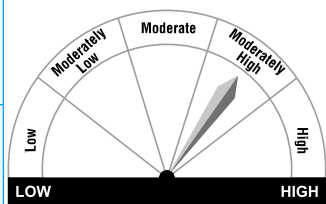
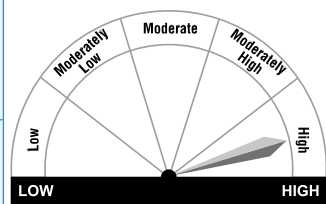


KEY INFORMATION MEMORANDUM FOR EQUITY AND HYBRID SCHEMES

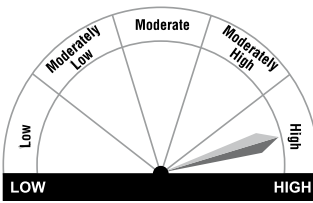
EQUITY SCHEMES

CATEGORY	NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	RISKOMETER
Large Cap Fund	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 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Large & Mid Cap Fund	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 	
Multi Cap Fund	UTI Equity Fund (Multi Cap Fund - An open ended 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 	
Mid Cap Fund	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 	
Value Fund	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 	
Dividend Yield Fund	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 	
ELSS	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 	
Index	UTI Nifty Index Fund (An open ended scheme replicating/tracking Nifty 50 index)	<ul style="list-style-type: none"> Capital growth in tune with the index returns Passive investment in equity instruments comprised in Nifty 50 Index 	
Thematic	UTI India Lifestyle 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 the changing consumer aspirations, changing lifestyle and growth of consumption 	 <p>Investors understand that their principal will be at High risk</p>
Thematic	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. 	

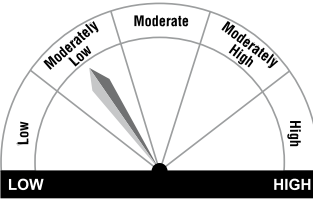
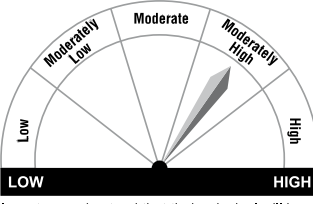
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Please read overleaf

EQUITY SCHEMES

CATEGORY	NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	RISKOMETER
Thematic	UTI MNC Fund (An open ended equity scheme 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 	 <p>Investors understand that their principal will be at High risk</p>
Sectoral	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. 	
Sectoral	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. 	
Sectoral	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 	

HYBRID SCHEMES

CATEGORY	NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	RISKOMETER
Arbitrage Fund	UTI Arbitrage Fund (An open ended scheme investing in arbitrage opportunities)	<ul style="list-style-type: none"> Capital appreciation over medium to long term Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/ unhedged position in either equity or derivative instruments 	 <p>Investors understand that their principal will be at Moderately Low risk</p>
Conservative Hybrid Fund	UTI Regular Savings Fund (An open ended hybrid scheme investing predominantly in debt instruments)	<ul style="list-style-type: none"> Long-term capital appreciation and regular income over medium-term Investment in equity instruments (maximum 25%) and fixed income securities (debt and money market securities) 	 <p>Investors understand that their principal will be at Moderately High risk</p>
Aggressive Hybrid Fund	UTI Hybrid Equity Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) 	
Multi Asset Allocation	UTI Multi Asset Fund (An open ended scheme investing in equity, debt and Gold ETFs)	<ul style="list-style-type: none"> Long term capital appreciation Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class. 	

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

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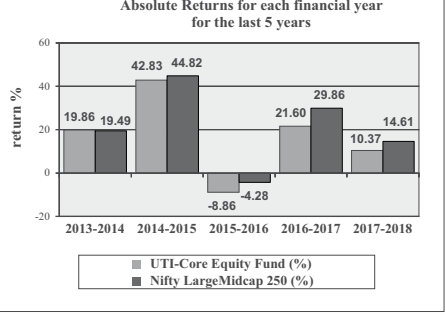
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KEY INFORMATION MEMORANDUM

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the UTI Financial Centres or distributors or from the website www.utimf.com.**

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

UTI Core Equity Fund (Formerly known as UTI-Top 100 Fund)				
Category	Large & Mid Cap Fund			
Type of Scheme	Large & Mid Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks.			
Investment objective	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.			
Asset allocation pattern of the Scheme	Instruments	Indicative Allocation (% of total assets)		Risk Profile
		Minimum Allocation (%)	Maximum Allocation (%)	
	Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)	70	100	Medium to High
	Debt and Money Market instruments including securitized debt [#]	0	30	Low to Medium
	Units issued by REITs & InvITs	0	10	Medium to High
<p>[#]The fund may invest up to 50% of its debt portfolio in securitized debt.</p> <p>The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in stock lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits.</p> <p>Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure.</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Definition of Large Cap, Mid Cap and Small Cap: As per the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.</p> <p>a) Large Cap: 1st - 100th company in terms of full market capitalization.</p> <p>b) Mid Cap: 101st - 250th company in terms of full market capitalization.</p> <p>c) Small Cap: 251st company onwards in terms of full market capitalization.</p> <p>Subsequent to any updation in the above list, the portfolio would be re-balanced in line with the updated list within a period of one month.</p> <p>This definition and updation will continue till such time that it may be revised or modified by SEBI or any other agency prescribed by SEBI.</p> <p>Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.</p> <p>Investment in units of REITs and InvITs</p> <p>Investment limits applicable for investment in units of REIT and InvIT-</p> <p>(a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and</p> <p>(b) At individual scheme level - A mutual fund scheme shall not invest</p> <p>i. more than 10% of its NAV in the units of REIT and InvIT; and</p> <p>ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.</p> <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.</p>				

Investment strategy	<p>The fund will invest predominantly in large and mid-cap stocks as defined. The Portfolio will be well diversified with large cap stocks providing stability with growth. The strategy also has the potential for additional alpha generation from investing in companies outside the large cap space. The endeavor would be to deliver superior risk adjusted returns across longer time periods. The equity portfolio of the scheme shall be constructed around companies which have attributes such as, though not limited to, healthy cash flow generation, steady state healthy RoCEs/ RoEs, and a sound management.</p> <p>Portfolio Turnover policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>																																									
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Risk profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.																																									
Plans and Options	<p>The scheme offers following plans</p> <p>Regular Plan Direct Plan^</p> <p>Both the plans offer following options</p> <p>(i) Growth Option (ii) Dividend Payout Option (iii) Dividend Reinvestment Option.</p>																																									
Minimum Application Amount	<p>Minimum Amount for purchase under all Plans and Options Minimum initial investment is ₹ 5,000/-. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.</p>																																									
Benchmark Index	Nifty LargeMidcap 250																																									
Name of the Fund Manager	Mr. V Srivatsa (Managing the Scheme since May 2017)																																									
Performance of the Scheme as on March 31, 2018	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>Nifty LargeMidcap 250 (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>10.37</td> <td>14.61</td> </tr> <tr> <td>Last 3 years</td> <td>6.94</td> <td>12.52</td> </tr> <tr> <td>Last 5 years</td> <td>15.93</td> <td>19.78</td> </tr> <tr> <td>Since Inception</td> <td>12.53</td> <td>15.71</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	Nifty LargeMidcap 250 (%)	Last 1 year	10.37	14.61	Last 3 years	6.94	12.52	Last 5 years	15.93	19.78	Since Inception	12.53	15.71	<p>* Computed on compounded annualised basis. Past performance may or may not be sustained in future</p>																									
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Top 10 holdings by issuers and sectors (as on March 31, 2018)	<table border="1"> <thead> <tr> <th colspan="3">UTI Core Equity Fund - Top 10 holdings in Equity (Issuer wise)</th> </tr> <tr> <th>Serial No</th> <th>Issuer Name</th> <th>% of NAV</th> </tr> </thead> <tbody> <tr><td>1</td><td>HDFC Bank Ltd,</td><td>5.23</td></tr> <tr><td>2</td><td>ITC Ltd.</td><td>4.81</td></tr> <tr><td>3</td><td>Infosys Ltd.</td><td>3.41</td></tr> <tr><td>4</td><td>Mahindra & Mahindra Ltd.</td><td>3.39</td></tr> <tr><td>5</td><td>Larsen & Toubro Ltd.</td><td>3.39</td></tr> <tr><td>6</td><td>Maruti Suzuki India Ltd.</td><td>3.16</td></tr> <tr><td>7</td><td>ICICI Bank Ltd</td><td>2.99</td></tr> <tr><td>8</td><td>Grasim Industries Ltd.</td><td>2.86</td></tr> <tr><td>9</td><td>Sun Pharmaceuticals Industries Ltd.</td><td>2.84</td></tr> <tr><td>10</td><td>Dr. Reddy's Laboratories Ltd.</td><td>2.69</td></tr> <tr><td></td><td>Total</td><td>34.77</td></tr> </tbody> </table>			UTI Core Equity Fund - Top 10 holdings in Equity (Issuer wise)			Serial No	Issuer Name	% of NAV	1	HDFC Bank Ltd,	5.23	2	ITC Ltd.	4.81	3	Infosys Ltd.	3.41	4	Mahindra & Mahindra Ltd.	3.39	5	Larsen & Toubro Ltd.	3.39	6	Maruti Suzuki India Ltd.	3.16	7	ICICI Bank Ltd	2.99	8	Grasim Industries Ltd.	2.86	9	Sun Pharmaceuticals Industries Ltd.	2.84	10	Dr. Reddy's Laboratories Ltd.	2.69		Total	34.77
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UTI Core Equity Fund - Top 10 holdings in Equity (Sector wise)			
Serial No	Sector	% of NAV	
1	Financial Services	25.07	
2	Information & Technology	12.45	
3	Energy	12.19	
4	Automobile	10.72	
5	Pharma	9.94	
6	Consumer Goods	6.24	
7	Metals	5.34	
8	Construction	4.63	
9	Cement & Cement Products	4.33	
10	NCA/Reverse Repo/CBLO/Others	2.05	
		Total	92.96
Portfolio Turnover Ratio	Portfolio Turnover Ratio as on March 31, 2018 : 1.00		
Sharpe Ratio	Period 01-04-2017 to 31-03-2018: 0.10		
Load structure	Entry Load (As % of NAV)	Exit Load (As % of NAV)	
	Nil	< 1 Year	1%
		>= 1 Year	Nil
Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.71%		
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)	
	1,86,647	₹ 975.56 Crore	
Facilities offered	<ol style="list-style-type: none"> Systematic Investment Plan (SIP) <ol style="list-style-type: none"> Step up facility Any Day SIP Micro SIP Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) Dividend Transfer Plan (DTP) Systematic Withdrawal Plan (SWP) Switch over Automatic Trigger Facility <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, SWP, DTP, STRIP, Switchover and Automatic Trigger facilities.</p>		

UTI-Dividend Yield Fund				
Category	Dividend Yield Fund			
Type of Scheme	An open ended equity scheme predominantly investing in dividend yielding stocks.			
Investment objective	<p>The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in dividend yielding equity and equity related securities.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			
Asset Allocation Pattern of the scheme	Instruments	Indicative Allocation (% of total assets)		Risk Profile
		Minimum Allocation (%)	Maximum Allocation (%)	
	Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of dividend yielding companies)	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.				

	<p>The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in stock lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure.</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Investment in Money Market Instruments:</p> <p>While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.</p> <p><u>Investment in units of REITs and InvITs</u></p> <p><u>Investment limits applicable for investment in units of REIT and InvIT-</u></p> <p>(a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and</p> <p>(b) At individual scheme level - A mutual fund scheme shall not invest –</p> <ol style="list-style-type: none"> i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.”</p>
<p>Investment strategy</p>	<p>The fund manager will invest primarily in dividend yielding equity shares at the time of investment. In addition to dividend yield being a key factor in the evaluation of a company's investment worthiness, other parameters such as, but not limited to, cash flows generation, management quality, earnings growth prospects, industry scenario, etc. would also be considered.</p> <p>Dividend Yield: Dividend Yield is the ratio (expressed as a percentage) of total dividend declared per share, for the financial year (or relevant period) divided by the market price.</p> <p>Companies may also choose to do a buyback in addition to or as an alternative to dividend. This also constitutes a yield to shareholders. We also consider this in our investment decision.</p> <p>The company should have paid a dividend (or done a buyback) in at least one of the three preceding financial years.</p> <p>Portfolio Turnover policy</p> <p>The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>
<p>Comparison with existing Schemes</p>	<p>An open ended equity scheme predominantly investing in dividend yielding stocks.</p>
<p>Risk profile of the scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>The scheme intends to deploy funds in money market instruments to maintain liquidity. To the extent that some assets/funds are deployed in money market instruments, the scheme will be subject to credit risk as well as settlement risk which might affect the liquidity of the scheme.</p> <p><u>Risk associated with dividend yielding stocks:</u></p> <p>Though the investments would be in dividend yielding stocks, the performance of the scheme would inter-alia depend on the ability of these companies to sustain dividends in future. These stocks, at times, may be relatively less liquid as compared to growth stocks.</p>

Plans and Options	<p>The scheme offers following plans Regular Plan Direct Plan^</p> <p>Both the plans offer following options (i) Growth Option (ii) Dividend Payout Option (iii) Dividend Reinvestment Option.</p>																																																																										
Minimum Application Amount	<p>Minimum Amount for purchase under all Plans and Options Minimum initial investment is ₹ 5,000/-. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.</p>																																																																										
Benchmark Index	Nifty Dividend Opportunities 50																																																																										
Name of the Fund Manager	Ms. Swati Kulkarni (Managing the Scheme since December 2005)																																																																										
Performance of the Scheme as on March 31, 2018	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>Nifty Dividend Opportunities 50 (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>10.06</td> <td>11.35</td> </tr> <tr> <td>Last 3 years</td> <td>7.69</td> <td>10.70</td> </tr> <tr> <td>Last 5 years</td> <td>13.59</td> <td>12.85</td> </tr> <tr> <td>Since Inception</td> <td>15.03</td> <td>18.36</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	Nifty Dividend Opportunities 50 (%)	Last 1 year	10.06	11.35	Last 3 years	7.69	10.70	Last 5 years	13.59	12.85	Since Inception	15.03	18.36		<p>Absolute Returns for each financial year for the last 5 years</p> <table border="1"> <thead> <tr> <th>Year</th> <th>UTI-Dividend Yield Fund %</th> <th>Nifty Dividend Opportunities 50 %</th> </tr> </thead> <tbody> <tr> <td>2013-2014</td> <td>14.11</td> <td>18.11</td> </tr> <tr> <td>2014-2015</td> <td>32.70</td> <td>28.32</td> </tr> <tr> <td>2015-2016</td> <td>-7.99</td> <td>-8.96</td> </tr> <tr> <td>2016-2017</td> <td>23.35</td> <td>21.17</td> </tr> <tr> <td>2017-2018</td> <td>10.06</td> <td>11.35</td> </tr> </tbody> </table>	Year	UTI-Dividend Yield Fund %	Nifty Dividend Opportunities 50 %	2013-2014	14.11	18.11	2014-2015	32.70	28.32	2015-2016	-7.99	-8.96	2016-2017	23.35	21.17	2017-2018	10.06	11.35																																							
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Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.33%	
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)
	2,92,769	₹ 2,713.38 Crore
Facilities offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ol style="list-style-type: none"> (a) Step up facility (b) Any Day SIP (c) Micro SIP 2. Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) 3. STRIP Advantage 4. Dividend Transfer Plan (DTP) 5. Systematic Withdrawal Plan (SWP) 6. Switch over 7. Automatic Trigger Facility <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, SWP, DTP, STRIP, STRIP Advantage, Switchover and Automatic Trigger facilities.</p>	

UTI-Equity Fund

Category	Multi Cap Fund		
Type of the Scheme	Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks.		
Investment objective	<p>The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>		
Asset Allocation Pattern of the Scheme	Instruments	Indicative Allocation (% of total assets)	Risk profile
	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
<p>* The fund may invest up to 50% of its debt portfolio in securitized debt.</p> <p>The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, within a limit of 50% of the Net Assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in stock lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Definition of Large Cap, Mid Cap and Small Cap:</p> <p>As per the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.</p> <ol style="list-style-type: none"> a) Large Cap: 1st - 100th company in terms of full market capitalization b) Mid Cap: 101st - 250th company in terms of full market capitalization c) Small Cap: 251st company onwards in terms of full market capitalization. <p>Subsequent to any updation in the above list, the portfolio would be re-balanced in line with the updated list within a period of one month.</p> <p>This definition and updation would continue till such time that it may be revised or modified by SEBI or any other agency as prescribed by SEBI.</p>			

