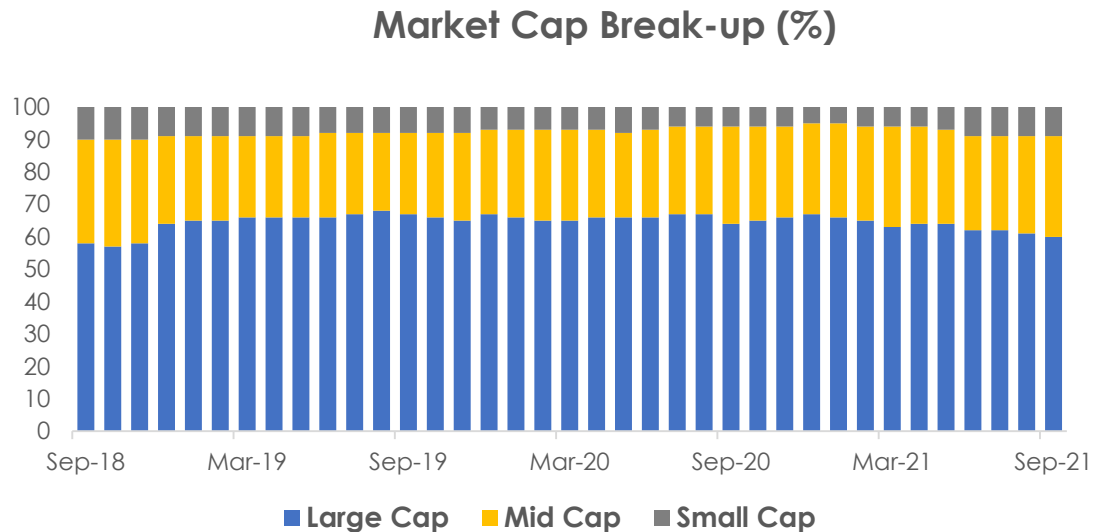
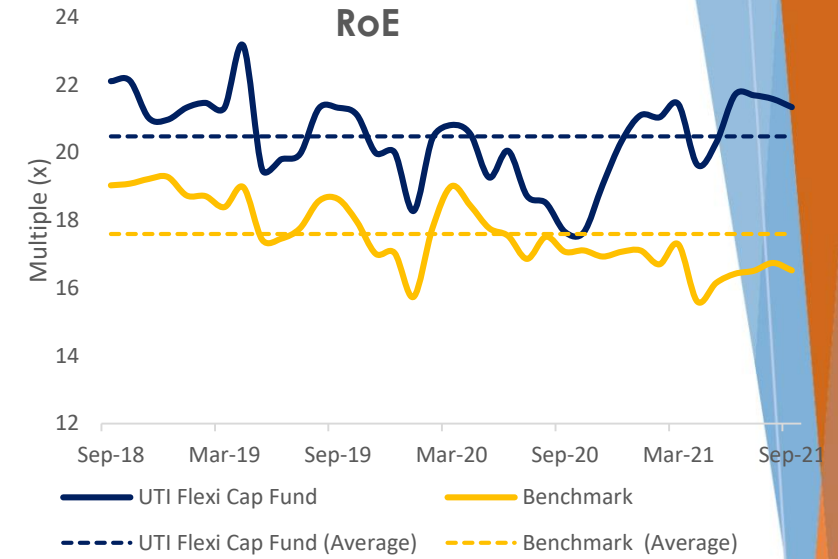
