It feels great when we receive gifts, however when we give back to others, it brings out the intrinsic best in us. Giving provides us an opportunity to look beyond ourselves and touch other lives for their betterment. It’s that time of year when people from all walks of life join together in October to spread and celebrate the joy of giving” or “Dhan Utsav”. The concept has acquired acceptance and seemed to have encouraged bigger masses to break the bigger act of philanthropy into a simple act of making someone else happy. In fact it is taking a shape of festival where an individual decides the way he/she wants to give back to a needy one. More importantly, such acts of benevolence are spreading their wings in smaller cities, towns and rural areas. We have seen many stories coming up in recent times where individual or small groups such as an Anuradha giving 2000 free rides to needy ones in Bhilai, women making the world wonderful for underprivileged kids in Hyderabad or an individual working to light up streets for 120 women street vendors and many more. And much more. All these stories reflect the change we want to make for the betterment of deprived or disadvantaged groups of our society.

Recognising this noble objective, UTI initiated a major initiative on “Giving Back” in 2015 wherein it introduced UTI Caregivers facility in partnership with St. Jude’s India Child Care Centre (St. Judes).

This was conceptualised on the backdrop that there is a genuine requirement to have an investment route that allows investors to do charity while investing. UTI Caregivers precisely facilitates that through three of its schemes namely UTI Madhyam Trust Scheme, UTI Balanced Fund and UTI Special Fund. Here, investors (benefactor) can choose one of these schemes and give mandate to donate either dividend (50% or 100%) or specific amount (Min Rs. 1000) generated out of their investment. The donation will be triggered at certain periodicity (at the time dividend declaration under dividend payout option) or (invoice in a single year in growth option) and credited back to StJude account. StJude will use this amount in providing housing facilities, nutritional support, transportation services, educational services and other support services to the cancer-stricken children who are undergoing treatment in any one of their centers. There is a tax exemption to the extent of 30% from the investors under 80G of the Income Tax Act, 1961.

It has been a rewarding journey so far where close to thousand investors have chosen UTI Caregivers route to do the charity and bring smile on little one’s face. The best part is that the investment will remain forever in investor’s name and only the fruits can be shared with the needy ones. “Giving Back” is not a one off event and event like “Dhan Utsav”/”Joy of Giving” certainly teaches spirit of “pay it forward” repeatedly. The inner self in each of us should guide us to simple act of generosity and “Make it Matter” for others. So make this festive season a special one by joining UTI Caregivers community and making a difference to the life of a needy child.

To summarise, will share a quote of Laura A. Andreasen “Giving is a universal opportunity. Regardless of your age, profession, religion, income bracket and background, you have the capacity to change”.

(Advisory note: All the above investment is subject to market risks, read all scheme related document carefully.)