	<p>Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments Viz., CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.</p> <p>Investment in units of REITs and InvITs Investment limits applicable for investment in units of REIT and InvIT-</p> <p>(a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and</p> <p>(b) At individual scheme level - A mutual fund scheme shall not invest –</p> <ol style="list-style-type: none"> i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.”</p>																																	
<p>Investment strategy</p>	<p>The scheme shall invest predominantly in equity and equity related instruments across the market capitalization spectrum. The strategy emphasizes on selection of companies with long term growth prospects. The portfolio of the scheme shall be constructed around companies which have attributes such as, though not limited to, high market share, stability of margins, healthy cash flow generation and RoCEs/ RoEs, and a sound management.</p> <p>The strategy shall predominantly be bottom up with emphasis on the economic characteristics of the underlying business. However, we shall use the top down approach from a risk management perspective.</p> <p>Portfolio Turnover Policy The Scheme is an open-ended Scheme. Hence, the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further, as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence, it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>																																	
<p>Comparison with existing Schemes</p>	<p>Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks.</p>																																	
<p>Risk profile of the scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p>																																	
<p>Plans and Options</p>	<p>The scheme offers following plans Regular Plan Direct Plan^</p> <p>Both the plans offer following options</p> <ol style="list-style-type: none"> (i) Growth Option (ii) Dividend Payout Option (iii) Dividend Reinvestment Option. 																																	
<p>Minimum Application Amount</p>	<p>Minimum Amount for purchase under all Plans and Options Minimum initial investment is ₹ 5,000/-. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.</p>																																	
<p>Benchmark Index</p>	<p>S&P BSE 200</p>																																	
<p>Name of the Fund Manager</p>	<p>Mr. Ajay Tyagi (Managing the Scheme since January 2016)</p>																																	
<p>Performance of the Scheme as on March 31, 2018</p>	<table border="1" data-bbox="395 1741 1018 2059"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>S&P BSE 200(%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>12.10</td> <td>12.49</td> </tr> <tr> <td>Last 3 years</td> <td>7.66</td> <td>9.29</td> </tr> <tr> <td>Last 5 years</td> <td>16.84</td> <td>15.78</td> </tr> <tr> <td>Since Inception</td> <td>12.18</td> <td>N.A.</td> </tr> </tbody> </table> <p>* Computed on compounded annualised basis. Past performance may or may not be sustained in future</p> <div data-bbox="1038 1741 1501 2095"> <table border="1"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>UTI-Equity Fund (%)</th> <th>S&P BSE 200 (%)</th> </tr> </thead> <tbody> <tr> <td>2013-2014</td> <td>21.75</td> <td>19.13</td> </tr> <tr> <td>2014-2015</td> <td>43.29</td> <td>33.77</td> </tr> <tr> <td>2015-2016</td> <td>-6.14</td> <td>-6.44</td> </tr> <tr> <td>2016-2017</td> <td>18.62</td> <td>24.03</td> </tr> <tr> <td>2017-2018</td> <td>12.10</td> <td>12.49</td> </tr> </tbody> </table> </div>	Compounded Annualised Returns*	Scheme Returns (%)	S&P BSE 200(%)	Last 1 year	12.10	12.49	Last 3 years	7.66	9.29	Last 5 years	16.84	15.78	Since Inception	12.18	N.A.	Financial Year	UTI-Equity Fund (%)	S&P BSE 200 (%)	2013-2014	21.75	19.13	2014-2015	43.29	33.77	2015-2016	-6.14	-6.44	2016-2017	18.62	24.03	2017-2018	12.10	12.49
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Top 10 holdings by issuers and sectors (as on March 31, 2018)	UTI-Equity Fund - Top 10 holdings in Equity (Issuer wise)			
	Serial No	Issuer Name	% of NAV	
	1	Bajaj Finance Ltd.	6.77	
	2	Indus Ind Bank Ltd.	5.86	
	3	HDFC Bank Ltd,	5.04	
	4	Yes Bank Ltd.	4.73	
	5	Infosys Ltd.	4.21	
	6	Kotak Mahindra Bank Ltd.	3.44	
	7	HDFC Ltd.	3.02	
	8	Tata Consultancy Services Ltd.	2.78	
	9	Maruti Suzuki India Ltd.	2.70	
	10	Mindtree Ltd.	2.65	
		Total	41.20	
	UTI-Equity Fund - Top 10 holdings in Equity (Sector wise)			
	Serial No	Sector	% of NAV	
	1	Financial Services	32.22	
	2	Consumer Goods	15.08	
	3	Information & Technology	13.40	
	4	Pharma	11.02	
	5	Automobile	10.39	
	6	Industrial Manufacturing	5.28	
7	Cement & Cement Products	2.47		
8	Textiles	2.02		
9	Healthcare Services	1.48		
10	Metals	1.45		
	Total	94.81		
Portfolio Turnover Ratio	Portfolio Turnover Ratio as on March 31, 2018 : 0.30			
Sharpe Ratio	Period 01-04-2017 to 31-03-2018: 0.28			
Load structure	Entry Load (As % of NAV)		Exit Load (As % of NAV)	
	Nil		< 1 Year	1%
			>= 1 Year	Nil
Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.29%			
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)		
	7,42,119	₹ 5,017.82 Crore		
Facilities offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ol style="list-style-type: none"> (a) Step up facility (b) Any Day SIP (c) Micro SIP 2. Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) 3. Dividend Transfer Plan (DTP) 4. Systematic Withdrawal Plan (SWP) 5. Switch over 6. Automatic Trigger Facility <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, SWP, DTP, STRIP, Switchover and Automatic Trigger facilities.</p>			

UTI-Long Term Equity Fund (Tax Saving)

Category	Equity Linked Savings Scheme (ELSS)																																									
Type of Scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and Tax Benefit																																									
Investment Objective	The funds collected under the scheme shall be invested in equities, fully convertible debentures/bonds and warrants of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from their acquisition.																																									
Asset allocation pattern of the Scheme	(i) The scheme shall ensure that funds of the scheme remain invested to the extent of atleast 80% in securities as specified above under "Investment Objective". In exceptional circumstances to protect the interests of the unitholders, this requirement may be dispensed with by UTI AMC. (ii) The scheme may hold upto 20% of its net assets in money market and other liquid instruments to fund the redemptions.																																									
Investment strategy	UTI-Long Term Equity Fund (Tax Saving) invests in leading companies across sectors, with an aim to provide superior risk adjusted return i.e. return with relatively lesser volatility. The Fund would invest with a long term perspective, in companies that are believed to have growth potential.																																									
Comparison with existing Schemes	An open ended equity linked saving scheme with a statutory lock in of 3 years and Tax Benefit. It enables investors to avail of tax benefit under section 80C of the Income Tax Act, 1961.																																									
Risk profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.																																									
Plans and Options	<p>The scheme offers following plans</p> <p>Regular Plan Direct Plan^</p> <p>Both the plans offer following options</p> <p>(i) Growth Option (ii) Dividend Payout Option Default – Growth Option</p>																																									
Minimum Application Amount	<p>Minimum amount of investment under all plans and options</p> <p>Minimum investment ₹ 500/- and in multiples of ₹ 500/- thereafter. No maximum limit.</p> <p>While there is no maximum limit on the amount of investment under the UTI-Long Term Equity Fund (Tax Saving) in any fiscal year, investment upto ₹ 1,50,000/- only will qualify for deduction from the gross taxable income under Section 80C of the Income Tax Act, 1961 as per current tax laws.</p> <p>Unitholders may be permitted to switchover their investment partially or fully, to specified scheme/s of UTI MF or vice versa and on such terms as may be announced by UTI AMC from time to time after it is held for a minimum period of 3 years.</p> <p>For further details, refer to SID</p>																																									
Benchmark Index	S&P BSE 200																																									
Name of the Fund Manager	Mr. Lalit Nambiar (Managing the Scheme since May 2014) and Mr. Vetri Subramaniam (Managing the Scheme since September 2017)																																									
Performance of the Scheme as on March 31, 2018	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>S&P BSE 200(%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>9.65</td> <td>12.49</td> </tr> <tr> <td>Last 3 years</td> <td>7.74</td> <td>9.28</td> </tr> <tr> <td>Last 5 years</td> <td>15.67</td> <td>15.77</td> </tr> <tr> <td>Since Inception</td> <td>15.07</td> <td>13.10</td> </tr> </tbody> </table> <p>* Computed on compounded annualised basis. Past performance may or may not be sustained in future</p>	Compounded Annualised Returns*	Scheme Returns (%)	S&P BSE 200(%)	Last 1 year	9.65	12.49	Last 3 years	7.74	9.28	Last 5 years	15.67	15.77	Since Inception	15.07	13.10	<p style="text-align: center;">Absolute Returns for each financial year for the last 5 years</p> <table border="1"> <thead> <tr> <th>Financial Year</th> <th>UTI-Long Term Equity Fund (Tax Saving)(%)</th> <th>S&P BSE 200(%)</th> </tr> </thead> <tbody> <tr> <td>2013-2014</td> <td>18.25</td> <td>18.11</td> </tr> <tr> <td>2014-2015</td> <td>40.04</td> <td>28.32</td> </tr> <tr> <td>2015-2016</td> <td>-6.68</td> <td>-8.96</td> </tr> <tr> <td>2016-2017</td> <td>22.24</td> <td>21.17</td> </tr> <tr> <td>2017-2018</td> <td>9.65</td> <td>12.49</td> </tr> </tbody> </table>		Financial Year	UTI-Long Term Equity Fund (Tax Saving)(%)	S&P BSE 200(%)	2013-2014	18.25	18.11	2014-2015	40.04	28.32	2015-2016	-6.68	-8.96	2016-2017	22.24	21.17	2017-2018	9.65	12.49						
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Top 10 holdings by issuers and sectors (March 31, 2018)	<table border="1"> <thead> <tr> <th colspan="3">UTI-Long Term Equity Fund - Top 10 holdings in Equity (Issuer wise)</th> </tr> <tr> <th>Serial No</th> <th>Issuer Name</th> <th>% of NAV</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>HDFC Bank Ltd,</td> <td>7.07</td> </tr> <tr> <td>2</td> <td>ICICI Bank Ltd</td> <td>5.35</td> </tr> <tr> <td>3</td> <td>Infosys Ltd.</td> <td>4.54</td> </tr> <tr> <td>4</td> <td>ITC Ltd.</td> <td>4.14</td> </tr> <tr> <td>5</td> <td>Mphasis Ltd</td> <td>3.40</td> </tr> <tr> <td>6</td> <td>Axis Bank Ltd.</td> <td>3.25</td> </tr> <tr> <td>7</td> <td>Mahindra & Mahindra Fin.Ser.Ltd.</td> <td>3.12</td> </tr> <tr> <td>8</td> <td>Maruti Suzuki India Ltd.</td> <td>2.57</td> </tr> <tr> <td>9</td> <td>NCC Ltd.</td> <td>2.57</td> </tr> <tr> <td>10</td> <td>Indus Ind Bank Ltd.</td> <td>2.47</td> </tr> <tr> <td colspan="2" style="text-align: right;">Total</td> <td>38.48</td> </tr> </tbody> </table>			UTI-Long Term Equity Fund - Top 10 holdings in Equity (Issuer wise)			Serial No	Issuer Name	% of NAV	1	HDFC Bank Ltd,	7.07	2	ICICI Bank Ltd	5.35	3	Infosys Ltd.	4.54	4	ITC Ltd.	4.14	5	Mphasis Ltd	3.40	6	Axis Bank Ltd.	3.25	7	Mahindra & Mahindra Fin.Ser.Ltd.	3.12	8	Maruti Suzuki India Ltd.	2.57	9	NCC Ltd.	2.57	10	Indus Ind Bank Ltd.	2.47	Total		38.48
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UTI-Long Term equity Fund - Top 10 holdings in Equity (Sector wise)		
Serial No	Sector	% of NAV
1	Financial Services	29.95
2	Consumer Goods	11.99
3	Information & Technology	10.32
4	Energy	10.25
5	Automobile	9.78
6	Construction	5.27
7	Pharma	4.72
8	Industrial Manufacturing	3.15
9	Fertilisers & Pesticides	2.93
10	Metals	2.62
Total		90.98
Portfolio Turnover Ratio	Portfolio Turnover Ratio as on March 31, 2018 : 0.55	
Sharpe Ratio	Period 01-04-2017 to 31-03-2018:0.03	
Load structure	Entry Load (As % of NAV)	Exit Load (As % of NAV)
	Nil	Nil (Lock-in-period of 3 years for each investment)
Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.73%	
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)
	1,60,705	₹ 968.81 Crore
Facilities offered	<p>1. Systematic Investment Plan (SIP)</p> <p>(a) Step up facility</p> <p>(b) Any Day SIP</p> <p>(c) Micro SIP</p> <p>2. Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and * Source Scheme)</p> <p>3. Dividend Transfer Plan (DTP)</p> <p>4. Switch over</p> <p>*After lock-in period</p> <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, DTP, STRIP and Switchover facilities.</p>	
Tax benefits under Section 80C	<p>Tax benefits under section 80C</p> <p>Contribution made will be eligible for deduction of the whole amount paid or deposited subject to a maximum of ₹ 1,50,000/-, as per current tax laws, under Section 80C of Income Tax Act, 1961, for the persons and on the terms and conditions as provided therein.</p>	

UTI-Mastershare Unit Scheme				
Category	Large Cap Fund			
Type of Scheme	Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks			
Investment objective	<p>The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			
Asset Allocation Pattern of the scheme	Instruments	Indicative Allocation (% of total assets)		Risk Profile
		Minimum Allocation (%)	Maximum Allocation (%)	
	Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100	Medium to High
	Debt and Money Market instruments including securitized debt*	0	20	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.				

	<p>The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in stock lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits.</p> <p>Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Definition of Large Cap, Mid Cap and Small Cap: As per the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.</p> <p>a) Large Cap: 1st - 100th company in terms of full market capitalization b) Mid Cap: 101st - 250th company in terms of full market capitalization c) Small Cap: 251st company onwards in terms of full market capitalization.</p> <p>Subsequent to any updation in the above list, the portfolio would be re-balanced in line with the updated list within a period of one month.</p> <p>This definition and updation will continue till such time that it may be revised or modified by SEBI or any other agency prescribed by SEBI.</p> <p>Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.</p> <p>Investment in units of REITs and InvITs Investment limits applicable for investment in units of REIT and InvIT-</p> <p>(a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and (b) At individual scheme level - A mutual fund scheme shall not invest- i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.</p> <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT."</p>
Investment strategy	<p>This scheme will primarily invest for long term in fundamentally strong companies by considering the factors such as, but not limited to, financial strength, sustainable cash flows, earnings growth potential, attractiveness of valuation, scalability of business, management quality etc.</p> <p>Portfolio Turnover Policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>
Comparison with existing Schemes	Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks
Risk profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>The scheme intends to deploy funds in money market instruments to maintain liquidity. To the extent that some assets/funds are deployed in money market instruments, the scheme will be subject to credit risk as well as settlement risk which might affect the liquidity of the scheme.</p>
Plans and Options	<p>The scheme offers following plans Regular Plan Direct Plan</p> <p>Both the plans offer following options (i) Growth Option (ii) Dividend Payout Option (iii) Dividend Reinvestment Option.</p>

Minimum Amount	Application		Growth Option of Regular Plan and Direct Plan	Dividend Option of Regular Plan and Direct Plan																																																																								
	Minimum Initial Investment amount		₹ 100/-	₹ 5,000/-.																																																																								
	Subsequent Minimum Investment amount		₹ 100/- and in multiples of ₹ 1/-	₹ 1000/- and in multiples of ₹ 1/-																																																																								
	Minimum SIP (Systematic Investment Plan) / Micro SIP amount - Monthly - Quarterly		₹ 100/- ₹ 300/-	₹ 500/- ₹ 1500/-																																																																								
	Minimum SIP / Micro SIP 'Step Up' amount		₹ 100/- and in multiples of ₹ 100/-	₹ 500/- and in multiples of ₹ 500/-																																																																								
	Investors under Growth Option shall necessarily furnish their email account and mobile number, in case, they opt for Initial Investment lower than ₹ 5,000/-, subsequent Investment lower than ₹ 1,000/-, monthly SIP lower than ₹ 500/-, quarterly SIP lower than ₹ 1,500/- and step up SIP lower than ₹ 500/-. All communications to such investors will be done in electronic mode. However, in case of any request from these unit holders for physical copies, UTI AMC / UTI Mutual Fund shall provide the same.																																																																											
Benchmark Index	S&P BSE 100																																																																											
Name of the Fund Manager	Ms. Swati Kulkarni (Managing the Scheme since December 2006)																																																																											
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Portfolio Turnover Ratio	Portfolio Turnover Ratio as on March 31, 2018: 0.18																																																																											

Sharpe Ratio	Period 01-04-2017 to 31-03-2018: 0.13		
Load structure	Entry Load (As % of NAV)	Exit Load (As % of NAV)	
	Nil	< 1 Year	1%
		>= 1 Year	Nil
Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.43%		
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)	
	5,50,379	₹ 5,002.32 Crore	
Facilities offered	<ol style="list-style-type: none"> Systematic Investment Plan (SIP) <ol style="list-style-type: none"> Step up facility Any Day SIP Micro SIP Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) Dividend Transfer Plan (DTP) Systematic Withdrawal Plan (SWP) Switch over Automatic Trigger Facility CanServe Facility (for further details regarding CanServe Facility refer section on "Features common to all schemes") <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, SWP, DTP, STRIP, Switchover and Automatic Trigger facilities.</p>		

UTI- Mid Cap Fund

Category	Mid Cap Fund			
Type of Scheme	Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks			
Investment objective	<p>The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			
Asset allocation pattern of the Scheme	Instruments	Indicative allocation (% of total assets)		Risk Profile
		Minimum Allocation (%)	Maximum Allocation (%)	
	Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	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
<p>*The fund may invest up to 50% of its debt portfolio in securitized debt.</p> <p>The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in stock lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p>				