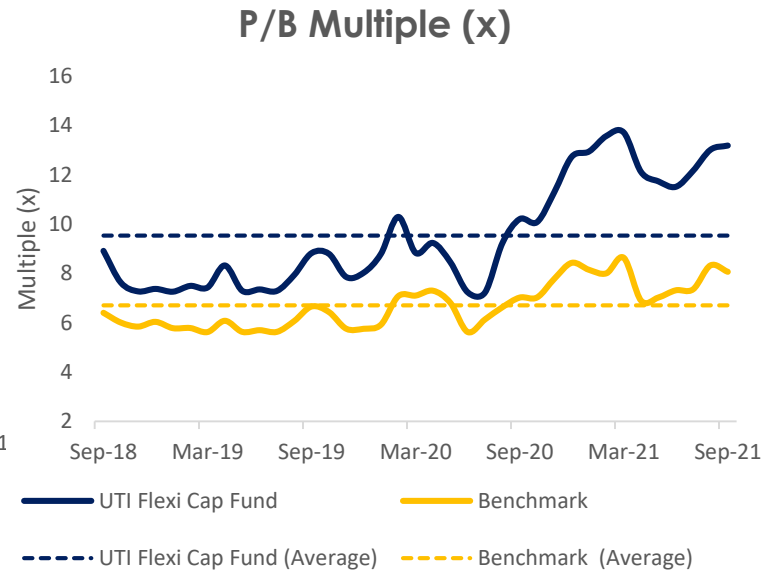
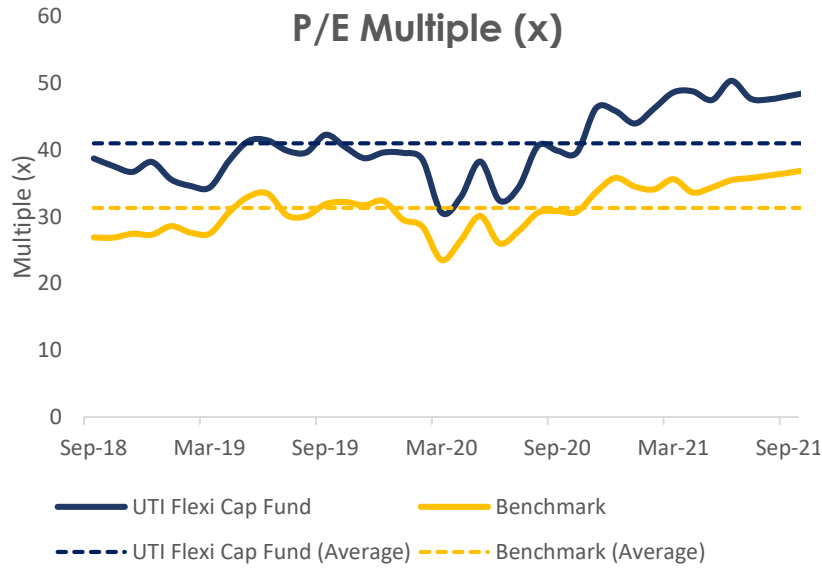