	<p>Definition of Large Cap, Mid Cap and Small Cap: As per the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.</p> <p>a) Large Cap: 1st - 100th company in terms of full market capitalization b) Mid Cap: 101st - 250th company in terms of full market capitalization c) Small Cap: 251st company onwards in terms of full market capitalization.</p> <p>Subsequent to any updation in the above list, the portfolio would be re-balanced in line with the updated list within a period of one month.</p> <p>This definition and updation will continue till such time that it may be revised or modified by SEBI or any other agency prescribed by SEBI.</p> <p>Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.</p> <p>Investment in units of REITs and InvITs Investment limits applicable for investment in units of REIT and InvIT-</p> <p>(a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and (b) At individual scheme level - A mutual fund scheme shall not invest – i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.</p> <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.”</p>																																	
<p>Investment strategy</p>	<p>The Scheme endeavors to invest predominantly in medium sized enterprises. Companies are evaluated based on their fundamentals, growth potential, management and valuation. The fund primarily relies on bottom up stock picking. However we shall use the top down approach from a risk management perspective.</p> <p>Portfolio Turnover policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>																																	
<p>Comparison with existing Schemes</p>	<p>An open ended equity scheme predominantly investing in mid cap stocks</p>																																	
<p>Risk profile of the scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Scheme specific Risk Factors are summarized below:</p> <p>(a) Due to general illiquidity in the small cap securities, realisation of investment objective may take more time than expected. (b) These companies being smaller in size may get affected adversely due to prolonged recession /economic slowdown.</p>																																	
<p>Plans and Options</p>	<p>The scheme offers following plans Regular Plan Direct Plan</p> <p>Both the plans offer following options (i) Growth Option (ii) Dividend Payout Option (iii) Dividend Reinvestment Option.</p>																																	
<p>Minimum Application Amount</p>	<p>Minimum Application Amount under all Plans and Options</p> <p>(i) Any application for initial investment shall be for a minimum of ₹ 5000/- or such other amount as may be decided from time to time (ii) Amount of Subsequent minimum investment under a folio in all the schemes is ₹ 1000/- and in multiples of ₹ 1/- without any upper limit.</p>																																	
<p>Benchmark Index</p>	<p>Nifty Midcap 150</p>																																	
<p>Name of the Fund Manager</p>	<p>Mr. Lalit Nambiar (Managing the Scheme since January 2016)</p>																																	
<p>Performance of the Scheme as on March 31, 2018</p>	<table border="1" data-bbox="395 1703 1018 2020"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns(%)</th> <th>Nifty Midcap 150(%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>13.09</td> <td>16.66</td> </tr> <tr> <td>Last 3 years</td> <td>10.91</td> <td>16.32</td> </tr> <tr> <td>Last 5 years</td> <td>28.05</td> <td>24.30</td> </tr> <tr> <td>Since Inception</td> <td>19.30</td> <td>18.37</td> </tr> </tbody> </table> <p>* Computed on compounded annualised basis. Past performance may or may not be sustained in future</p> <div data-bbox="1043 1703 1513 2127"> <p style="text-align: center;">Absolute Returns for each financial year for the last 5 years</p> <table border="1" data-bbox="1054 1771 1501 2104"> <thead> <tr> <th>Financial Year</th> <th>UTI-Mid Cap Fund (%)</th> <th>Nifty Midcap 150 (%)</th> </tr> </thead> <tbody> <tr> <td>2013-2014</td> <td>43.23</td> <td>18.01</td> </tr> <tr> <td>2014-2015</td> <td>76.18</td> <td>59.73</td> </tr> <tr> <td>2015-2016</td> <td>-4.20</td> <td>-1.67</td> </tr> <tr> <td>2016-2017</td> <td>25.96</td> <td>37.21</td> </tr> <tr> <td>2017-2018</td> <td>13.09</td> <td>16.66</td> </tr> </tbody> </table> </div>	Compounded Annualised Returns*	Scheme Returns(%)	Nifty Midcap 150(%)	Last 1 year	13.09	16.66	Last 3 years	10.91	16.32	Last 5 years	28.05	24.30	Since Inception	19.30	18.37	Financial Year	UTI-Mid Cap Fund (%)	Nifty Midcap 150 (%)	2013-2014	43.23	18.01	2014-2015	76.18	59.73	2015-2016	-4.20	-1.67	2016-2017	25.96	37.21	2017-2018	13.09	16.66
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Top 10 holdings by issuers and sectors (as on March 31, 2018)	UTI-Mid Cap Fund - Top 10 holdings in Equity, (issuer wise)			
	Serial No	Issuer Name	% of NAV	
	1	Mahindra & Mahindra Fin.Ser.Ltd.	4.95	
	2	Escorts Ltd.	4.25	
	3	NCC Ltd.	3.44	
	4	Exide Industries Ltd.	3.37	
	5	Bharat Forge Ltd.	3.14	
	6	Tata Chemicals Ltd.	3.02	
	7	Container Corporation Of India Ltd	2.84	
	8	Indraprastha Gas Ltd	2.77	
	9	Titan Company Ltd.	2.75	
10	National Aluminium Company Ltd.	2.75		
	Total	33.28		
UTI-Mid Cap Fund - Top 10 holdings in Equity (Sector wise)				
Serial No	Sector	% of NAV		
1	Automobile	16.24		
2	Financial Services	14.61		
3	Consumer Goods	14.38		
4	Industrial Manufacturing	10.15		
5	Energy	8.73		
6	Fertilisers & Pesticides	7.02		
7	Construction	5.47		
8	Services	3.70		
9	Metals	3.41		
10	Pharma	3.39		
	Total	87.10		
Portfolio Turnover Ratio	Portfolio Turnover Ratio as on March 31, 2018: 0.32			
Sharpe Ratio	Period 01-04-2017 to 31-03-2018: 0.27			
Load structure	Entry Load (As % of NAV)		Exit Load (As % of NAV)	
	Nil		< 1 Year	1%
			>= 1 Year	Nil
Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.43%			
Number of Folios and AUM as on March 31, 2018	Number of Folios		Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)	
	3,81,900		₹ 4,192.06 Crore	
Facilities offered	<ol style="list-style-type: none"> Systematic Investment Plan (SIP) <ol style="list-style-type: none"> Step up facility Any Day SIP Micro SIP Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) Dividend Transfer Plan (DTP) Systematic Withdrawal Plan (SWP) Switch over Automatic Trigger Facility <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, SWP, DTP, STRIP, Switchover and Automatic Trigger facilities.</p>			

UTI-Nifty Index Fund

Category	Index Fund			
Type of Scheme	An open ended scheme replicating/tracking Nifty 50 index			
Investment objective	<p>The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavor to achieve return equivalent to Nifty 50 Index by "passive" investment.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			
Asset Allocation Pattern of the scheme	Instruments	Indicative Allocation (% of total assets)		Risk Profile
		Minimum Allocation (%)	Maximum Allocation (%)	
	Securities covered by the Nifty 50 Index	95	100	Medium to High
Money Market instruments	0	5	Low to Medium	

	<p>The net subscription amount on any day will be invested in stocks of companies comprising the Nifty 50 Index. Pending deployment of funds of the scheme in shares in terms of the investment objective stated above the scheme may invest the funds of the scheme in short term deposits of scheduled commercial banks and other money market instruments.</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.</p> <p>Investment in Money Market Instruments:</p> <p>While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme</p>																																							
Investment strategy	<p>The scheme will be managed by replicating the index in the same weightage as in the Nifty 50 Index with the intention of minimizing the performance differences between the scheme and the Nifty 50 Index, subject to market liquidity, costs of trading, management expenses, dividends and other factors which may cause tracking error. The scheme would alter the scrips/weights as and when the same are altered in the Nifty 50 Index.</p> <p>Portfolio Turnover policy</p> <p>UTI Nifty Index Fund is a passively managed fund and therefore the portfolio turnover will be largely accounted for by rebalancing of the portfolio on account of new subscriptions, redemptions and changes in composition of the Nifty 50 Index.</p>																																							
Comparison with existing Schemes	An open ended scheme replicating/tracking Nifty 50 index																																							
Risk profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Scheme specific Risk Factors are summarized below:</p> <p>(a) UTI – Nifty Index Fund is passively managed index funds i.e. the amount collected under the scheme is invested in securities of companies comprising the Nifty 50 in the same weightages as they have in the Nifty 50.</p> <p>(b) The composition of the Nifty 50 is subject to changes that may be effected periodically by the IISL.</p> <p>(c) Performance of the Nifty 50 will have a direct bearing on the performance of UTI – Nifty Index Fund.</p> <p>(d) The extent of the Tracking error may have an impact on the performance of the UTI – Nifty Index Fund.</p>																																							
Plans and Options	<p>The scheme offers following plans</p> <p>Regular Plan Direct Plan</p> <p>Both the plans offer following options</p> <p>(i) Growth Option (ii) Dividend Payout Option (iii) Dividend Reinvestment Option.</p>																																							
Minimum Application Amount	<p>Minimum Amount for purchase under all Plans and Options</p> <p>Minimum initial investment is ₹ 5,000/-. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.</p>																																							
Benchmark Index	Nifty 50																																							
Name of the Fund Manager	Mr. Kausik Basu (Managing the Scheme since December 2014)																																							
Performance of the Scheme as on March 31, 2018	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>Nifty 50 (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>11.50</td> <td>11.76</td> </tr> <tr> <td>Last 3 years</td> <td>6.97</td> <td>7.36</td> </tr> <tr> <td>Last 5 years</td> <td>13.02</td> <td>13.63</td> </tr> <tr> <td>Since Inception</td> <td>10.93</td> <td>11.99</td> </tr> </tbody> </table> <p>* Computed on compounded annualised basis. Past performance may or may not be sustained in future</p> <div style="text-align: center;"> </div>	Compounded Annualised Returns*	Scheme Returns (%)	Nifty 50 (%)	Last 1 year	11.50	11.76	Last 3 years	6.97	7.36	Last 5 years	13.02	13.63	Since Inception	10.93	11.99																								
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UTI-Nifty Index Fund - Top 10 holdings in Equity (Sector wise)		
Serial No	Sector	% of NAV
1	Financial Services	34.58
2	Energy	13.92
3	Information & Technology	11.88
4	Consumer Goods	9.77
5	Automobile	8.93
6	Metals	4.00
7	Construction	3.92
8	NCA/Reverse Repo/CBLO/Others	3.87
9	Pharma	3.04
10	Telecom	1.94
Total		95.85

Portfolio Turnover Ratio	Portfolio Turnover Ratio as on March 31, 2018 :0.17	
Sharpe Ratio	Period 01-04-2017 to 31-03-2018: 0.21	
Load structure	Entry Load (As % of NAV)	Exit Load (As % of NAV)
	Nil	Nil
Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 0.15%	
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)
	33,298	₹ 744.19 Crore
Facilities offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ol style="list-style-type: none"> (a) Step up facility (b) Any Day SIP (c) Micro SIP 2. Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) 3. STRIP Advantage 4. Dividend Transfer Plan (DTP) 5. Systematic Withdrawal Plan (SWP) 6. Switch over 7. Automatic Trigger Facility <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, SWP, DTP, STRIP, STRIP Advantage, Switchover and Automatic Trigger facilities.</p>	

UTI – Value Opportunities Fund (Formerly known as UTI - Opportunities Fund)			
Category	Value Fund		
Type of Scheme	An open ended equity scheme following a value investment strategy		
Investment objective	<p>The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>		
Asset Allocation Pattern of the scheme	Instruments	Indicative Allocation (% of total assets)	Risk Profile
	Equity and equity related instruments	65-100%	Medium to High
	Debt and Money Market instruments including securitised debt#	0 - 35%	Low to Medium
	Units issued by REITs & InvITs	0 -10%	Medium to High
<p># The fund may invest up to 50% of its debt portfolio in securitized debt.</p> <p>The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, within a limit of 50% of the Net Assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in stock lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure</p>			

	<p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments Vis., CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.</p> <p>Investment in units of REITs and InvITs Investment limits applicable for investment in units of REIT and InvIT-</p> <p>(a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and</p> <p>(b) At individual scheme level - A mutual fund scheme shall not invest</p> <ol style="list-style-type: none"> i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT."</p>
Investment strategy	<p>The fund follows a value based approach towards investing. In other words, the fund looks to invest in stocks which are trading below their intrinsic value. Intrinsic value may be ascertained by looking at factors such as, but not limited to, discounted cash flows, free cash flow yield, earnings yield, replacement value, book value etc. Similarly, valuations at a stock and sector level are compared to historical ranges, peer valuations & aggregate market valuations; and the potential for growth which is crucial in order to generate capital appreciation over the long term.</p> <p>The scheme will use both a top down and bottom up approach and will invest across the market cap spectrum based on where it sees opportunities.</p> <p>Portfolio Turnover policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence, it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>
Comparison with existing Schemes	An open ended equity scheme following a value investment strategy
Risk profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Scheme specific Risk Factors are summarized below: The investment focus is on select sectors of the market and hence the portfolio will be concentrated in select companies across these select sectors. This may make the portfolio vulnerable to factors that may affect these sectors in general thereby leading to increased volatility in the movement of the scheme's NAV.</p>
Plans and Options	<p>The scheme offers following plans Regular Plan Direct Plan</p> <p>Both the plans offer following options (i) Growth Option (ii) Dividend Payout Option (iii) Dividend Reinvestment Option.</p>
Minimum Application Amount	<p>Minimum Amount for purchase under all Plans and Options Minimum initial investment is ₹ 5,000/-. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.</p>
Benchmark Index	S&P BSE 200
Name of the Fund Manager	Mr Vetri Murugan Subramaniam (Managing the Scheme since February 2017) and Mr Amit Premchandani (Managing the scheme since February 2018)

Performance of the Scheme as on March 31, 2018	Compounded Annualised Returns*	Scheme Returns (%)	S&P BSE 200 (%)
	Last 1 year	10.57	12.49
	Last 3 years	5.01	9.28
	Last 5 years	13.71	15.77
	#Since Inception	14.68	14.23

* Computed on compounded annualised basis.
Past performance may or may not be sustained in future

Absolute Returns for each financial year for the last 5 years

Year	UTI-Value Opportunities Fund (%)	S&P BSE 200 (%)
2013-2014	20.49	18.11
2014-2015	36.26	28.32
2015-2016	-10.87	-8.96
2016-2017	17.51	22.47
2017-2018	10.57	12.49

Top 10 holdings by issuers and sectors (as on March 31, 2018)	UTI-Value Opportunities Fund - Top 10 holdings in Equity (Issuer wise)		
	Serial No	Issuer Name	% of NAV
	1	HDFC Bank Ltd,	9.15
	2	Indus Ind Bank Ltd.	7.03
	3	Infosys Ltd.	6.52
	4	Maruti Suzuki India Ltd.	5.79
	5	Mahindra & Mahindra Fin.Ser.Ltd.	5.56
	6	ICICI Bank Ltd	4.67
	7	Tata Consultancy Services Ltd.	4.06
	8	Gail (India) Ltd.	3.62
	9	Tech Mahindra Ltd	3.01
10	Indian Oil Corporation Ltd.	2.90	
	Total	52.31	
UTI-Value Opportunities Fund - Top 10 holdings in Equity (Sector wise)			
Serial No	Sector	% of NAV	
1	Financial Services	34.51	
2	Information & Technology	16.52	
3	Automobile	12.91	
4	Energy	10.20	
5	Consumer Goods	5.76	
6	Pharma	5.55	
7	Services	4.95	
8	Telecom	1.93	
9	Metals	1.76	
10	NCA/Reverse Repo/CBLO/Others	1.51	
	Total	95.60	

Portfolio Turnover Ratio	Portfolio Turnover Ratio as on March 31, 2018: 0.41		
Sharpe Ratio	Period 01-04-2017 to 31-03-2018: 0.12		
Load structure	Entry Load (As % of NAV)	Exit Load (As % of NAV)	
	Nil	< 1 Year	1%
		>= 1 Year	Nil
Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.30%		
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)	
	4,40,699	₹ 4,263.33 Crore	

Facilities offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ol style="list-style-type: none"> (a) Step up facility (b) Any Day SIP (c) Micro SIP 2. Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) 3. Dividend Transfer Plan (DTP) 4. Systematic Withdrawal Plan (SWP) 5. Switch over 6. Automatic Trigger Facility <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, SWP, DTP, STRIP, Switchover and Automatic Trigger facilities.</p>
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UTI-Banking and Financial Services Fund (Formerly known as UTI-Banking Sector Fund)

Category	Sector Fund			
Type of Scheme	An open ended equity scheme investing in Banking and Financial Services Sector			
Investment objective	<p>The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/institutions engaged in the banking and financial services activities.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			
Asset Allocation Pattern of the scheme	Instruments	Indicative Allocation (% of total assets)		Risk Profile
		Minimum Allocation (%)	Maximum Allocation (%)	
	Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities)	80	100	Medium to High
	Debt and Money Market instruments including securitized debt [#]	0	20	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High	
<p>*The fund may invest up to 50% of its debt portfolio in securitized debt.</p> <p>The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in stock lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Investment in Money Market Instruments:</p> <p>While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.</p> <p>Investment in units of REITs and InvITs</p> <p>Investment limits applicable for investment in units of REIT and InvIT-</p> <p>(a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and</p> <p>(b) At individual scheme level - A mutual fund scheme shall not invest</p> <ol style="list-style-type: none"> i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT."</p>				

Investment strategy	<p>The Fund predominantly invests in stocks of companies engaged in the banking and financial services related activities. The Fund would be agnostic to market capitalization and may take concentrated exposure to certain stocks.</p> <p>Traditionally the banking and financial services sector comprises largely of banks and NBFCs. In recent times we have seen companies from newer sub sectors getting listed. Over the next few years we expect the share of non-banks such as exchanges, Insurance, AMC and other financial entities to increase as these entities get listed. The fund endeavors to invest across the existing and evolving sub sectors in the space.</p> <p>Portfolio Turnover Policy</p> <p>The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>																																	
Comparison with existing Schemes	<p>An open ended equity scheme investing in Banking and Financial Services Sector</p>																																	
Risk profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Scheme specific Risk Factors are summarized below:</p> <p>(a) The Bank's performance is highly correlated to the performance of the economy and the financial markets which in turn depends on the domestic economic growth, state of the global economy and business & consumer confidence, among other factors. Any event disturbing the dynamic balance of these diverse factors would directly or indirectly affect the performance of the Bank.</p> <p>(b) Increased competition in the banking sector has raised the overall standards in respect of the level of quality of services demanded. Thus, the banks are vulnerable to any changes in the quality of services demanded / provided.</p> <p>(c) Any changes in the Govt. policy pertaining to taxation / regulations etc might have significant bearing on the sector. Also any change in structural reforms / banking regulations act can have an adverse affect on the working of the banks.</p> <p>(d) The financial sector is also vulnerable to the interest rate movements / exchange rate fluctuations which might adversely affect their profitability.</p>																																	
Plans and Options	<p>The scheme offers following plans</p> <p>Regular Plan Direct Plan</p> <p>Both the Plans offer the following options:</p> <p>(a) Growth Option (b) Dividend Payout Option (c) Dividend Reinvestment Option Default Option–Growth Option</p>																																	
Minimum Application Amount	<p>Minimum Amount for purchase under all Plans and Options</p> <p>Any application for initial investment shall be for a minimum of ₹ 5000/- and in multiples of ₹ 1/- thereafter or such other amount as may be decided from time to time.</p> <p>Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.</p>																																	
Benchmark Index	<p>Nifty Financial Services</p>																																	
Name of the Fund Manager	<p>Mr. Amit Premchandani (Managing the Scheme since June 2014)</p>																																	
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Top 10 holdings by issuers and sectors (March 31, 2018)	UTI-Banking and Financial Services Fund - Top 10 holdings in Equity (Issuer wise)		
	Serial No	Issuer Name	% of NAV
	1	HDFC Bank Ltd,	22.67
	2	ICICI Bank Ltd	14.48
	3	Indus Ind Bank Ltd.	6.70
	4	Mahindra & Mahindra Fin.Ser.Ltd.	4.46
	5	Yes Bank Ltd.	4.45
	6	L&T Finance Holdings Ltd.	3.92
	7	Bank of Baroda	3.76
	8	LIC Housing Finance Ltd.	3.46
	9	Federal Bank Ltd.	3.41
10	Satin Creditcare Network Ltd	3.13	
	Total	70.44	
UTI-Banking and Financial Services Fund - Top 10 holdings in Equity (Sector wise)			
Serial No	Sector	% of NAV	
1	Financial Services	97.57	
2	NCA/Reverse Repo/CBLO/Others	1.64	
3	Mutual Fund Units	0.79	
	Total	100.00	
Portfolio Turnover Ratio	Portfolio Turnover Ratio as on 31-03-2018: 0.44		
Sharpe Ratio	Period 01-04-2017 to 31-03-2018: 0.21		
Load structure	Entry Load (As % of NAV)		Exit Load (As % of NAV)
	Nil		< 1 Year
			1%
			>= 1 Year
			Nil
Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.84%		
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)	
	64,313	₹ 676.97 Crore	
Facilities offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ol style="list-style-type: none"> (a) Step up facility (b) Any Day SIP (c) Micro SIP 2. Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) 3. Dividend Transfer Plan (DTP) 4. Systematic Withdrawal Plan (SWP) 5. Switch over 6. Automatic Trigger Facility <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, SWP, DTP, STRIP, Switchover and Automatic Trigger facilities.</p>		

UTI Healthcare Fund (Formerly known as UTI-Pharma & Healthcare Fund)	
Category	Sector Fund
Type of Scheme	An open ended equity scheme investing in the Healthcare Services Sector
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/institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

Asset allocation pattern of the Scheme	Instruments	Indicative Allocation (% of total assets)		Risk Profile
		Minimum Allocation (%)	Maximum Allocation (%)	
	Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100	Medium to High
	Debt and Money Market instruments including securitized debt*	0	20	Low to Medium
	Units issued by REITs & InvITs	0	10	Medium to High
<p>* The fund may invest up to 50% of its debt portfolio in securitized debt.</p> <p>The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in stock lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure.</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Investment in Money Market Instruments:</p> <p>While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.</p> <p>Investment in units of REITs and InvITs</p> <p>Investment limits applicable for investment in units of REIT and InvIT-</p> <p>(a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and</p> <p>(b) At individual scheme level - A mutual fund scheme shall not invest –</p> <ol style="list-style-type: none"> more than 10% of its NAV in the units of REIT and InvIT; and more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT."</p>				
Investment strategy	<p>The Fund would be agnostic to market capitalization and may take concentrated exposure to certain stocks. Investment will be made in stocks of companies engaged in research & development, manufacturing, distribution & sales of the entire spectrum of Pharmaceutical products including intermediates, medical equipment and accessories & personal healthcare products. In the broader healthcare domain the fund will invest in companies involved in owning/managing hospitals, diagnostic centers, clinical & nursing services, insurance and technology providers/enablers. The Fund would also invest in any companies related to animal healthcare. The above are only indicative and the fund will look to invest in new and emerging areas of healthcare.</p> <p>Portfolio Turnover Policy</p> <p>The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>			
Comparison with existing Schemes	An open ended equity scheme investing in the Healthcare Services Sector			
Risk profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Scheme specific Risk Factors are summarized below:</p> <ol style="list-style-type: none"> Pricing of drugs is subject to price control and any reduction in prices of bulk drugs/ formulations manufactured by pharma companies may affect the valuation of the concerned companies adversely. Proposed pruning of list of drugs from Drug Price Control Order (DPCO) may take longer than expected. High competition in the generics market may impact the margins of Indian pharma companies. Other barriers for growth of pharma companies could be inadequate patent infrastructure, weak redressal system for patent infringement etc. INR appreciation may hit Pharma companies competitiveness and margins. 			