Haq, ek behtar zindagi ka.

Long-term trend of portfolio composition



Long-term trend of portfolio composition (contd.)



Portfolio

Large Cap Stocks

STOCK NAME	SECTOR	% to NAV	Act. Wt %
BAJAJ FINANCE LTD.	FINANCIAL SERVICES	6.28	4.51
HDFC BANK LIMITED	FINANCIAL SERVICES	5.87	-0.21
LARSEN & TOUBRO INFOTECH	IT	5.10	4.87
KOTAK MAHINDRA BANK LTD.	FINANCIAL SERVICES	4.58	2.02
HDFC LTD.	FINANCIAL SERVICES	3.96	-0.37
INFOSYS LTD.	IT	3.82	-1.59
AVENUE SUPERMARTS LTD.	CONSUMER SERVICES	2.91	2.36
INFO-EDGE (INDIA) LTD.	CONSUMER SERVICES	2.84	2.41
MOTHERSON SUMI SYSTEMS	AUTOMOBILE	2.04	2.04
MARUTI SUZUKI INDIA LTD.	AUTOMOBILE	1.90	1.05
Others		21.00	
TOTAL		60.30	

Small Cap Stocks

STOCK NAME	SECTOR	% to NAV	Act. Wt %
GRINDWELL NORTON LTD.	IND. MANUFACTURING	1.41	1.35
ERIS LIFESCIENCES LTD	PHARMA	1.17	1.15
BARBEQUE NATION HOSPITALITY	CONSUMER SERVICES	0.86	0.86
SHEELA FOAM LTD.	CONSUMER GOODS	0.83	0.80
ROSSARI BIOTECH LTD	CHEMICALS	0.83	0.81
POLY MEDICURE LTD	HEALTHCARE SERVICES	0.83	0.79
CERA SANITARYWARE LTD.	CONSUMER GOODS	0.69	0.66
LA-OPALA RG LTD.	CONSUMER GOODS	0.32	0.31
TOTAL		6.94	

Mid cap stocks

STOCK NAME	SECTOR	% to NAV	Act. Wt %
ASTRAL LTD.	IND. MANUFACTURING	3.23	3.06
MINDTREE LTD.	IT	3.03	2.79
COFORGE LTD	IT	2.97	2.85
AU SMALL FINANCE BANK	FINANCIAL SERVICES	2.17	1.95
DR LAL PATHLABS LTD.	HEALTHCARE SERVICES	1.85	1.75
INDIAMART INTERMESH LTD	CONSUMER SERVICES	1.84	1.73
AJANTA PHARMA LTD.	PHARMA	1.62	1.57
IPCA LABORATORIES LTD.	PHARMA	1.61	1.47
ENDURANCE TECH.	AUTOMOBILE	1.60	1.55
AAVAS FINANCIERS LTD.	FINANCIAL SERVICES	1.51	1.43
C. G. CONSUMER ELEC	CONSUMER GOODS	1.50	1.25
METROPOLIS HEALTHCARE	HEALTHCARE SERVICES	1.37	1.31
SCHAEFFLER INDIA LTD	IND. MANUFACTURING	1.36	1.31
SUVEN PHARMA.	PHARMA	1.29	1.24
PAGE INDUSTRIES	TEXTILES	0.89	0.73
SYNGENE INTERNATIONAL	HEALTHCARE SERVICES	0.76	0.70
RELAXO FOOTWEARS LTD	CONSUMER GOODS	0.75	0.68
3M INDIA LTD.	CONSUMER GOODS	0.50	0.44
TOTAL		29.85	

For detailed portfolio visit www.utimf.com

Act. Wt % - Active Weight % (as compared to the Benchmark Index – Nifty 500)

Data as of September 30, 2021

Portfolio Snapshot

Active Stock Position (As compared to Benchmark)



Overweight (Top 5)

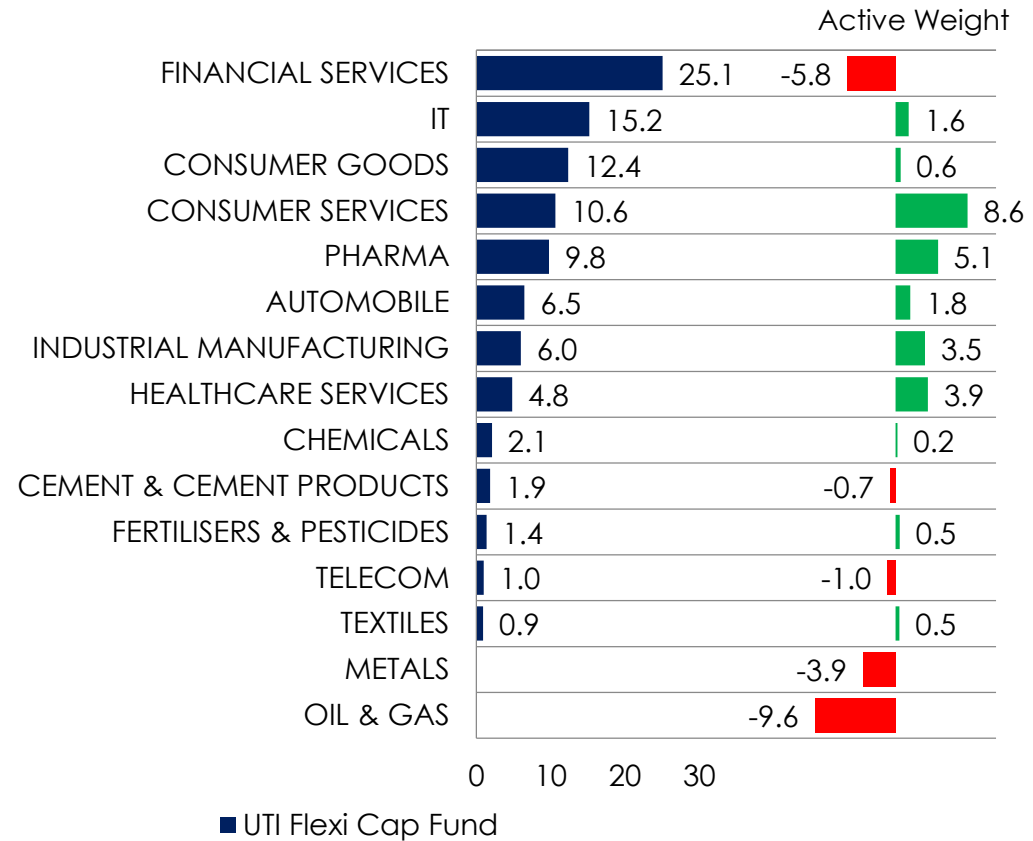
STOCK NAME	SECTOR	% to NAV	Act. Wt %
L&T INFOTECH LTD	IT	5.10	4.87
BAJAJ FINANCE LTD.	FINANCIAL SERVICES	6.28	4.51
ASTRAL LTD.	IND. MANUFACTURING	3.23	3.06
COFORGE LTD	IT	2.97	2.85
MINDTREE LTD.	IT	3.03	2.79