Plans and Options	<p>The scheme offers following plans Regular Plan Direct Plan</p> <p>Both the plans offer following options (i) Growth Option (ii) Dividend Payout Option (iii) Dividend Reinvestment Option.</p>																																																											
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UTI-India Lifestyle Fund

Category	Thematic Fund			
Type of Scheme	An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption.			
Investment objective	<p>The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			
Asset Allocation Pattern of the scheme	Instruments	Indicative Allocation (% of total assets)		Risk Profile
		Minimum Allocation (%)	Maximum Allocation (%)	
	Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100	Medium to High
	Debt and Money Market instruments including securitized debt [#]	0	20	Low to Medium
	Units issued by REITs & InvITs	0	10	Medium to High
<p>[#]The fund may invest up to 50% of its debt portfolio in securitized debt.</p> <p>The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in stock lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure.</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Investment in Money Market Instruments:</p> <p>While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.</p>				

	<p><u>Investment in units of REITs and InvITs</u></p> <p><u>Investment limits applicable for investment in units of REIT and InvIT-</u></p> <p>(a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and</p> <p>(b) At individual scheme level - A mutual fund scheme shall not invest –</p> <p>i. more than 10% of its NAV in the units of REIT and InvIT; and</p> <p>ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.</p> <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.”</p>																																		
Investment strategy	<p>The fund endeavors to invest in Companies that are predominantly consumer facing. This covers sectors such as but not limited to consumer goods, automobile, telecom, media & entertainment, energy, textiles, healthcare services, pharma and services.</p> <p>These sectors benefit directly or indirectly from rising consumption, changing demographics, consumer aspirations and lifestyles.</p> <p>The Fund will invest minimum 80% of total assets in sectors that are part of the Nifty India Consumption Index. As and when there is changes in sectors represented in the index, the fund would also be suitably rebalanced.</p> <p>Parameters such as, earnings growth prospects, management, valuation, macro trends etc. along with the other relevant parameters from time to time will be used to select stocks.</p> <p>The Fund would be agnostic to market capitalization, however may take concentrated exposure to certain stocks.</p> <p>Portfolio Turnover Policy</p> <p>The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>																																		
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Plans and Options	<p>The scheme offers following plans</p> <p>Regular Plan</p> <p>Direct Plan</p> <p>Both the plans offer following options</p> <p>(i) Growth Option</p> <p>(ii) Dividend Payout Option</p> <p>(iii) Dividend Reinvestment Option.</p>																																		
Minimum Application Amount	<p>Minimum Amount for purchase under all Plans and Options</p> <p>Minimum initial investment is ₹ 5,000/-.</p> <p>Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.</p>																																		
Benchmark Index	Nifty India Consumption																																		
Name of the Fund Manager	Mr. Lalit Nambiar (Managing the Scheme since July 2011) and Mr. Vishal Chopda (Managing the scheme since February 2018)																																		
Performance of the Scheme as on March 31, 2018	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>Nifty India Consumption (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>11.88</td> <td>19.87</td> </tr> <tr> <td>Last 3 years</td> <td>7.27</td> <td>12.83</td> </tr> <tr> <td>Last 5 years</td> <td>13.55</td> <td>18.08</td> </tr> <tr> <td>Since Inception</td> <td>9.02</td> <td>13.31</td> </tr> </tbody> </table> <p>* Computed on compounded annualised basis. Past performance may or may not be sustained in future</p>	Compounded Annualised Returns*	Scheme Returns (%)	Nifty India Consumption (%)	Last 1 year	11.88	19.87	Last 3 years	7.27	12.83	Last 5 years	13.55	18.08	Since Inception	9.02	13.31	<p>Absolute Returns for each financial year for the last 5 years</p> <table border="1"> <thead> <tr> <th>Financial Year</th> <th>UTI-India Lifestyle Fund (%)</th> <th>Nifty India Consumption (%)</th> </tr> </thead> <tbody> <tr> <td>2013-2014</td> <td>15.53</td> <td>23.11</td> </tr> <tr> <td>2014-2015</td> <td>32.38</td> <td>29.79</td> </tr> <tr> <td>2015-2016</td> <td>-9.18</td> <td>1.03</td> </tr> <tr> <td>2016-2017</td> <td>21.49</td> <td>18.62</td> </tr> <tr> <td>2017-2018</td> <td>11.88</td> <td>19.87</td> </tr> </tbody> </table>	Financial Year	UTI-India Lifestyle Fund (%)	Nifty India Consumption (%)	2013-2014	15.53	23.11	2014-2015	32.38	29.79	2015-2016	-9.18	1.03	2016-2017	21.49	18.62	2017-2018	11.88	19.87
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Top 10 holdings by issuers and sectors (as on March 31, 2018)	UTI-India Lifestyle Fund - Top 10 holdings (Issuer wise)		
	Serial No	Issuer Name	% of NAV
	1	Maruti Suzuki India Ltd.	6.57
	2	ITC Ltd.	5.65
	3	Nestle India Ltd.	5.57
	4	Hero Motocorp Ltd.	5.03
	5	Mahindra & Mahindra Ltd.	4.95
	6	Bharti Airtel Ltd.	4.46
	7	Hindustan Unilever Ltd.	4.09
	8	Apollo Tyres Ltd.	3.53
	9	Eicher Motors Ltd	3.16
	10	Crompton Greaves Consumer Electricals Ltd.	3.12
		Total	46.13
	UTI-India Lifestyle Fund - Top 10 holdings in Equity (Sector wise)		
	Serial No	Sector	% of NAV
	1	Consumer Goods	47.14
	2	Automobile	24.87
	3	Financial Services	5.75
	4	Telecom	4.46
	5	Media & Entertainment	4.13
	6	Construction	4.06
7	Services	3.50	
8	Pharma	3.00	
9	Healthcare Services	1.17	
10	Information & Technology	0.94	
	Total	99.02	
Portfolio Turnover Ratio	Portfolio Turnover Ratio as on March 31, 2018: 1.13		
Sharpe Ratio	Period 01-04-2017 to 31-03-2018: 0.24		
Load structure	Entry Load (As % of NAV)	Exit Load (As % of NAV)	
	Nil	< 1 Year	1%
		>= 1 Year	Nil
Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.86%		
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)	
	55,278	₹ 280.17 Crore	
Facilities offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ol style="list-style-type: none"> (a) Step up facility (b) Any Day SIP 2. Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) 3. Switch over 4. Automatic Trigger Facility <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, STRIP, Switchover and Automatic Trigger facilities.</p>		

UTI-Infrastructure Fund

Category	Thematic Fund
Type of Scheme	An open ended equity scheme following the Infrastructure theme.
Investment objective	<p>The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>

Asset Allocation Pattern of the scheme	Instruments	Indicative Allocation (% of total assets)		Risk Profile
		Minimum Allocation (%)	Maximum Allocation (%)	
	Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100	Medium to High
	Debt and Money Market instruments including securitized debt*	0	20	Low to Medium
	Units issued by REITs & InvITs	0	10	Medium to High
<p>*The fund may invest up to 50% of its debt portfolio in securitized debt.</p> <p>The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in stock lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Investment in Money Market Instruments:</p> <p>While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.</p> <p>Investment in units of REITs and InvITs</p> <p>Investment limits applicable for investment in units of REIT and InvIT-</p> <p>(a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and</p> <p>(b) At individual scheme level - A mutual fund scheme shall not invest –</p> <ol style="list-style-type: none"> i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.”</p>				
Investment strategy	<p>Infrastructure sector plays an important role in propelling India's overall development and enjoys significant policy and financial support from the Govt. The Fund would predominantly invest in stocks of companies which are engaged directly or indirectly in the Infrastructure growth and development in India. The Fund will adopt a bottom-up strategy for stock selection. The Fund would be agnostic to market capitalization, however may take concentrated exposure to certain stocks or sectors. Within the 'Infra' theme, the fund would attempt to be reasonably diversified.</p> <p>The infrastructure theme broadly covers companies in the following areas / sectors of the economy namely.</p> <ol style="list-style-type: none"> a) Airports & related services b) Banking & other related financial services c) Construction & related industry d) Electrical & Electronic components e) Energy including Gas and Pipelines etc. f) Engineering g) Industrial Capital Goods & Products h) Ports i) Power & Power Equipment j) Road & Railways k) Telecom l) Transportation & Logistics m) Urban Infrastructure including Housing & Commercial Infrastructure. 			

	<p>The above list is only indicative and the Fund Manager will have the discretion to invest in all those sectors / areas which are engaged either directly or indirectly in the infrastructure growth of the country.</p> <p>Portfolio Turnover Policy</p> <p>The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>																																					
Comparison with existing Schemes	An open ended equity scheme following the Infrastructure theme.																																					
Risk profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Scheme specific Risk Factors are summarized below:</p> <p>(i) Sectors like Metals, Building Materials, Oil & Gas, Chemicals, etc. are exposed to the variations in commodity prices like metal, crude, polymers, etc. Hence any domestic or international factors affecting the price movements will have an adverse affect.</p> <p>(ii) Any changes in Govt. policy / regulation / reforms etc. affecting infrastructure industries such as Power, Housing, Infrastructure, etc may have a significant bearing on the companies.</p>																																					
Plans and Options	<p>The scheme offers following plans</p> <p>Regular Plan</p> <p>Direct Plan</p> <p>Both the plans offer following options</p> <p>(i) Growth Option</p> <p>(ii) Dividend Payout Option</p> <p>(iii) Dividend Reinvestment Option.</p>																																					
Minimum Application Amount	<p>Minimum Amount for purchase under all Plans and Options</p> <p>(i) Any application for initial investment shall be for a minimum of ₹ 5000/- or such other amount as may be decided from time to time</p> <p>(ii) Amount of Subsequent minimum investment under a folio in the scheme is ₹ 1000/- and in multiples of ₹ 1/- without any upper limit.</p>																																					
Benchmark Index	Nifty Infrastructure																																					
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UTI-Infrastructure Fund - Top 10 holdings in Equity (Sector wise)				
Serial No	Sector		% of NAV	
1	Construction		25.78	
2	Financial Services		17.37	
3	Energy		15.12	
4	Industrial Manufacturing		13.32	
5	Cement & Cement Products		11.95	
6	Consumer Goods		7.38	
7	Services		5.76	
8	Telecom		2.06	
9	NCA/Reverse Repo/CBLO/Others		0.93	
10	Mutual Fund Units		0.32	
	Total		99.99	
Portfolio Turnover Ratio	Portfolio Turnover Ratio as on March 31, 2018: 0.19			
Sharpe Ratio	Period 01-04-2017 to 31-03-2018: -0.10			
Load structure	Entry Load (As % of NAV)		Exit Load (As % of NAV)	
	Nil		< 1 Year	1%
			>= 1 Year	Nil
Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.53%			
Number of Folios and AUM as on March 31, 2018	Number of Folios		Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)	
	3,97,584		₹ 1,664.77 Crore	
Facilities offered	<ol style="list-style-type: none"> Systematic Investment Plan (SIP) <ol style="list-style-type: none"> Step up facility Any Day SIP Micro SIP Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) Dividend Transfer Plan (DTP) Systematic Withdrawal Plan (SWP) Switch over Automatic Trigger Facility <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, SWP, DTP, STRIP, Switchover and Automatic Trigger facilities.</p>			

UTI-MNC Fund

Category	Thematic Fund			
Type of Scheme	An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies			
Investment objective	<p>The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			
Asset Allocation Pattern of the scheme	Instruments	Indicative Allocation (% of total assets)		Risk Profile
		Minimum Allocation (%)	Maximum Allocation (%)	
	Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/companies).	80	100	Medium to High
	Debt and Money Market instruments including securitized debt [#]	0	20	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.				

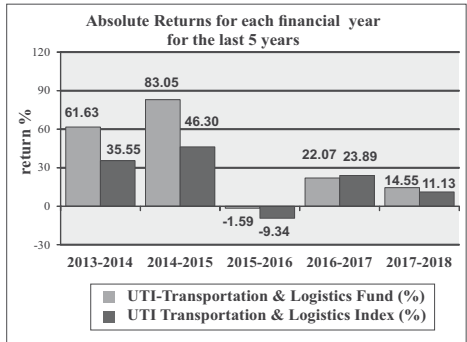
	<p>The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in stock lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Investment in Money Market Instruments:</p> <p>While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.</p> <p>Investment in units of REITs and InvITs</p> <p>Investment limits applicable for investment in units of REIT and InvIT-</p> <p>(a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and</p> <p>(b) At individual scheme level - A mutual fund scheme shall not invest</p> <ol style="list-style-type: none"> i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT."</p>
Investment strategy	<p>The fund manager will invest primarily in shares of multinational companies. A Multinational company is a company where there is a shareholding of a multinational parent or such company that forms part of Nifty MNC Index or any other publically available MNC Index. Parameters such as, cash flow generation, earnings growth prospects, valuation, market leadership etc. along with the other relevant parameters from time to time will be used to select stocks.</p> <p>Portfolio Turnover Policy</p> <p>The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>
Comparison with existing Schemes	An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies
Risk profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Scheme specific Risk Factor is given below:</p> <p>There may be risk associated due to limited diversification of the portfolio.</p>
Plans and Options	<p>The scheme offers following plans</p> <p>Regular Plan Direct Plan</p> <p>Both the plans offer following options</p> <ol style="list-style-type: none"> (i) Growth Option (ii) Dividend Payout Option (iii) Dividend Reinvestment Option.
Minimum Application Amount	<p>Minimum Amount for purchase under all Plans and Options</p> <p>Minimum initial investment is ₹ 5,000/-.</p> <p>Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.</p>
Benchmark Index	Nifty MNC
Name of the Fund Manager	Ms. Swati Kulkarni (Managing the Scheme since June 2004)

Performance of the Scheme as on March 31, 2018	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>Nifty MNC (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>15.27</td> <td>28.65</td> </tr> <tr> <td>Last 3 years</td> <td>7.79</td> <td>13.51</td> </tr> <tr> <td>Last 5 years</td> <td>22.64</td> <td>23.68</td> </tr> <tr> <td>Since Inception</td> <td>17.50</td> <td>14.26</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	Nifty MNC (%)	Last 1 year	15.27	28.65	Last 3 years	7.79	13.51	Last 5 years	22.64	23.68	Since Inception	17.50	14.26	<p style="text-align: center;">Absolute Returns for each financial year for the last 5 years</p>																							
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Portfolio Turnover Ratio	Portfolio Turnover Ratio as on March 31, 2018: 0.05																																							
Sharpe Ratio	Period 01-04-2017 to 31-03-2018: 0.65																																							
Load structure	<table border="1"> <thead> <tr> <th>Entry Load (As % of NAV)</th> <th colspan="2">Exit Load (As % of NAV)</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Nil</td> <td>< 1 Year</td> <td>1%</td> </tr> <tr> <td>>= 1 Year</td> <td>Nil</td> </tr> </tbody> </table>	Entry Load (As % of NAV)	Exit Load (As % of NAV)		Nil	< 1 Year	1%	>= 1 Year	Nil																															
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Nil	< 1 Year	1%																																						
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Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.40%																																							
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)																																						
	1,81,467	₹ 1,983.55 Crore																																						

Facilities offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ol style="list-style-type: none"> (a) Step up facility (b) Any Day SIP (c) Micro SIP 2. Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) 3. Dividend Transfer Plan (DTP) 4. Systematic Withdrawal Plan (SWP) 5. Switch over 6. Automatic Trigger Facility <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, SWP, DTP, STRIP, Switchover and Automatic Trigger facilities.</p>
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UTI-Transportation & Logistics Fund

Category	Sector Fund			
Type of Scheme	An open ended equity scheme investing in transportation and logistics sector			
Investment objective	<p>The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			
Asset allocation pattern of the Scheme	Instruments	Indicative Allocation (% of total assets)		Risk Profile
		Minimum Allocation (%)	Maximum Allocation (%)	
	Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in the transportation and logistics sector).	80	100	Medium to High
	Debt and Money Market instruments including securitized debt [#]	0	20	Low to Medium
	Units issued by REITs & InvITs	0	10	Medium to High
<p>[#]The fund may invest up to 50% of its debt portfolio in securitized debt.</p> <p>The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in stock lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure.</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Investment in Money Market Instruments:</p> <p>While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.</p> <p>Investment in units of REITs and InvITs</p> <p>Investment limits applicable for investment in units of REIT and InvIT-</p> <p>(a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and</p> <p>(b) At individual scheme level - A mutual fund scheme shall not invest –</p> <ol style="list-style-type: none"> i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT."</p>				