STOCK NAME	SECTOR	% to NAV	Act. Wt %
RELIANCE INDUSTRIES LTD.	OIL & GAS	-	7.10
ICICI BANK LTD	FINANCIAL SERVICES	-	4.23
TATA CONS. SERVICES LTD.	IT	0.31	3.10
HINDUSTAN UNILEVER LTD	CONSUMER GOODS	-	2.10
ITC LTD.	CONSUMER GOODS	-	1.80

Underweight (Top 5)



Sectoral Breakdown (%) (As compared to Benchmark)



Portfolio Snippets

Major Portfolio Changes (over the previous quarter)



Increase in Allocation (Top 3 Stocks)

- HDFC Bank Ltd.
- Kotak Mahindra Bank
- Berger Paints

- Tata Cons. Services
- Mindtree Ltd.
- Info-edge India

Decrease in Allocation (Top 3 Stocks)

Increase in Allocation (Top 3 Sectors)

- Financial Services
- Consumer Services
- Pharma

- Industrial Manufacturing
- Telecom

Decrease in Allocation



Stocks Entered

- Coforge Ltd.
- Zomato Ltd.



Stocks Exited

- Symphony Ltd.

Portfolio Commentary



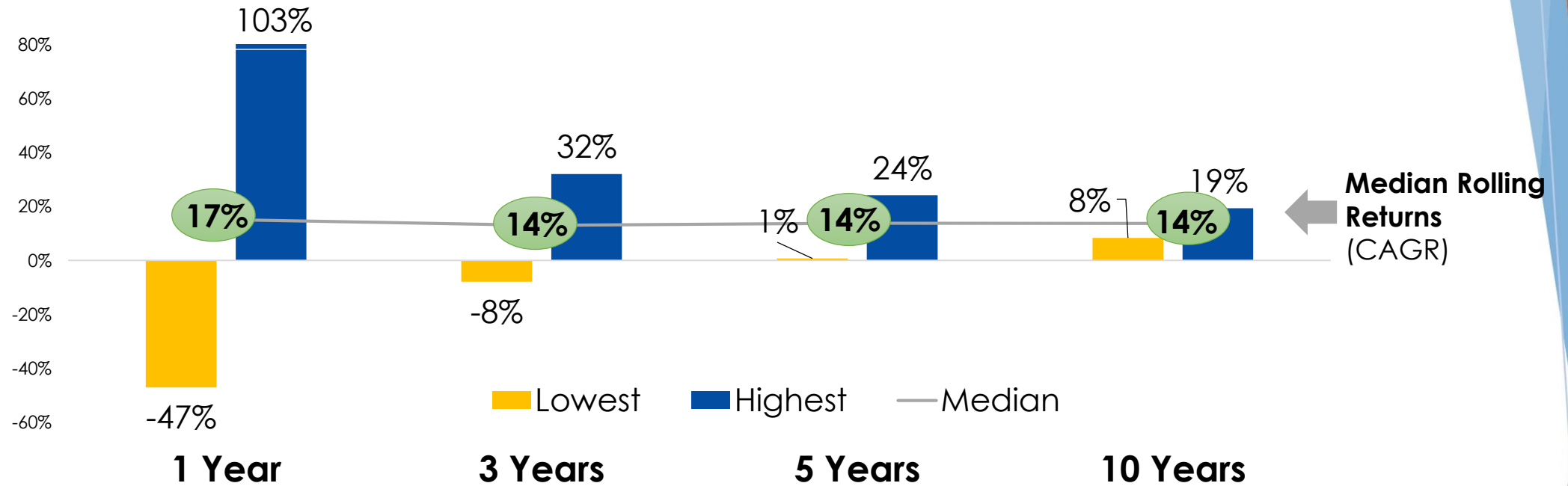
- The impact of the second wave on asset quality has been manageable with collection efficiency almost back to the pre covid levels. The key driver for the sector from here on will be the credit growth in the economy. In terms of valuations, this sector is favourably placed as valuations in general are close to the longer term averages unlike for the broader market which is trading at a 20 percent premium to its longer term averages
- The Fund continues to remain bullish on the Consumer sector on account of a fairly long growth runway as well as pricing power. There has been a very sharp revival in demand for most companies across this sector over the last few months. While there may be some margin pressures in the near term on account of commodity price inflation but the funds strategy has been to back businesses that have a strong brand and resilient pricing power to maintain margins in the medium to long term
- The Fund's positive stance on the IT sector is on account of sustainable business model that Indian IT companies have built over the years. The kind of demand that the industry is witnessing right now is unprecedented and is expected to remain so for the next few years on account of digitization and cloud investments. Through this upcycle the fund is backing mid tier names which have the ability to grow faster than the larger IT companies.
- While the pharmaceutical sector may have underperformed in the near term, the fund finds this sector to be favourably positioned from the medium to long term perspective on account of India's improving healthcare spends and medical insurance penetration. The Fund also owns some businesses that are in the Custom research and manufacturing space which shall benefit from global pharma majors reducing dependence on China in particular and increasing outsourcing trend in particular.
- The Fund remains bullish on the Auto sector from a long-term perspective on account of penetration related upside and also premiumization related gains. While the near term has been marred by chip shortages and supply chain disruptions, the fund expects demand to bounce back sharply in the coming quarters.



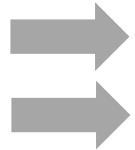
Haq, ek behtar zindagi ka.