Investment strategy	<p>The investment universe comprises sectors/sub-sectors including Auto/auto ancillary, Railway, Ports, Airports, Airlines, Roads, Shipping, Shipyards, Courier, Logistics and other ancillary sectors catering to Transportation & Logistics.</p> <p>The above list is only indicative and the Fund Manager will have the discretion to invest in all those sectors / areas which are engaged either directly or indirectly in the transportation and logistics sectors.</p> <p>The Fund would be agnostic to market capitalization and may take concentrated exposure to certain stocks.</p> <p>Portfolio Turnover Policy</p> <p>The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>																	
Comparison with existing Schemes	<p>An open ended equity scheme investing in transportation and logistics sector</p>																	
Risk profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Scheme specific Risk Factors are summarized below:</p> <p>(a) The automobile sector is vulnerable to the domestic as well as the world economy. Events such as recession, war, monsoon, political upturn, etc. in India as well as in the export markets may adversely affect the companies.</p> <p>(b) Taxes and other levies imposed by the Gol on the acquisition and ownership of vehicles as well as increase in fuel prices may have an adverse effect on the demand.</p> <p>(c) Excessive competition from domestic as well as international players will have a significant bearing on the sector.</p> <p>(d) Price variations in the key input materials of auto components may affect profitability to that extent.</p> <p>(e) The companies are subject to risks arising from exchange rate fluctuations.</p> <p>(f) Changes in emission norms affect the costs and hence profitability of auto companies.</p>																	
Plans and Options	<p>The scheme offers following plans</p> <p>Regular Plan Direct Plan</p> <p>Both the plans offer following options</p> <p>(i) Growth Option (ii) Dividend Payout Option (iii) Dividend Reinvestment Option.</p>																	
Minimum Application Amount	<p>Minimum Amount for purchase under all Plans and Options</p> <p>(i) Any application for initial investment shall be for a minimum of `5000/- or such other amount as may be decided from time to time</p> <p>(ii) Amount of Subsequent minimum investment under a folio in the scheme is `1000/- and in multiples of ₹ 1/- without any upper limit.</p>																	
Benchmark Index	<p>UTI Transportation & Logistics</p>																	
Name of the Fund Manager	<p>Mr. Sachin Trivedi (Managing the Scheme since September 2016)</p>																	
Performance of the Scheme as on March 31, 2018	<table border="1" data-bbox="392 1728 1003 2048"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>UTI Transportation & Logistics (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>14.55</td> <td>11.13</td> </tr> <tr> <td>Last 3 years</td> <td>11.22</td> <td>8.24</td> </tr> <tr> <td>Last 5 years</td> <td>32.40</td> <td>20.77</td> </tr> <tr> <td>Since Inception</td> <td>23.45</td> <td>17.93</td> </tr> </tbody> </table> <p>* Computed on compounded annualised basis. Past performance may or may not be sustained in future</p>		Compounded Annualised Returns*	Scheme Returns (%)	UTI Transportation & Logistics (%)	Last 1 year	14.55	11.13	Last 3 years	11.22	8.24	Last 5 years	32.40	20.77	Since Inception	23.45	17.93	
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Top 10 holdings by issuers and sectors (March 31, 2018)	UTI-Transportation & Logistic Fund - Top 10 holdings in Equity (Issuer wise)			
	Serial No	Issuer Name	% of NAV	
	1	Maruti Suzuki India Ltd.	15.45	
	2	Tata Motors Ltd.	9.24	
	3	Mahindra & Mahindra Ltd.	7.15	
	4	Hero Motocorp Ltd.	7.09	
	5	Adani Ports And Special Economic Zone Ltd	4.99	
	6	Eicher Motors Ltd	4.96	
	7	Container Corporation Of India Ltd	4.61	
	8	UTI-Money Market Fund	3.28	
	9	Ashok Leyland Ltd.	3.26	
	10	MRF Ltd.	3.09	
	Total	63.12		
UTI-Transportation & Logistic Fund - Top 10 holdings in Equity (Sector wise)				
Serial No	Sector	% of NAV		
1	Automobile	74.71		
2	Services	12.54		
3	Industrial Manufacturing	5.66		
4	Mutual Fund Units	3.28		
5	NCA/Reverse Repo/CBLO/Others	2.21		
6	Financial Services	1.60		
	Total	100.00		
Portfolio Turnover Ratio	Portfolio Turnover Ratio as on March 31, 2018 : 0.14			
Sharpe Ratio	Period 01-04-2017 to 31-03-2018: 0.43			
Load structure	Entry Load (As % of NAV)		Exit Load (As % of NAV)	
	Nil		< 1 Year	1%
			>= 1 Year	Nil
Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.55%			
Number of Folios and AUM as on March 31, 2018	Number of Folios		Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)	
	1,60,943		₹ 1,531.99 Crore	
Facilities offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ol style="list-style-type: none"> (a) Step up facility (b) Any Day SIP (c) Micro SIP 2. Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) 3. Dividend Transfer Plan (DTP) 4. Systematic Withdrawal Plan (SWP) 5. Switch over 6. Automatic Trigger Facility <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, SWP, DTP, STRIP, Switchover and Automatic Trigger facilities.</p>			



Haq, ek behtar zindagi ka.

COMMON APPLICATION FORM FOR OPEN-ENDED EQUITY AND HYBRID SCHEMES

(OCBs ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF)

Sr.No. 2018/

TIME STAMP

Registrar Sr. No.

(Please read instructions carefully before filling the form and use BLOCK LETTERS only) [Fields Marked with (*) must be Mandatorily filled in]

DISTRIBUTOR INFORMATION (only empanelled Distributors/Brokers will be permitted to distribute Units) (refer instruction 'h') BDA / CA Code

By mentioning RIA code, I/we authorise you to share with the Investment Adviser the details of my/our transactions.

Upfront commission shall be paid directly by the investor to the AMFI / NISM certified UTI MF registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

I/We confirm that the EUIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned or notwithstanding the advice of inappropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction.

Signature of 1st Applicant / Guardian Signature of 2nd Applicant Signature of 3rd Applicant

TRANSACTION CHARGES TO BE PAID TO THE DISTRIBUTOR (Please tick any one of the below) (Refer Instruction 'i')

I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS OR I AM AN EXISTING INVESTOR IN MUTUAL FUNDS

Existing Unit Holder information : If you have an existing Folio No. with PAN & KYC validation, mention your Folio No. :

APPLICANT'S PERSONAL DETAILS Mr. Ms. Mrs. M/s * Denotes Mandatory Fields

Name of First Applicant (as appearing in Aadhaar) (Refer Instruction 'r') Date of Birth Mandatory for minors

NAME IN FULL OF THE FATHER (OR) MOTHER / GUARDIAN (IN CASE OF MINOR) \$\$ / CONTACT PERSON FOR INSTITUTIONAL APPLICANTS

Mr. Ms. Mrs.

Proof of date of birth and proof of relationship with minor to be attached or else sign the declaration on the reverse (Refer instruction 'f').

*PAN/PEKRN\$ OF 1ST APPLICANT/FATHER/MOTHER/GUARDIAN Enclosed PAN/PEKRN CARD/ID PROOF COPY

AADHAAR NUMBER Enclosed Know Your Customer (KYC)* Acknowledgement Copy

CKYC ID Enclosed Know Your Customer (KYC)* Acknowledgement Copy

First Applicant's Address (Do not repeat the name) Name & Address of resident relative in India (for NRIs) (P.O. Box No. is not sufficient)

Village/Flat/Bldg./Plot* Street/Road/Area/Post City/Town* State Pin*

OVERSEAS ADDRESS (Overseas address is mandatory for NRI / FPI applicants in addition to mailing address in India)

State Country* City* Zip/Pin*

DETAILS OF OTHER APPLICANTS

Name of 2nd Applicant Mr. Ms. Mrs. Date of Birth of 2nd Applicant

*PAN/PEKRN\$ OF 2ND APPLICANT Enclosed PAN/PEKRN CARD/ID PROOF COPY

AADHAAR NUMBER Enclosed Know Your Customer (KYC)* Acknowledgement Copy

CKYC ID Enclosed Know Your Customer (KYC)* Acknowledgement Copy

Name of 3rd Applicant Mr. Ms. Mrs. Date of Birth of 3rd Applicant

*PAN/PEKRN\$ OF 3RD APPLICANT Enclosed PAN/PEKRN CARD/ID PROOF COPY

AADHAAR NUMBER Enclosed Know Your Customer (KYC)* Acknowledgement Copy

CKYC ID Enclosed Know Your Customer (KYC)* Acknowledgement Copy

\$ Required for MICRO Investment upto ₹ 50,000/- (refer instruction 'q')

PAYMENT DETAILS (Refer Instruction 'y') (Please ensure that the cheque complies to the CTS 2010 standard)

#Cheque/DD/NEFT/*RTGS Ref. No. / Unique Serial No. (For Cash) Account No. Date Amt. of investment (i) DD Charges if any (ii) Net amount paid (i-ii) # Please mention the application No. on the reverse of the cheque / DD, NEFT / RTGS advice. Cheque / DD must be drawn in favour of "The Name of the Scheme" & crossed "A/c Payee Only" Investment amount shall be ₹ 2 lacs and above in case of payments through RTGS.

BANK PARTICULARS OF 1ST APPLICANT (Mandatory as per SEBI Guidelines)

Bank Name		Branch
Address		MICR Code <input type="text"/> (this is a 9-digit number next to your cheque number)
City	Pin* <input type="text"/>	IFS Code <input type="text"/> (this is a 11-digit number)

 Account type (please ✓) Savings Current NRO NRE

 Account No.
INVESTMENT DETAILS (PLEASE USE SEPARATE FORM FOR EACH SCHEME)
Equity Schemes:

- UTI Mastershare Unit Scheme
 UTI Core Equity Fund
 UTI Equity Fund
 UTI Mid Cap Fund
 UTI Value Opportunities Fund
 UTI Dividend Yield Fund
 UTI Long Term Equity Fund (Tax Saving)

- UTI Nifty Index Fund
 UTI India Lifestyle Fund
 UTI Infrastructure Fund
 UTI MNC Fund
 UTI Banking and Financial Services Fund
 UTI Healthcare Fund
 UTI Transportation and Logistics Fund

Hybrid Schemes:

- UTI Arbitrage Fund
 UTI Regular Savings Fund
 UTI Hybrid Equity Fund
 UTI Multi Asset Fund

PLAN (For All Schemes) Regular Plan Direct Plan (refer instruction 'j')

OPTION

- 1. For All Schemes** Growth Dividend Payout Dividend Reinvestment [not available under UTI-LTEF (Tax Saving)] (Default-Growth) (except UTI Regular Savings Fund)
- 2. For UTI Regular Savings Fund** Growth Plan Monthly Div. Plan Payout Monthly Div. Plan Reinvestment
 Flexi Div. Plan Payout Flexi Div. Plan Reinvestment Monthly Payment Plan (Default-Growth)

 Unitholding Option Physical Mode Demat Mode (if Demat account details are provided below, units will be allotted, by default, in Electronic Mode only)

DEMAT ACCOUNT DETAILS - Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant. Demat Account details are compulsory if demat mode is opted above

National Securities Depository Limited	Depository Name	<input type="text"/>	Central Depository Services (India) Limited	Depository Name	<input type="text"/>
	DP ID No.	<input type="text"/>		Target ID No.	<input type="text"/>
	Beneficiary	<input type="text"/>			
	Account No.	<input type="text"/>			

 Enclosures : Client Master List (CML) Transaction cum Holding Statement Delivery Instruction Slip (DIS)

FRIEND IN NEED DETAILS In case UTI MF is unable to communicate with me/us at my / our registered address, I / we authorize UTI MF to correspond with the following person to ascertain my/our updated contact details. (refer instruction - k)

Name	F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
Address:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Relationship with the applicant (optional)	<input type="text"/>	Email	<input type="text"/>	Mobile	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

DETAILS OF BENEFICIAL OWNERSHIP (Please tick applicable category).

Ownership details to be provided if the Ownership percentage/interest any Beneficiary is as per the threshold limit provided below. Details to be provided for each such beneficiary. (Refer instruction q)

Category	<input type="checkbox"/> Unlisted Company	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Unincorporated Association / Body of Individuals	<input type="checkbox"/> Trust	<input type="checkbox"/> Foreign Investor \$\$\$
Ownership per cent @@@	>25%	>15%	>15%	>=15%	

@@@ Ownership percentage of shares/capital/profits/property of juridical person/interest in the Trust as on the date of the application shall be furnished by the investor.

\$\$\$ In the case of Foreign investors, the beneficial ownership will be determined as per SEBI guidelines. For details refer to SAI/relevant Addendum. In case of any change in the beneficial ownership, the investor will be responsible to intimate UTI AMC / its Registrar / KRA as may be applicable immediately about such change.

Details of Beneficial Ownership (Please attach a separate sheet with this format if the space provided is insufficient)

Sr. No.	Name	Address	Details of Identity such as PAN / Passport	% of ownership
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

[Please attach self attested copy of PAN/Passport (proof of photo identity) along with application form]

GENERAL INFORMATION - Please (✓) wherever applicable

STATUS: Resident Individual Minor through guardian HUF Partnership Trust
 Sole Proprietorship Society / Club Body Corporate AOP BOI
 FPI NRI Foreign Nationals^{##} Listed Company LLP
 Unlisted 'Not for Profit'^{^^} Company Other Unlisted Company PIO
 Others (Please specify) _____

^{^^} 'Not for Profit' Company as defined under Companies Act (Act of 1956/2013).

^{##} Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF

OCCUPATION: Business Student Agriculture Self-employed Professional
 Housewife Retired Private Sector Service Public Sector Service Government Service
 Forex Dealer Others (Please specify) _____

MODE OF HOLDING: Single Anyone or survivor Joint

MARITAL STATUS: Unmarried Married Wedding Anniversary

OTHER DETAILS (MANDATORY)**FOR INDIVIDUALS ONLY**

1st Applicant: (A) **Gross Annual Income Details** Please tick (✓)
 Below 1 Lac 1-5 lacs 5-10 Lacs 10-25 Lacs >25 Lacs - 1 Crore >1 Crore

[OR]

Net-worth in ₹ _____ (Net worth should not be older than 1 year) as on (date) / /

(B) **Please tick if applicable:** Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)
 (For definition of PEP, please refer instruction 'x').

(C) **Any other information:** _____

2nd Applicant: (A) **Gross Annual Income Details**
 Below 1 Lac 1-5 lacs 5-10 Lacs 10-25 Lacs >25 Lacs - 1 Crore >1 Crore

[OR]

Net-worth in ₹ _____ (Net worth should not be older than 1 year) as on (date) / /

(B) **Please tick if applicable:** Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)

(C) **Any other information:** _____

3rd Applicant: (A) **Gross Annual Income Details**
 Below 1 Lac 1-5 lacs 5-10 Lacs 10-25 Lacs >25 Lacs - 1 Crore >1 Crore

[OR]

Net-worth in ₹ _____ (Net worth should not be older than 1 year) as on (date) / /

(B) **Please tick if applicable:** Politically Exposed Person (PEP) Related to a Politically Exposed Person (PEP)

(C) **Any other information:** _____**FOR NON-INDIVIDUALS ONLY**

(A) **Gross Annual Income Details**
 Below 1 Lac 1-5 lacs 5-10 Lacs 10-25 Lacs >25 Lacs - 1 Crore >1 Crore

[OR]

Net-worth in ₹ _____ (Net worth should not be older than 1 year) as on (date) / /

(B) **Is the entity involved in / providing any of the following services**

- Foreign Exchange / Money Changer Services YES NO - Gaming / Gambling/Lottery Services (e.g. casinos, betting syndicates) YES NO
 - Money Lending / Pawning YES NO

(C) **Any other information:** _____**DETAILS UNDER FATCA (FOREIGN TAX COMPLIANCE ACT) AND CRS (COMMON REPORTING STANDARD)**

(Refer Instruction 'z')

Information to be provided by all Applicants in the same sequence of Names as given in this Application form

Are you a tax resident of any country other than India ?

If **No**, please tick here: First Applicant Second Applicant Third ApplicantIf **yes**, please fill in the Particulars in the prescribed Form for FATCA/CRS and attach it with this Application Form.

Haq, ek behtar zindagi ka.

ACKNOWLEDGEMENT

(To be filled in by the Applicant)

[UTI-LTEF (Tax Saving) is eligible for deduction under section 80C Sr. No. 2018/ of the Income Tax Act, 1961]

Received from Mr / Ms / M/s

An application under

 (scheme name)along with Cheque[§]/DD[§]/NEFT/RTGS

Ref. No./Unique Serial No. (For Cash)

 dated

Drawn on (Bank)

for ₹ (in figures)

Stamp of UTI AMC Office/
Authorised Collection Centre[§] Cheques and drafts are subject to realisation.

NOMINATION DETAILS (Please ✓) (please sign if you do not wish to nominate)

I/We hereby nominate the undermentioned Nominee to receive the amounts to my / our credit in the event of my / our death. I/We also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustee.

Name of Nominee _____ _____ Date of Birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (in case of nominee is a minor) Aadhaar No. _____ *PAN _____	To be furnished in case nominee is a minor
	Name of the guardian _____
	Address of guardian _____
	Signature of Nominee / guardian (for minor) _____

Investors who wish to nominate two or three persons may fill in the separate form prescribed for the same and attach it with this application form.

I/We do not wish to nominate

Signature of 1st Applicant / Guardian

Signature of 2nd Applicant

Signature of 3rd Applicant

Sign. here

DECLARATION AND SIGNATURE OF APPLICANT/S

• I/We have read and understood the contents of the Scheme Information Document, Statement of Additional Information and Key Information Memorandum, addenda issued till date and apply to the Trustee of UTI Mutual Fund as indicated above. I/We agree to abide by the terms and conditions, rules and regulations of the scheme as on the date of investment. I/We undertake to confirm that this investment has been duly authorised by appropriate authorities in terms of all relevant documents and procedural requirements. • I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making investments. • The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. • I/We hereby authorize UTI MF/UTI AMC to share my data furnished in the Form to my distributor and other service providers of the UTI MF for the purpose of servicing, issue of account statement/consolidated statement of account etc and cross selling of products/schemes of the UTI MF. • I/We confirm that we are Non-Residents of Indian Nationality/Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO Account. I/We undertake to provide further details of source of funds and any such other relevant documents, if called for by UTI Mutual Fund (Applicable to NRI's). • I hereby solemnly declare that I am the father/mother/guardian of the minor child in whose name the application is made. The date of birth stated by me is true and correct. I do not have any documents in support of the date of birth and relationship with minor child. • I/we wish to receive email and SMS communication from UTI Mutual Fund. • I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. • I/We hereby provide my/our consent for sharing/disclosing of my/our Aadhaar number(s) including demographic information with UTI MF / UTI AMC and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios. (Strike out if this declaration is not applicable).

OPTION FOR DESPATCH OF STATEMENT OF ACCOUNT (SoA) / ABRIDGED ANNUAL REPORT (AAR)[∞]

<input type="checkbox"/> SoA in Physical Form <input type="checkbox"/> AAR in Physical Form	Applicable to NRIs <input type="checkbox"/> At my Overseas address as mentioned above <input type="checkbox"/> To be despatched to my resident relative's address in India as mentioned above
	<small>∞ On providing email-id investors shall receive scheme wise annual report or an abridged summary thereof/ account statements/ transaction confirmation, communication of change of address, change of bank details etc. through email only.</small>

First Applicant Details	*Mobile No. <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Tel. (R) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Tel. (O) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
	*E-mail _____ Alternate E-mail _____		

Signature of 1st Applicant / Guardian / POA^{^^}

Name of 1st Authorised Signatory

Signature of 2nd Applicant / POA^{^^}

Name of 2nd Authorised Signatory

Signature of 3rd Applicant / POA^{^^}

Name of 3rd Authorised Signatory

Designation _____

Designation _____

Designation _____

^{^^}Power of Attorney (POA) Registration No. _____ (if already registered) (refer instruction 'ab')

Notes :

1. If the application is incomplete and any other requirement is not fulfilled, the application is liable to be rejected.
2. Consolidated Account Statement (CAS) will be sent within 10 days of the following month of the transaction.
3. **Please ensure that all KYC Compliance Proof and PAN details are given, failing which your application will be rejected. PAN not applicable for Micro SIP.**
4. All communication relating to issue of Statement of Account, Change in name, Address or Bank particulars, Nomination, Redemption, Death Claims etc., may please be addressed to the Registrar :

M/s. Karvy Computershare Pvt. Ltd.: Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032, **Board No:** 040-6716 2222, **Fax No.:** 040- 6716 1888, **Email:** uti@karvy.com

Sign. here

GENERAL INSTRUCTIONS FOR FILLING THE APPLICATION FORM

PLEASE FILL IN ALL COLUMNS IN CAPITAL LETTERS ONLY

[Fields Marked with (*) must be Mandatorily filled in]

[Before Filling up the Form, Please read the Cover Page Carefully to know the Risk Profile of the Scheme(s) you are Investing in]

- (a) Please read the terms of the Key Information Memorandum, Scheme Information Documents and Statement of Additional Information carefully before filling the Application Form. Investors should also apprise themselves of the prevailing Load structure on the date of submitting the Application Form.
Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- (b) Before submission of application form at UTI Financial Centres and other authorised collection centres investors may please ensure that the form has been filled in completely and signed by all the applicants properly as incomplete application is liable to be rejected.
- (c) NRI applicants should preferably submit the application at NRI Branch, Mumbai, Dubai Representative Office or any Financial Centre of UTI AMC along with NR(E)/ NR(O) cheque or a rupee draft payable at the place where the application is submitted.
- (d) **Please write the application serial Number on the reverse of the cheque / draft.**
- (e) Please fill in the names of the applicant(s) / beneficiary / alternate child (if any) / institution / parent or lawful guardian / minor / alternate applicant / nominee etc. at the appropriate places in the application form. PIN code no. must be given with address to avoid delay / loss in transit.
- (f) Attach any one of the documents as proof of date of birth and relationship with minor viz., birth certificate, School leaving certificate/mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport of the minor or any other suitable proof evidencing the date of birth and relationship with the minor.
- (g) It is mandatory for an applicant to furnish full and correct particulars of bank account such as nature and number of the account, name and address of the bank, name of the branch, MICR code of the branch (where applicable) etc. at the appropriate place in the application form. Application without such bank particulars is liable to be rejected. If the credit of dividend distribution is delayed or not effected at all for reason of incomplete or incorrect information furnished by the applicant, UTI AMC cannot be held responsible.
- (h) If you have invested through a distributor, kindly specify the Name and ARN Code, Sub ARN Code of the distributor, else for Direct Investment, please mention "Direct" in the Column "Name & Broker Code/ARN / Sub ARN Code". In case nothing is specified, then by default, the Broker Code will be treated as Direct and the application form will be treated as Direct Application.
- (i) **Transaction Charges**
For Investments of value Rs 10000/- and above only, a transaction charge of Rs100 (for existing investors) and Rs 150 (for first time investor in mutual funds) will be deducted from the subscription amount and paid to the Distributor whose information is provided in the Application Form. However, upfront commission, if any, shall be paid directly by the Investor to the Distributor based on his assessment of various factors including service rendered by the Distributor. For further details on Transaction charges, refer to SAI/SID of the respective Scheme.
- (j) **Direct Plan**
Direct Plan is for all category of eligible investors (whether existing or new Unitholders) who purchase/subscribe Units directly with the Fund and is not available for investors who route their investments through a Distributor.
The Direct Plan will be a separate plan under the Fund/Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc and will have a separate NAV. No commission shall be paid from Direct Plan. Portfolio of the scheme under the Regular Plan and Direct Plan will be common.
For further details refer to SID.
- (k) **'Friend In Need'** details will be used by UTI MF only for ascertaining the present address of the unit holder (without disclosing investment details of the investor) if no response is received from the unit holder on sending communication in any form to his/her registered address or e-mail ID, if available, atleast for two occasions. For further details, please refer to SAI.
- (l) SEBI has made it mandatory for all applicants, irrespective of amount of investment, to furnish Income Tax PAN (PAN not applicable to Micro SIP). An application without PAN will be rejected.
Investors are required to provide the photocopy (self attested by the investor) of the PAN card along with the application form. If the investment is in the name of minor the PAN of the minor or his father / mother / guardian whose particulars are provided in the application form is to be provided.

Investment & Payment Details

- (m) **The cheque/draft accompanying an application should be made payable in favour of "the name of the scheme".**
In the case of 'Direct Plan', the cheque/draft shall be payable in favour of "the name of the scheme - Direct Plan".
- (n) Outstation cheques are not accepted. In case the payment is made by demand draft, the draft commission will have to be borne by the applicants.
However for investment made from areas where there are no UTI Financial Centres or authorised collection centres (where local cheques are accepted), UTI AMC may, if it so decides, bear draft charges to the extent of ₹ 250/- per application or the actual as is prescribed by banks, whichever is lower or such amount as may be decided by UTI AMC from time to time. The investors have to attach proof of the DD charges paid to a bank (i.e. acknowledgement issued by the bank where DD is purchased). The reimbursement/adjustment of DD charges is solely at the discretion of UTI AMC and in case if it is found that such charges are unreasonably higher than normal market rates, such charges may not be admissible. For further details, refer to SAI/SID of the respective scheme.
- (o) UTI AMC/MF shall not accept application for subscription of units accompanied with Third Party Payment except in certain exceptional cases as may be permitted. For details please refer to SID/SAI.

Payment Modes

- (p) **No money orders, outstation cheques, post-dated cheques [except through Systematic Investment Plan (SIP) / Micro SIP] and postal orders will be accepted.**
However, cash payment to the extent of ₹ 50,000/- per investor, per Mutual Fund, per financial year through designated branches of Axis Bank will be accepted subject to the following procedure:-
- Investors who desire to invest upto ₹ 50,000/- per financial year shall contact any of our UTI UFCs and obtain a Form for Deposit of Cash and fill-up the same.
 - Investors shall then approach the designated branch of Axis Bank along with the duly filled-in Form for Deposit of Cash and deposit the cash.
 - Axis Bank will provide an Acknowledgement slip containing the details of Date & Time of deposit, Unique serial number, Scheme Name, Name of the Investor and Cash amount deposited. The Investors shall attach the Acknowledgement slip with the duly filled-in application form and submit them at the UFCs for time stamping.
 - Applicability of NAV will be based on depositing of cash at the designated bank branch before the cut-off time and time-stamping of the valid application together with the acknowledgment slip at the UTI Financial Centre (UFC)/Official Point of Acceptance (OPA).
- For further details please refer to SAI.

(q) **Know Your Customer (KYC) Norms:**

Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time.

A. For Individual Investors

I Central KYC Norms for Individual Investors new to KYC system with effect from 1st February 2017

Government of India, vide Gazette notification dated November 26, 2015, had authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI), to act and perform the functions of Central KYC Records Registry (CKYCR) including receiving, storing, safeguarding and retrieving the Know Your Client (KYC) records of an investor in digital form.

In terms of the above, the following Norms are applicable with effect from 1st February 2017 in case of an Individual investor who is new to the KYC Registration system:-

1. An Individual Investor who is new to KYC Registration system and whose KYC is not registered or verified with any of the Agencies for KYC Registration (KRA), shall use the CKYC form to register their KYC.
2. In case an Individual Investor uses old KRA KYC form, such investor should either fill the new CKYC form or provide additional / missing information in the Supplementary CKYC form.
3. An Individual Investor who has already completed CKYC and has a KYC Identification Number (KIN) from CKYCR, can invest in the Schemes of UTI Mutual Fund by quoting their KIN.
4. In case PAN of an investor is not updated in CKYCR system, the investor shall be required to submit a self certified copy of PAN card at the time of investment
5. The KYC requirements shall be governed by SEBI Circulars / notifications and AMFI Guidelines issued from time to time.

For further details refer to SAI and SEBI Circulars No. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016.

II Existing investors who are KYC compliant before 1st January 2012 will have to complete the new KYC requirements and get the IPV done if they wish to deal with any other SEBI registered intermediary other than a Mutual Fund.

III Aadhaar based e KYC process

Investors can also avail the Aadhaar based e-KYC service offered by UIDAI for KYC verification.

For this purpose, Investors/clients, on voluntary basis, can authorize the Intermediaries registered as KYC User Agency (KUA) with UIDAI to access the client identification and authentication details from UIDAI.

For entering into account based relationship, the Investor/client may provide the following information to the intermediary electronically including through any web enabled device.

- (i) Name
- (ii) Aadhaar number
- (iii) Permanent Account Number (PAN)

The Intermediary shall perform verification of the client with UIDAI through biometric authentication (fingerprint or iris scanning). Mutual Funds can also perform verification of the client with UIDAI through One Time password (OTP) received on client's mobile number or on e-mail address registered with UIDAI provided, the amount invested by the client does not exceed ₹ 50,000 per financial year per Mutual Fund and payment for the same is made through electronic transfer from the client's bank account registered with that Mutual Fund.

After due validation of Aadhaar number provided by the client, the intermediary (acting as KUA) shall receive the KYC information about the client from UIDAI through KSA.

For further details on e KYC process, refer to SEBI circular dated 22nd January 2016

IV PAN-Exemption for micro financial products

Only individual Investors (including NRIs, Minors & Sole proprietary firms) who do not have a PAN, and who wish to invest upto ₹ 50000/- in a financial year under any Scheme including investments, if any, under SIPs shall be exempted from the requirement of PAN on submission of duly filled in purchase application forms with payment along with KYC application form with other prescribed documents towards proof of identity as specified by SEBI. For all other categories of investors, this exemption is not applicable

B. For Non-Individual Investors

Investors have to fill up and sign the KYC application form available on the UTI Mutual Fund's website, www.utmfd.com or the website of the KYC Registration Agencies (KRAs) M/sCVL, www.cvlkra.com; M/sNDML, www.ndml.in; M/sDotEx, www.nseindia.com/supra_global/content/dotex/about_dotex.htm; M/s CAMS Investor Services Private Limited and M/s Karvy Data Management Services Ltd. Further details on filling up / submission of KYC Application form are available in SEBI Circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011.

C. For both Individual and Non-Individual Investors

1. Existing investors in mutual funds who have already complied with the KYC requirement are exempt from following the new KYC procedure effective January 01, 2012 but only for the purpose of making additional investment in the Scheme(s) / Plan(s) of any Mutual Fund registered with SEBI
2. For 'KYC-On-Hold' cases, investor need to submit missing information or update pending KYC related information so as to enable AMC to process purchase transaction (whether fresh or additional) and switches
3. In terms of AMFI guidelines, with effect from January 1, 2016,
 - (a) to make additional subscription (including switches), it shall be mandatory for all existing investors to provide additional KYC information such as Income details, Occupation, association with politically exposed person, net worth etc. where such information was not provided to KRAs earlier.
 - (b) However, SIP and STP already registered till December 31, 2015 in such existing folios are exempted from the above stipulations.

4. Non-Applicability of KYC guidelines

The new KYC guidelines shall not be applicable to the following categories / transactions:

- The investors falling under the category of Micro Pension (as per the arrangement between UTI AMC with the respective organization/s), who are exempt from the requirement of PAN.
- Investments received from Government bodies/authorities/Departments in favour of beneficiaries identified by them.
- dividend reinvestment
- Existing Systematic Investment Plan (SIP) / Systematic Transfer Investment Plan (STRIP) / Dividend Transfer Plan (DTP) registrations (and similar facilities) including those received till 31st December 2015.

For further details on KYC requirements to be complied with by the Investors, please refer to SAI.

(r) **Seeding of Aadhaar Number**

Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number

In terms of the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, read with the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017, it is mandatory for investors to submit their Aadhaar number issued by the

Unique Identification Authority of India (UIDAI) to UTI Mutual Fund/its Registrar and Transfer Agent/ Asset Management Company ("the AMC") and comply with the following requirements as applicable to them:-

- i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the Aadhaar number issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit proof of application of enrolment for Aadhaar.

If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one certified copy of an officially valid document containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund.

The investor is required to submit PAN as defined in the Income Tax Rules, 1962.

If such an individual investor who is not eligible to be enrolled for Aadhaar number, has already submitted the PAN, no further action is required.

- ii. Where the investor is a non-individual, apart from the constitution documents, Aadhaar numbers and PANs as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted, an officially valid document is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, certified copy of an officially valid document containing details of identity, address, photograph and such other documents as prescribed is required to be submitted.

It may be noted that the requirement of submitting Form 60 as prescribed in the aforesaid notification is not applicable for investment in mutual fund units.

- a) Investors are requested to note that pursuant to the direction issued by Hon'ble Supreme Court on March 13, 2018 in Writ Petition (Civil) no. 494/ 2012, the last date for mandatory submission of Aadhaar in respect of the existing mutual fund folios / accounts, including accounts / folios opened up to March 31, 2018, has been deferred till further notice. Existing unitholders are however encouraged to link their Aadhaar to their mutual fund folio(s).
- b) The submission of Aadhaar Number or proof of enrolment for Aadhaar for new Mutual Fund folios / accounts (i.e. an investor is investing for the first time in UTI Mutual Fund), at the time of account opening, has been deferred till further notice.

(s) Consolidated Account Statement (CAS)

The AMC will issue a Consolidated Account Statement (CAS) for each calendar month to the investor in whose folios transactions has taken place during that month and such statement will be issued on or before the 10th day of the succeeding month detailing all the transactions and holding at the end of month including transaction charges paid to the distributor, if any, across all schemes of all mutual funds.

Further, CAS as above, will also be issued every half yearly (September/March), on or before the 10th day of succeeding month detailing holding at the end of the sixth month, across all schemes of all mutual funds, to all such investors in whose folios no transactions has taken place during that period.

The word "transaction" for the purposes of CAS would include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer of Investment Plan (STRIP), merger, if any.

However, Folios under Micropension arrangement shall be exempted from the issuance of CAS.

Statement of Account for Demat Account holders:-

- (I) The unit holders who do not have Demat account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice.
- (II) For unit holders having Mutual Fund (MF) investments and Demat Account -
 - a. Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.
 - b. Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
 - c. In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor.
 - d. The CAS will be generated on monthly basis.
 - e. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts, then CAS with holding details shall be sent to the investor on half yearly basis.
 - f. The dispatch of CAS by the depositories shall constitute compliance by UTI AMC/ UTI Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996.

For further details on other Folios exempted from issuance of CAS, PAN related matters of CAS etc, please refer to SAI.

(t) MF Utility for Investors

UTI AMC Ltd has entered into an agreement with MF Utilities India Private Ltd (MFUI) for usage of MF Utility (MFU), a shared service initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument through a Common Account Number (CAN)

Accordingly, all financial and non-financial transactions pertaining to the scheme are available through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through authorised Points Of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. However, all such transactions shall be subject to the eligibility of investors, any terms and conditions and compliance with the submission of documents and procedural requirements as stipulated by UTI MF/UTI AMC from time to time in addition to the conditions specified by MFU, if any.

The online portal of MFUI i.e. www.mfuonline.com and the POS locations aforesaid shall act as Official Points of Acceptance (OPAs) in addition to the existing OPAs of the UTI AMC Ltd and any transaction submitted at such POS will be routed through MFUI or as may be decided by UTI AMC. Investors not registered with MFUI also can submit their transactions request by giving reference to their existing folio number. All valid applications received for any other scheme apart from eligible schemes as stated above may be accepted by UTI AMC at its own discretion

The uniform cut off time as prescribed by SEBI and as mentioned in the SID/KIM of the respective Schemes shall be applicable for applications received by MFUI. However, in case of investment of any amount in liquid funds and Rs 2 lacs and above for other Schemes, the applicability of NAV will be subject to the date and time of receipt of credit of amount to the specified bank account of AMC.

For further details regarding procedures for obtaining CAN and other particulars about MFU etc, please refer to SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.

- (u) **E-mail communication:** Unitholders who have opted to receive documents/communication by e-mail will be required to download and print the documents/communication after receiving the e-mail from UTI AMC. Should the unitholder experience any difficulty in accessing the electronically delivered documents/communication, the unitholder should advise the Registrars immediately to enable UTI AMC to send the same through alternate means. In case of non receipt of any such intimation of difficulty within 24 hours from receiving the e-mail, it will be regarded as receipt of email by the unitholder. It is deemed that the unitholder is aware of all the security risks including

possible third party interception of the documents/communications and contents of the same becoming known to third parties. SMS and Email on the registered address of the investor shall be sent confirming the number of unit allotted within 5 business days from the date of transaction.

(v) **Abridged Annual Report:**

The unitholders whose Email ID is registered with UTI Mutual Fund will receive Abridged Annual Report by email unless indicated by the investor otherwise to receive the physical copy. The scheme-wise Abridged Annual report will also be made available on the website of UTI Mutual Fund (www.utimf.com).

- (w) **Note on EUIN:** Investors should mention the EUIN of the person who has advised the investor. If left blank, please sign the declaration provided in the application form. EUIN will assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the ARN holder /Sub broker.

Applicability of EUIN:

- a. Transactions to be included - Purchases, Switches, SIP/ STP / STP Triggers registration, Dividend Transfer Plan registration.
b. Transactions to be excluded – Auto SIP/ STP / SWP / STP Triggers Installments, Dividend Reinvestments, Redemption, SWP Registration, Zero Balance Folio creation and Dividend Transfer Plan installments.
- (x) Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

(y) **Risk Mitigation process against Third Party Cheques**

Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions.

“Third Party Payments” means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made.