Rolling Return Analysis

Rolling Returns of UTI Flexi Cap Fund - 15 Years



Probability of
-ve Returns
Over 8%



19.2%

64.5%

0.2%

84.4%

0.0%

91.2%

0.0%

100.0%



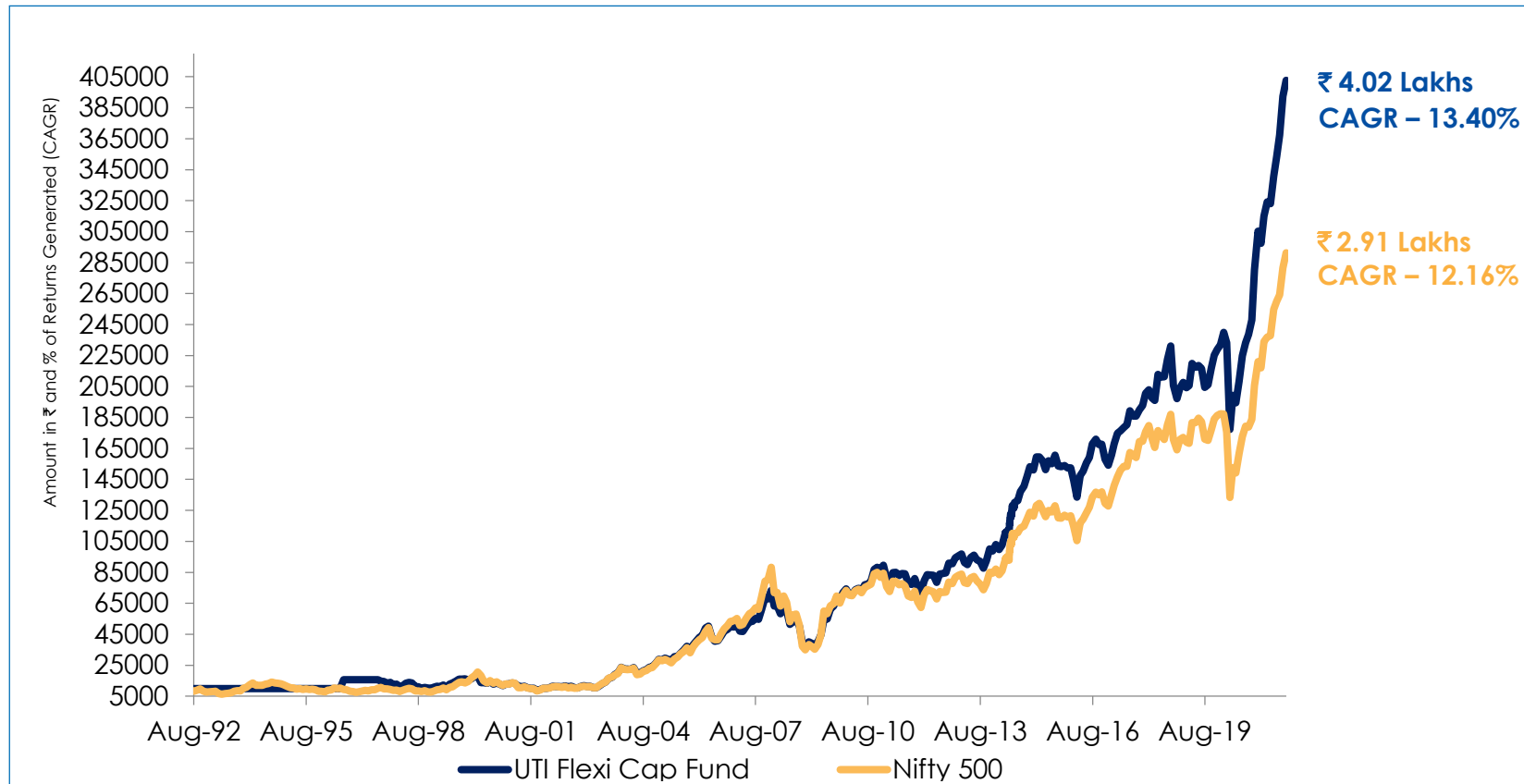
Haq, ek behtar zindagi ka.

Rolling Returns with daily frequency of UTI Flexi Cap Fund at difference time frame as mentioned above.

CAGR – Compounded Annual Growth Rate: Data period: September 30, 2006 to September 30, 2021. Different plans have a different expense structure. The performance details provided herein are of regular plan. Past performance may or may not be sustained in future.

Performance Track Record

₹ 10,000 Invested at Inception: UTI Flexi Cap Fund Vs Nifty 500 TRI



- One time investment of ₹ 10,000/- made at the time of launch of the Scheme i.e., May 18, 1992
- Total Value of investment under UTI Flexi Cap Fund – ₹ 4.02 lakhs as against ₹ 2.91 lakhs under Nifty 500 TRI

Data as of September 30, 2021

The above value is calculated on the basis of the return from growth option of the scheme. Past performance may or may not be sustained in future.
CAGR - Compounded Annualized Growth Rate.



Haq, ek behtar zindagi ka.

Performance Track Record (contd.)