For further details on documents to be submitted under the process to identify third party payments, Exceptions for accepting such cheques etc, refer to SAI.

Bank Mandate registration as part of the New Folio creation

In order to reduce frauds and operational risks relating to fraudulent encashment of redemption/dividend proceeds, Investors are required to submit any of the prescribed documents (along with original document for verification) in support of the bank mandate mentioned in the application form for subscription under a new folio, in case these details are not the same as the bank account from which the investment is made.

- (z) **Foreign Account Tax Compliance Act (FATCA) is a United States (US) Law aimed at prevention of tax evasion by US citizens and residents (“US Persons”) through use of offshore accounts.**

FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons. The term FFI is defined widely to cover a large number of non-US based financial service providers such as mutual funds, depository participants, brokers, custodians as well as banks. FATCA requires enhanced due diligence processes by the FFI so as to identify US reportable accounts.

- The identification of US person will be based on one or more of following “US indicia”-
- Identification of the Account Holder as a US citizen or resident;
- Unambiguous indication of a US place of birth;
- Current US mailing or residence address (including a US post office box);
- Current US telephone number;
- Standing instructions to transfer funds to an account maintained in USA;
- Current effective power of attorney or signing authority granted to a person with a US address or
- An “in-care of” or “hold mail” address that is the sole address that the Indian Financial Institution has on the file for the Account Holder

Common Reporting Standard - The New Global Standard for Automatic Exchange of Information

On similar lines as FATCA the Organization of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a “Standard for Automatic Exchange of Financial Account Information in Tax Matters”, in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, requiring cooperation amongst tax authorities. The G20 and OECD countries have together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI).

Please refer to Instructions given in the FATCA/CRS Form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular No. CIR/MIRSD/3/2015 dated 10th September 2015.

(aa) **Power of Attorney**

If the investment is made by a Constituted Attorney on behalf of the investor, please furnish the following details and enclose a Notarised copy of the Power of Attorney(PoA) and register the same with the Registrars to the Scheme. If you have already registered your PoA, please provide the PoA Registration Number in the space provided below the signature box in the Application Form

1. PoA Holder's Name: Mr / Ms
2. PoA for First/Sole Applicant Second Applicant Third Applicant
3. PAN of PoA Holder (Attach Pan Card Copy)
4. Please Note that PoA Holder must comply with applicable KYC requirements
5. Date of Birth: (dd/mm/yyyy) & Email :

CHECK LIST

Please ensure that:

Application Form is filled in Capital letters only

- Your name and address is given in full.
- Your preferred Scheme, plan and option is selected.
- Your investment is not less than the minimum investment amount.
- Your application is complete and signed by all applicants.
- Cheques are drawn in favour of 'The name of the scheme' (in case of Direct Plan, “the name of the scheme - Direct Plan”) dated, signed and crossed 'A/c Payee only'.
- On the reverse of each cheque submitted, the Application Form number is written.
- PAN details of all holders are given failing which your application will be rejected (PAN not applicable to micro SIP).
- Copy of KYC acknowledgement for all holders provided by service provider is given, failing which your application will be rejected.
- Your bank account details are entered completely and correctly. This is mandatory. If this is not included, your application will be rejected.
- Only CTS-2010 complied cheques are submitted.

*CHECK LIST

The Form is complete in all respects.
The form is signed by the holders as per the holding basis
Folio, Mobile Number, email id , PAN and KYC details are submitted.
A Copy of cheque leaf is enclosed.

GUIDELINES TO FILL UTI SMaRT FORM

1. Date: In format DD/MM/YYYY
2. Bank A/c Type: Tick the relevant box
3. Provide CBS Account Number
4. Write name of the bank through which you wish to invest.
5. IFSC / MICR code: Fill respective code
6. Mention Maximum Amount
7. Reference 1: Mention Folio Number
8. Reference 2: Mention Application Number
9. Period: Starting date of UTI SMaRT FORM registration (in format DD/MM/YYYY)
10. Telephone Number
11. Email ID
12. Specimen Signature as Submitted by you with your banker against the particular/given bank account
13. Name: Mention Holder Name as Per Bank Record

Unit Holding Option : Demat Mode Physical Mode

DEMAT ACCOUNT DETAILS-(Please ensure that the sequence of name to mentioned in the application form matches with that of the account held with any one of the Depository Participant. Demat Account details are compulsory if demat mode is opted below. (Investor client ID should be printed in proof.)

Central Depository Securities Limited	Depository participant Name _____	National Securities Depository Limited	Depository participant Name _____
	Target ID _____		DP ID No. _____
	_____		_____
	_____		_____

Proof enclosed (Any one) Client Master List (CML) Transaction cum Holding Statement Cancelled Delivery Instruction Slip (DIS)



Haq, ek behtar zindagi ka.

UTI SMaRT SIP FormTM

For Post Dated Cheque (Only CTS - 2010 compliant cheques are allowed)

- Registration of SIP
- Renewal of SIP
- Micro SIP
- Salary Saving SIP
- Change in Bank Details

ARN / RIA	EUIN	Sub ARN Code	Sub Code	MO Code	UTI RM No.

Upfront commission shall be paid directly by the investor to the AMFI / NISM certified UTI MF registered distributors based on the investors' assessment of various factors including the service rendered by the distributor. I/We confirm that the EUIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributors personnel concerned or not withstanding the advice of in-appropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction.

APPLICANT DETAILS	APPLICATION NO./FOLIO NO.
Name of Sole / 1st Holder / Beneficiary Child	
Name of Guardian (in case of Minor)	

PAN DETAILS	(If not registered in the folio already)	
First Applicant/Guardian	Second Applicant	Third Applicant
Mandatory Enclosure	Mandatory Enclosure	Mandatory Enclosure
<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Complied	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Complied	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Complied
PAN Exempt KYC Ref no (PEKRN for Micro investments) _____	PAN Exempt KYC Ref no (PEKRN for Micro investments) _____	PAN Exempt KYC Ref no (PEKRN for Micro investments) _____

DETAILS OF SIP (For "DIRECT PLAN" please tick here & write the Scheme Name, Plan/Option below)

Scheme	UTI	PLAN	OPTION
Initial Investment Amount (₹)	_____	Each SIP/Micro SIP Amount (₹) # (Default amount is ₹ 500)	_____
SIP / Micro SIP Date (Please tick)	01 07 15 25 Frequency : <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly		Post Dtd. Chq. Amt. (₹)
SIP / Micro SIP Period : Start from	M M Y Y End On M M Y Y		
Cheque Nos. From	_____ To _____	No. of Cheques	<input type="checkbox"/>
Account No.	_____	Drawn on	_____
Branch	_____	PIN Code	_____

Mandatory Enclosure (if 1st instalment is not by cheque) I/We have attached PAN card/Document copies of all applicants. Bank cancelled cheque Copy of cheque

<div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>
1st Unit Holder / Guardian	2nd Unit Holder	3rd Unit Holder

SIP by cheque/s (only CTS – 2010 compliant cheques)

1. The submission of cheques could be as under :

Investor Type	Monthly Option	Quarterly Option
New investor	Cheque of initial investment + 5 cheques (Min)	Cheque of initial investment + 3 cheques (Min)
Existing investor	6 cheques (Min)	4 cheques (Min)

Note: if a unit holder desires to submit 12 cheques under the monthly option, the same will be accepted. No up country cheques (UCC) shall be accepted. Only local country cheques (LCC) i.e. from location where Axis Bank branch is present shall be accepted as a mode of payment under PDC w.e.f. 17th July 2012, CTS 2010 standard complied cheques shall be accepted w.e.f. 1st January 2013.

2. All instalment cheques under Monthly SIP (MSIP) and Quarterly SIP (QSIP) should be of uniform amount. For example; if an investor enrolls under MSIP say under UTI Equity Fund for the period May 2018 to April 2019, the first cheque can be of any amount drawn on any date of May 2018. The remaining cheques should be of uniform date. SIP date chosen by investor for uniform amount i.e. ₹ 2000/-. Similarly for quarterly option the first cheque could be of any amount and of any date of May 2018 and subsequent cheques should be of uniform date and amount.
3. Please draw your cheques in the name of the Scheme/Plan in which the amount is invested.
4. Returned cheques, if any will not be presented again.

SIP is available under the Regular Plan and Direct Plan of the below mentioned schemes

SI No.	Equity Schemes	SI No.	Debt Schemes	SI No.	Hybrid Schemes
1	UTI Banking and Financial Services Fund	1	UTI Banking & PSU Debt Fund	1	UTI Arbitrage Fund
2	UTI Core Equity Fund	2	UTI Bond Fund	2	UTI Childrens Career Fund - Investment Plan
3	UTI Dividend Yield Fund	3	UTI Credit Risk Fund	3	UTI Childrens Career Fund - Savings Plan
4	UTI Equity Fund	4	UTI Dynamic Bond Fund	4	UTI Hybrid Equity Fund
5	UTI Healthcare Fund	5	UTI Gilt Fund	5	UTI Multi Asset Fund
6	UTI India Lifestyle Fund	6	UTI Medium Term Fund	6	UTI Regular Savings Fund
7	UTI Infrastructure Fund	7	UTI Money Market Fund	7	UTI Retirement Benefit Pension Fund
8	UTI Long Term Equity Fund (Tax Saving)	8	UTI Overnight Fund	8	UTI Unit Linked Insurance Plan
9	UTI Mastershare Unit Scheme	9	UTI Short Term Income Fund		
10	UTI Mid Cap Fund	10	UTI Treasury Advantage Fund		
11	UTI MNC Fund	11	UTI Ultra Short Term Fund		
12	UTI Nifty Index Fund				
13	UTI Transportation and Logistics Fund				
14	UTI Value Opportunities Fund				

Schemes available in Demat Mode

SI No.	Equity Schemes	SI No.	Debt Schemes	SI No.	Hybrid Schemes
1	UTI Banking and Financial Services Fund	1	UTI Banking & PSU Debt Fund	1	UTI Arbitrage Fund
2	UTI Core Equity Fund	2	UTI Bond Fund	2	UTI Hybrid Equity Fund
3	UTI Dividend Yield Fund	3	UTI Credit Risk Fund	3	UTI Multi Asset Fund
4	UTI Equity Fund	4	UTI Dynamic Bond Fund	4	UTI Regular Savings Fund
5	UTI Healthcare Fund	5	UTI Gilt Fund		
6	UTI India Lifestyle Fund	6	UTI Medium Term Fund		
7	UTI Infrastructure Fund	7	UTI Money Market Fund		
8	UTI Mastershare Unit Scheme	8	UTI Overnight Fund		
9	UTI Mid Cap Fund	9	UTI Short Term Income Fund		
10	UTI MNC Fund	10	UTI Treasury Advantage Fund		
11	UTI Nifty Index Fund	11	UTI Ultra Short Term Fund		
12	UTI Transportation and Logistics Fund				
13	UTI Value Opportunities Fund				



Haq, ek behtar zindagi ka

ACKNOWLEDGEMENT

UTI SMaRT SIP Form™

UTI Mutual Fund, UTI Tower, 'Gn' Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051

Received from Mr./Ms./Mrs.

Date

Folio No./Investor Id/Application No.

SIP/Micro SIP Application for Scheme/Plan/Option

Scheme	Plan	Option

Unit Holding Option	Payment Mechanism
<input type="checkbox"/> Physical Mode	<input type="checkbox"/> Electronic
<input type="checkbox"/> Demat Mode	<input type="checkbox"/> Cheque

TIME STAMP

Note: All purchases are subject to realisation of Cheque/receipt of funds

Instructions Cum Terms and Conditions for Systematic Investment Plan (SIP)



Haq, ek behtar zindagi ka

- Please refer the SID, SAI, Key Information Memorandum, all instructions, addenda issued from time to time and our website www.utimf.com for instructions, terms and conditions, Applicable NAV, Risk Factors, Load and other information, various requirements of the respective schemes / Plan before investing. It is deemed that the investor has agreed to all the terms and conditions as prevailing on the date of the application / Investment. SIP is offered with Monthly and Quarterly periodicity.
- Any day SIP:** investor may choose any date between 1st and 31st of the month as their SIP date. In case SIP date is left blank, the date mentioned in the SIP Start date will be considered as SIP date. In case the SIP Start date is left blank, SIP date opted by the investor falling 21 days from the date of submission of the applications shall be taken as the SIP Start date. If the frequency is not ticked by the Investor, Monthly will be taken as frequency by default. However, the above is subject to the acceptance of the investors' mandate by his / her bank. There is no stipulated period up to which a SIP can be under operation. However, if no period is specified period ended December 2099 will be taken by default. Investors are required to submit the SIP forms at least 21 days prior to the first SIP date opted.
- If the SIP amount is not mentioned by the investor in the SIP form, then by default, the same will be taken as ₹ 500 under the monthly option and ₹ 1500 under the quarterly option.
- Minimum SIP Amount:** The minimum amount of each investment for SIP is ₹ 500 (for Monthly Option) and ₹ 1500 (for Quarterly Option) for all schemes except for UTI Mastershare Unit Scheme - Growth Option, UTI Ultra Short Term Fund, UTI Money Market Fund and UTI Treasury Advantage Fund. The minimum SIP amount for UTI Mastershare Unit Scheme is ₹ 100 (for Monthly Option) and ₹ 300 (for Quarterly Option). For UTI Ultra Short Term Fund is ₹ 2500 (for Monthly Option) and ₹ 7500 (for Quarterly Option). For UTI Money Market Fund and UTI Treasury Advantage Fund, the minimum SIP amount is ₹ 10,000. Investors desiring to start SIP in a dividend plan of any of the Debt schemes are required to have a minimum investment of ₹ 5000. Minimum application amount as specified in the respective SID of the Schemes of (UTI MF) is not applicable in case of transactions through SIP.
- Investors shall necessarily furnish their email account and mobile number, in case, they opt for Initial Investment lower than ₹ 5,000/-, subsequent Investment lower than ₹ 1,000/-, monthly SIP lower than ₹ 500/-, quarterly SIP lower than ₹ 1,500/- and step up SIP lower than ₹ 500/- . All communications to such investors will be done in electronic mode. However, in case of any request from these unit holders for physical copies, UTI AMC / UTI Mutual Fund shall provide the same.
- Unit Allotment:** Units will be allotted at NAV based purchase price declared on the applicable SIP date opted by the investors of the month or quarter. In case date falls on a non business day or falls during a book closure period, the immediate next business day will be taken into account for the purpose of determining the price. However, if the SIP amount is equal to or more than ₹ 2,00,000 the unit allotment will be as per the NAV applicable for the date of realization of the investment amount.
- The applications will be received at all official points of acceptance of UTI Asset Management Company Ltd. (UTI AMC Ltd.). Outstation cheques will not be accepted. Only CTS - 2010 compliant cheques are allowed.
- Account Statement:** An Account Statement will be sent to the unit holder through Email where ever email ID is registered. The physical statement would be dispatched to the unit holders once in 6 months.
- Investors can choose to discontinue SIP facility by giving 10 days written notice to the registrar of the Schemes. In case of 4 consecutive failures of SIP installments due to insufficient funds, UTI MF reserves the right to terminate such SIP without a written request from the investor.
- It will be sole responsibility of the investor's bank and / or branch to ensure proper registration of the debit mandate and confirm its registration. Investor will not hold UTI MF or its service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles, local holidays. Investors will not hold UTI MF or its service providers responsible for non allotment of Units for SIP if the payment is not received from the Unit Holders bank for various reasons.
- UTI MF or its other service providers shall not be responsible and liable for any damages / compensations for any loss, damage, etc. incurred by the Investor. The Investor assumes the entire risk of using this facility and takes full responsibility. In case all the cheques are not attached with initial SIP application, UTI MF shall not be responsible for discontinuation of SIP due to non receipt of subsequent cheques in time.
- UTI MF reserves the right to reject SIP / Debit mandate without assigning any reasons therefor.
- If you have invested through a distributor kindly specify the name of financial advisor and ARN Code, Sub ARN Code and EUIN of the distributor or else, for Direct Investment, please mention 'Direct' in the column Name of Financial Advisor. In case nothing is specified, then by default, the application form will be treated as Direct Application.
- Direct Plan:** investor subscribing under direct plan of a Scheme will have to indicate 'Direct Plan' against the Scheme Name in the Application form, Example 'UTI Equity Fund - Direct Plan'. Investors should also indicate 'Direct' in the application form. However in case distributor code is mentioned in the application form, but 'Direct Plan' is indicated against the Scheme name, the distributor code will be ignored and the application will be processed under the Direct Plan. In case investors do not indicate his / her choice and no ARN code is mentioned, it will be treated as Direct application and accordingly considered under 'Direct Plan'.
- It will be the sole responsibility of the unit holder(s) bank and its branch to ensure proper registration of the debit mandate and confirm registration. If no confirmation of registration/ rejection is received, the AMC /RTA/ its agents will deem the same to be registered and confirm the registration to unit holders entirely at the risk of unit holder(s). In case of rejection of SIP form for any reason what so ever, the UTI MF will not entertain any request for refund of proceeds of the first cheque which is already realized. Investors may redeem the units allotted through first cheque at applicable NAV.
- The unit holder(s) agree that, UTI MF / its RTA and their agents shall not be held liable for any unsuccessful registration and / or transaction due to any action or inaction of the unit holder's bank including but not limited to the reasons mentioned below and agree to Indemnity UTI MF / UTI AMC / RTA for all liabilities, losses, damages and expenses which they may consequently incur or sustain either directly or indirectly.
 - Non acceptance or rejection of debit mandate for whatsoever reason by the unit holder(s) bank branch, with or without any reasons assigned by the unit holder(s) bank.
 - Loss of debit mandate form in transit from point of acceptance of the form to RTA office and further to the unit holder(s) bank and /or branch.
 - Non registration of the debit mandate by the unit holder(s) bank and branch.
 - Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of the debit of bank account for funds.
 - Non availability of funds in the bank account of the Unit holder(s) at the time of debit.
 - Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
- SIP Step Up:** By opting for this facility investor can choose to increase the SIP by a predefined amount at predefined intervals (Half yearly or Yearly). For availing the facility the investor has to
 - Provide the details of the SIP Step up in the SIP enrolment form.
 - Sign the SIP mandate to bank with the Debit type as Maximum Amount, and the amount sufficiently higher to accommodate the maximum stepped up amount. In case the amount mentioned in the mandate falls short of stepped amount, the step up will be cancelled in our records automatically. However, the SIP with the last stepped up amount will continue.
 - The minimum step up amount is ₹500 and in multiples of ₹500.
 - If step amount is mentioned and frequency is not mentioned, the default frequency will be taken as Yearly.
 - In case of request for Cancellation of Step up facility received from the investor, the last stepped amount will continue for the rest of the period of SIP unless modified by the investor.
- National Automated Clearing House (NACH) is Direct Electronic Debit mode implemented by National Payment Corporation of India (NPCI). List of Banks under this mode is available on NPCI website www.npci.org.in. The said list is subject to modifications. The Investor agrees to abide by the terms and conditions of NACH /Auto Debit. If any city/ Bank is removed from the above mentioned list UTI Mutual Fund at its sole discretion will change the mode of collecting the SIP amounts for the balance period. UTI AMC reserves the right to get the SIP mandate registered with the Investors bank in NACH mode at its discretion.
- Transaction Charges for application through Distributors / Agents only. In case the subscription amount ₹10,000/- or more and if your Distributor has opted to receive the transaction charges, ₹ 150 (for first time mutual fund Investor) or ₹100 (for Investor other than first time mutual fund Investor) would be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.
- Multi SIP:** Investor can start SIP in multiple schemes (3 schemes) using the form overleaf with all the parameters suiting his requirement. In case Investors wants to register SIP in more than 3 schemes investors may use an additional SIP enrolment form
- Change of Bank:** Investor needs to submit the UTI SMaRT Form duly filled with the details of new bank details from which the SIP should be started. Investor must tick the option of Change of Bank in the UTI SMaRT SIP Form and also mention the details of the SIP in which the Change of Bank Details is requested. This form should be submitted at least 21 days prior to the subsequent SIP installment debit date
- Request for Change in SIP Scheme:** Investors must use the SIP Service Request form duly filled in at least 15 days prior to the subsequent SIP installment date.
- SIP in schemes through post dated cheques is available only on "01st /10th /15th / 25th of a month
- For SIP under UTI RBPF/ UTI CCF / UTI ULIP. Please refer to the scheme provisions before registering for the SIP.