UTI Flexi Cap Fund Performance Vs Benchmark as of 30/09/2021

Period	Fund Performance Vs Benchmark			Growth of ₹ 10,000/-		
	Scheme Returns (%)	B: Nifty 500 TRI (%)	AB: Nifty 50 TRI (%)	Scheme Returns (₹)	B: Nifty 500 TRI (₹)	AB: Nifty 50 TRI (₹)
1 Year	68.72	62.87	58.54	16,872	16,287	15,854
3 Years	25.06	19.48	18.61	19,571	17,065	16,694
5 Years	19.15	16.61	16.81	24,026	21,571	21,756
Since Inception*	13.40	12.16	N/A	4,02,741	2,91,337	N/A

B - Benchmark, AB - Additional Benchmark, TRI - Total Return Index

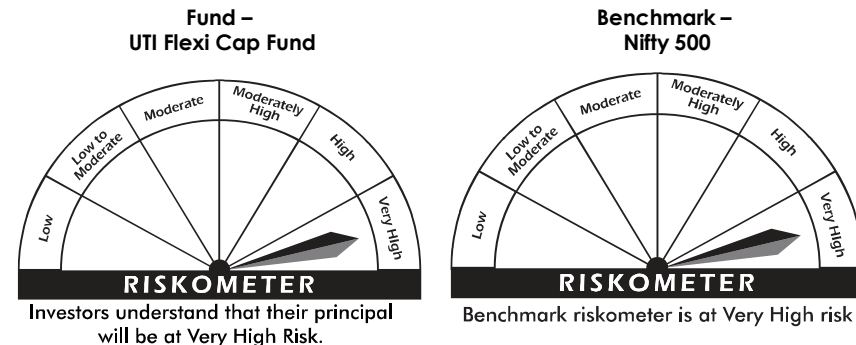
Past performance may or may not be sustained in future. Different plans shall have a different expense structure. The performance details provided herein are of regular plan (growth option). Returns greater than 1 year period are Compound Annual Growth Rate (CAGR). Inception of UTI Flexi Cap Fund: May 18, 1992. Date of allotment in the scheme/plan has been considered for inception date. The Scheme is currently managed by Mr. Ajay Tyagi since Jan-2016. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement. In case, the start/end date of the concerned period is a non-business day, the NAV of the previous date is considered for computation of returns. When scheme/additional benchmark returns are not available, they have been shown as N/A.

*Assuming all IDCWs were reinvested at the immediate ex-IDCW option NAV. NAVs of IDCW option for the period where growth option was not available and NAVs of growth option thereafter is considered. As TRI values are not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 TRI values from 18-05-1992 to 01-08-2006 and TRI values thereafter.

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum

* Investors should consult their financial advisers if in doubt about whether the product is suitable for them



#Risk-o-meter for the fund is based on the portfolio ending September 30, 2021. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>

Performance Track Record (contd.)

Period	Investment Amount	Fund Performance Vs Benchmark			Growth of ₹ 10,000/-		
		Scheme Returns (%)	B: Nifty 500 TRI (%)	AB: Nifty 50 TRI (%)	Scheme Returns (₹)	B: Nifty 500 TRI (₹)	AB: Nifty 50 TRI (₹)
1 Year	1,20,000	1,55,007	1,52,515	1,49,744	58.33	53.93	49.08
3 Years	3,60,000	6,11,078	5,62,660	5,45,708	37.60	31.29	28.99
5 Years	6,00,000	11,29,178	10,07,135	10,00,975	25.60	20.85	20.59
7 Years	8,40,000	17,57,506	15,77,342	15,57,856	20.72	17.68	17.34
10 Years	12,00,000	33,19,551	28,90,886	27,76,317	19.32	16.76	16.01
15 Years	18,00,000	73,67,059	57,59,285	55,18,369	17.04	14.21	13.72
Since Inception	20,20,000	98,68,940	76,10,975	73,95,084	16.82	14.23	13.94

Note: Systematic Investment Plan (SIP) returns are worked out assuming investment of ₹ 10,000/- every month at NAV per unit of the scheme as on the first working day for the respective time periods. The loads have not been taken into account. *Since inception for above mentioned schemes is taken for the period December 2004 to September 2021 (Since SIP facility was introduced in November 2004. Past performance may or may not be sustained in future.

Performance of other open-ended schemes managed by the Fund Manager Mr. Ajay Tyagi

Scheme	Inception Date	Managing Since	Benchmark (BM)	1 Year (%)		3 Years (%)		5 Years (%)	
				Fund	BM	Fund	BM	Fund	BM
UTI Regular Savings Fund	16-Dec-03	Dec-14	CRISIL Hybrid 75+25 Conser.	23.72	18.09	9.12	12.03	8.15	10.32
UTI Unit Linked Insurance Plan	01-Oct-71	Dec-14	CRISIL Short Term Hybrid 60+40 Fund	27.82	25.85	9.74	13.79	8.85	11.82

- a. Mr. Ajay Tyagi manages 3 open-ended schemes of UTI Mutual Fund. He manages the equity portion of UTI Regular Savings Fund and UTI Unit Linked Insurance Plan
b. Date of allotment in the scheme/plan has been considered for inception date.
c. Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.
d. Different plans shall have a different expense structure. The performance details provided herein are of Growth Option (Regular Plan).

Why Invest in UTI Flexi Cap Fund?



- **Prudent & Strong Portfolio of Quality Businesses**

The Fund shall comprise of high quality businesses that have an ability to show strong growth for a long period of time and are run by seasoned managements

- “Quality” companies performs across market cycles
- “Quality” companies mitigate drawdown
- “Quality” companies rebound faster based on the strong fundamentals of balance sheets & business models
- “Quality” companies are across market caps and are not restricted only to large caps

- **Focused and Disciplined**

Building portfolio around such high quality businesses that are expected to show secular long term growth and are not cyclical in nature

- **Long Term Wealth Creation**

By investing only into companies that generate economic value the fund shall generate superior wealth for investors in the medium to long run

Suitable for:








- Investors looking to build their core equity portfolio while investing in quality businesses that generate economic value
- Investors in search of a fund which brings disciplined approach to the portfolio construction, while adhering to a bottom-up investment process

Product Label

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
UTI Mastershare Unit Scheme (Large Cap Fund- An open ended equity scheme predominantly investing in large cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of large cap companies 	
UTI Core Equity Fund (Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	
UTI Mid Cap Fund (Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in mid cap companies 	
UTI Value Opportunities Fund (An open ended equity scheme following a value investment strategy)	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments following a value investment strategy across the market capitalization spectrum 	
UTI Flexi Cap Fund (Flexi Cap Fund- An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum 	
UTI Small Cap Fund Small Cap Fund - An open ended equity scheme predominantly investing in small cap stocks	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of small cap companies 	
UTI Dividend Yield Fund (An open ended equity scheme predominantly investing in dividend yielding stocks)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in dividend yielding equity and equity related securities 	
UTI Focused Equity Fund (Focused Fund- An open ended equity scheme investing in maximum 30 stocks across market caps)	<ul style="list-style-type: none"> Long term capital growth Investment in equity and equity related securities across market capitalisation in maximum 30 stocks 	

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Product Label

Name of the Scheme	This product is suitable for investors who are seeking*	Riskometer
UTI Infrastructure Fund (An open ended equity scheme following the Infrastructure theme)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector 	
UTI MNC Fund (An open ended equity following the theme of investing predominantly in equity and equity related securities of Multi-National Companies)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of Multi-National companies 	
UTI India Consumer Fund (An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption)	<ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are expected to benefit from of the changing consumer aspirations, changing lifestyle and growth of consumption 	
UTI Banking and Financial Services Fund (An open ended equity scheme investing in Banking and Financial Services Sector)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. 	
UTI Healthcare Fund (An open ended equity scheme investing in the Healthcare Services Sector)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities in the Healthcare Services sector. 	
UTI Transportation and Logistics Fund (An open ended equity scheme investing in transportation and logistics sector)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector 	
UTI Long Term Equity Fund (Tax Saving) (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)	<ul style="list-style-type: none"> Long term capital growth Investment in equity instruments of companies that are believed to have growth potential 	

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Thank You

REGISTERED OFFICE: UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Phone: 022 – 66786666. UTI Asset Management Company Ltd (Investment Manager for UTI Mutual Fund) Email: invest@uti.co.in. (CIN-U65991MH2002PLC137867). For more information, please contact the nearest UTI Financial Centre or your AMFI/NISM certified Mutual Fund Distributor (MFD) for a copy of the Statement of Additional Information, Scheme Information Document and Key Information Memorandum cum Application Form.

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Haq, ek behtar zindagi ka.