Haq, ek behtar zindagi ka.

UTI MUTUAL FUND Application for Trigger Facility

Scheme Name	Investor ID No./Folio No./ Appln.No. :	Date of Transaction								
		<table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table> (i.e. Date of acceptance)	D	D	M	M	Y	Y	Y	Y
D	D	M	M	Y	Y	Y	Y			

I / We would like to redeem/repurchase units from the _____ Scheme / Fund on reaching the trigger point owing to any of the following events.

I. Trigger Option: (Please tick (✓) any one of the following trigger options:)

1. Value Trigger:

As & when investment reaches value of Rs. _____ or above. (Indicate the amount at which exit is sought)

2. Appreciation Trigger:

On capital appreciation of _____ % or above (Indicate the absolute % of growth at which exit is sought)

3. Date Trigger:

On the day of

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 (Indicate the exact date at which trigger is sought)

4. Stop-Loss Trigger:

On reaching the depreciation of _____ % or below (Indicate the absolute % at which exit is sought)

II. Payment Options: (Please tick (✓) any one of the payment options given below:)

a. Pay amount equivalent to capital appreciation over and above value of my investment (applicable to option I (1) & (2) above)

b. Pay full repurchase proceeds repurchasing all the units (applicable to all the four options in I above)

Bank Details are mandatory. (Please fill in bank a/c details only if there is change or not given earlier)

Name of the Bank _____

Branch Address _____

Branch Pincode: _____ Account Type _____

A/c no.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

 MICR No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

IFS Code No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

DECLARATION

I / We are aware that I / We can revise or cancel these instructions(Such requests will be effective after 5 working days(business days) of receipt by UTI Mutual Fund Branches or direct at office of Registrars).

I / We are aware that since the scheme is open ended, I / We can repurchase units any time before the trigger of specific event.

I / We also note that once the payment is made by exercising the trigger option, the investment cannot be reinstated for any reason whatsoever. The payment made to me/us is final and binding.

I / We are aware that the value will be paid by repurchasing units at the repurchase price prevailing on the day following the day of event of trigger in the case of value trigger, appreciation trigger and stop-loss trigger and at the repurchase price prevailing on the specified date in the case of date trigger.

I / We are aware that the repurchase amount payable on account of trigger will be restricted to Rs. 10 lakhs only and the balance units if any will continue in the scheme, subject to maintaining minimum value of units prescribed under the scheme.

I / We understand that if the Trigger selected by me / us is not activated and / or implemented due to reasons which are beyond the control of UTI Mutual Fund, I / We would not hold UTI Mutual Fund responsible.Trigger Facility is only a facility extended by UTI Mutual Fund for the convenience of unit holders and does not form part of any scheme / fund objectives. I/We also understand that UTI Mutual Fund reserves the right to amend / terminate this facility at any time, keeping in view business/operational exigencies.

I / We have read and understood the terms and conditions given overleaf and accept the same. I / We agree to abide by the terms and conditions and opt for the Trigger Facility.

Date: _____

Signature of 1st unitholder

Signature of 2nd Unitholder

Signature of 3rd Unitholder

(application form continued on reverse)



Haq, ek behtar zindagi ka.

Acknowledgement (To be filled in by applicant)

Received request for Trigger Facility under _____ (Scheme name)
in respect of Investor ID / Folio / Application No. _____ as under.

Trigger Option _____

Payment Option _____

Signature of Authorised Signatory
with Office Seal

Terms and Conditions

1. The following are the four types of Trigger Options:
 - a. As & when investment reaches value of Rs._____. (For example if Rs.10,000/- is invested and the unit holder wants to encash when the investment becomes Rs.15000/- he has to write Rs.15,000/- inside the boxes provided for amount in the application form.)
 - b. On capital appreciation of _____% (Indicate in whole numbers like 10, 11 etc.) {For example if an investor invests Rs.10,000/- and wants to encash when the capital is appreciated by 10% (only appreciation amount) his units will be repurchased at the applicable repurchase price and paid 10% of capital appreciation i.e. Rs.1,000/-. He will be paid full repurchase value of his units if he opts for full repurchase of units}. Fractions indicated if any will be ignored.

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---
 - c. Repurchase on the day of _____
 - d. On depreciation of capital by _____ % (Indicate in whole numbers like 10, 11 etc.) {For example if an investor invests Rs.10,000/- and wants to encash when the capital is depreciated by 10%, the entire units will be repurchased and amount paid to the unitholder, when the value comes down to Rs. 9000/- or lesser}. Fractions indicated if any will be ignored.

2. Trigger Facility is available in the Schemes/Funds mentioned below:

Serial No	Name of the Scheme
1.	UTI-Banking Sector Fund
2.	UTI-Dividend Yield Fund
3.	UTI-Equity Fund
4.	UTI-India Lifestyle Fund
5.	UTI-Infrastructure Fund
6.	UTI-Nifty Index Fund
7.	UTI-Mastershare Unit Scheme
8.	UTI-Mid Cap Fund
9.	UTI-MNC Fund
10.	UTI-Value Opportunities Fund
11.	UTI-Healthcare Fund
12.	UTI-Transportation & Logistics Fund
13.	UTI-Core Equity Fund
14.	UTI-Overnight Fund

3. A separate form request for trigger facility has to be made for each investment in a folio.
4. All Trigger requests will be accepted at UTI Mutual Fund Branches / Registrars handling the target scheme only.
5. For fresh applications, the trigger facility will be effective only after a gap of 5 working days (business days) from the date of acceptance in the Scheme/Fund. For existing investors in case of exercising automatic trigger facility at a later date, trigger facility will become operative after a gap of 5 working days (business days) from the date of receipt of the request.
6. Change / Cancellation of trigger will be effective only after a gap of 5 working days (business days) from the date of receipt of the request.
7. Trigger Facility is not available if the Folio / Certificate is under Lien or marked " STOP " on the advice of I.T Authorities / Court or any other reason.
8. Repurchase amount will be paid only to the first unit holder as per normal existing practice.
9. Each allotment of Accumulated Income Units (AIUs) / bonus units will be treated as a separate investment. Accordingly, a separate Trigger request for each allotment has to be made, if each AIU/ bonus allotment has to be brought under Trigger Facility.
10. Incomplete application form will be treated as invalid.
11. The unit holder holding Unit Certificates has to convert the unit certificate into Statement of Account (SOA) for availing Trigger Facility. Only after receipt of SOA the request for Trigger Facility can be made.
12. Trigger facility is available to the 'individual' as well as non-individual unitholders upto the payment value of Rs.10 lakh per event per folio(per investor ID).
13. Units under trigger option can be repurchased fully or partially any time. In such event, the trigger facility will be automatically cancelled and the unitholder will be informed of the same while sending the repurchase cheque.

UTI-Arbitrage Fund (Formerly known as UTI-SPrEAD Fund)				
Category	Arbitrage Fund			
Type of Scheme	An open ended scheme investing in arbitrage opportunities			
Investment objective	<p>The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			
Asset allocation pattern of the Scheme	(1) Under normal market circumstances, the investment range would be as follows:			
	Instruments	Indicative Allocation (% of total assets)		Risk Profile
		Minimum Allocation (%)	Maximum Allocation (%)	
	Equity and equity related instruments	65	100	Medium to High
	Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100	Medium to High
	Money Market, Debt instruments, Securitized debt [#] and call money.	0	35	Low to Medium
	(2) The asset allocation under defensive circumstances would be as follows:			
	Instruments	Indicative Allocation (% of total assets)		Risk Profile
		Minimum Allocation (%)	Maximum Allocation (%)	
	Equity and equity related instruments	0	65	Medium to High
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65	Medium to High	
Money Market, Debt instruments, Securitized debt [#] and call money.	35	100	Low to Medium	
<p>[#]The fund may invest up to 50% of its debt portfolio in securitized debt.</p> <p>* The exposure to derivative shown in the above asset allocation tables is the exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation. The idea is not to take additional asset allocation with the use of derivatives. The notional value exposure in derivatives securities would be reckoned for the purposes of the specified limits. The margin money deployed on these positions would be included in the Money Market/Debt category.</p> <p>The above percentages are indicative and not absolute.</p> <p>The entire derivatives position for the scheme will be taken with a view to hedge the corresponding equity exposures entirely. The scheme, under no circumstances will take a directional/unhedged position in either equity or derivative instruments.</p> <p>Defensive circumstances are when the arbitrage opportunities in the market place are negligible or returns are lower than alternative investment opportunities as per allocation pattern. The allocation under defensive considerations will be made keeping in view the interest of the unitholders.</p>				
Investment strategy	<p>Investment focus and asset allocation strategy</p> <p>The investment strategy of the fund is to endeavor to generate returns through various arbitrage opportunities. The equity derivative market provides the opportunity to generate returns from the implied cost of carry between the underlying and the derivatives market. This provides an opportunity to generate returns without taking on market risk. The Implied cost of carry and mis-pricing between the spot and futures markets can lead to profitable arbitrage opportunities. The strategy would be to carry out simple strategies, such as but not limited to, establishing offsetting positions in different markets without taking any directional price risk.</p> <p>The debt component of the scheme would be invested in debt securities and money market instruments. The duration of the debt portfolio would primarily be managed with a view to generate income with lower interest rate risk as well as managing liquidity. However, when such opportunities are not available, the scheme may invest in short term debt or money market securities.</p> <p>The strategies, the Scheme may adopt could be as under. The list is not exhaustive and the Scheme could use other strategies as available in the markets on a market neutral basis</p> <p>Cash Futures Arbitrage: The strategy would look for market opportunities between the spot and the futures market. The cash futures arbitrage strategy can be employed when the price of the futures exceeds the price of the underlying stock. The Scheme will buy the stock in cash market and will at the same time sell in the futures market thereby locking in the spread known as arbitrage return. Buying the stock in cash market and selling the futures results into a hedge where the scheme has locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. The future contracts are settled based on the last half an hour's weighted average trade of the cash market. Thus there is a convergence between the cash market and the futures market on expiry. This convergence helps the scheme to generate the arbitrage return locked in earlier. The fund may choose to roll over the futures position to the next month if the difference between the futures of the current and next month remains attractive. The position could even be closed earlier in case the price differential is realized before expiry or better arbitrage opportunities are available in other stocks. Also, in case the Scheme has to unwind the positions prior to the expiry on account of redemptions or any other reason, the returns would depend on the spread between the spot and futures price at which the position is unwound. The objective of the strategy is to lock-in the arbitrage gains.</p> <p>Index Arbitrage: An Index derives its value from the underlying stocks and the underlying stocks can be used to create a synthetic index matching the Index levels. Also, theoretically, the fair value of a stock/ index futures is equal to the spot price plus the cost of carry. Theoretically, therefore, the pricing of Index futures should be equal to the pricing of the synthetic index created by futures of the underlying stocks. However, due to market imperfections, the index futures may not exactly correspond to the synthetic index futures giving rise to arbitrage opportunities. The fund manager can attempt to capture such arbitrage opportunities</p>			

	<p>Corporate Action / Event Driven Strategies:</p> <p>Any corporate action or event driven strategy where there is a potential opportunity for arbitrage in the cash and derivative markets such as:</p> <p>Dividend Arbitrage: Around dividend declaration time, the stock futures / options market can provide a profitable opportunity. Generally, the stock price declines by the dividend amount when the stock goes ex-dividend.</p> <p>Buy-Back Arbitrage: When the Company announces the buy-back of its own shares, there could be opportunities due to price differential between the buyback price and traded price.</p> <p>Merger: When the Company announces any merger, amalgamation, hive off, de-merger, etc., there could be opportunities due to price differential in the cash and the derivative market.</p> <p>Other Derivative Strategies: As allowed under the SEBI guidelines on derivatives, the fund manager will employ various other stock and index derivative strategies by buying or selling stock/index futures and/or options.</p> <p>Portfolio Turnover Policy</p> <p>There could be instances of churning of portfolio to take advantage of trading opportunity existing in the market. But it would be difficult to set the target for the portfolio turnover as it would be a function of purchases/redemptions, general market conditions, trading opportunities, creation of liquidity to meet dividend distribution etc. Hence it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from</p>																																	
<p>Comparison with existing Schemes</p>	<p>An open ended scheme investing in arbitrage opportunities</p>																																	
<p>Risk profile of the scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Scheme specific Risk Factors are summarized below:</p> <ol style="list-style-type: none"> The scheme will aim to generate absolute returns over and above money market returns/liquid funds. The performance of the scheme will depend on the ability of the fund manager to identify opportunities due to price spread in the cash and derivative market. No assurance can be given that Fund Manager will be able to locate investment opportunities or to correctly exploit price spread in the equity markets. There may be instances where the price spread between cash and derivative market is insufficient to meet the cost of carry. In such situations, the Fund Manager due to lack of opportunities in the derivative market may not be able to outperform liquid/money market funds. In addition to this, there can be increase in number of transactions as the fund manager has to take simultaneous calls in cash and derivative market, which may lead to high portfolio turnover and consequently will lead to high transaction costs. Under certain conditions, the fund manager may not be able to hold simultaneous positions in the cash and derivative market, due to poor liquidity in future/spot market. However, the fund will endeavour to take exposure in those stocks where there is sufficient liquidity in the cash and derivative market, thereby minimising the risk to square off the transaction. This could limit the universe of stocks the fund can invest. 																																	
<p>Plans and Options</p>	<p>The scheme offers following plans</p> <p>Regular Plan Direct Plan</p> <p>Both the Plans offer the following options:</p> <p>(i) Growth Option (ii) Dividend Payout Option (iii) Dividend Reinvestment Option</p> <p>Default Option–Growth Option</p>																																	
<p>Minimum Application Amount</p>	<p>Minimum Application Amount under all Plans and Options</p> <p>Minimum initial investment is ₹ 5,000/- under both the plans. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.</p>																																	
<p>Benchmark Index</p>	<p>Nifty 50 Arbitrage</p>																																	
<p>Name of the Fund Manager</p>	<p>Mr. Kausik Basu (Managing the Scheme since December 2014)</p>																																	
<p>Performance of the Scheme as on March 31, 2018</p>	<table border="1" data-bbox="395 1651 1018 1968"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns Growth Option (%)</th> <th>Nifty 50 Arbitrage Growth Option (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>5.94</td> <td>4.36</td> </tr> <tr> <td>Last 3 years</td> <td>6.31</td> <td>5.63</td> </tr> <tr> <td>Last 5 years</td> <td>7.02</td> <td>6.83</td> </tr> <tr> <td>Since Inception</td> <td>7.50</td> <td>6.78</td> </tr> </tbody> </table> <p>* Computed on compounded annualised basis. Past performance may or may not be sustained in future</p> <div data-bbox="1038 1651 1497 2066"> <p style="text-align: center;">Absolute Returns for each financial year for the last 5 years</p> <table border="1" style="display: none;"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>UTI-Arbitrage Fund (%)</th> <th>Nifty 50 Arbitrage (%)</th> </tr> </thead> <tbody> <tr> <td>2013-2014</td> <td>8.11</td> <td>6.22</td> </tr> <tr> <td>2014-2015</td> <td>9.54</td> <td>7.11</td> </tr> <tr> <td>2015-2016</td> <td>8.10</td> <td>5.94</td> </tr> <tr> <td>2016-2017</td> <td>8.98</td> <td>4.36</td> </tr> <tr> <td>2017-2018</td> <td>6.77</td> <td>-</td> </tr> </tbody> </table> </div>	Compounded Annualised Returns*	Scheme Returns Growth Option (%)	Nifty 50 Arbitrage Growth Option (%)	Last 1 year	5.94	4.36	Last 3 years	6.31	5.63	Last 5 years	7.02	6.83	Since Inception	7.50	6.78	Financial Year	UTI-Arbitrage Fund (%)	Nifty 50 Arbitrage (%)	2013-2014	8.11	6.22	2014-2015	9.54	7.11	2015-2016	8.10	5.94	2016-2017	8.98	4.36	2017-2018	6.77	-
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Top 10 holdings by issuers and sectors (March 31, 2017)	UTI-Arbitrage Fund- Top 10 holdings in Equity (Issuer wise)		
	Serial No	Issuer Name	% of NAV
	1	Sun Pharmaceuticals Industries Ltd.	5.63
	2	Aurobindo Pharma Ltd.	4.88
	3	Reliance Industries Ltd.	3.71
	4	State Bank of India	2.83
	5	LIC Housing Finance Ltd.	2.09
	6	Federal Bank Ltd.	2.01
	7	IDFC Bank Ltd	1.91
	8	Punjab National Bank	1.80
	9	IDFC Ltd.	1.71
	10	Reliance Capital Ltd.	1.71
		Total	28.28
	UTI-Arbitrage Fund- Top 10 holdings in Debt (Issuer wise)		
	Serial No	Issuer Name	% of NAV
	1	Infrastructure Leasing & Fin.Ser.Ltd	11.97
	2	HDFC Bank Ltd.	7.05
	3	Shriram City Union Finance Ltd.	4.48
		Total	23.50
	UTI-Arbitrage Fund- Top 10 holdings in Equity (Sector wise)		
	Serial No	Sector	% of NAV
	1	Financial Services	24.60
	2	Pharma	12.78
	3	Energy	6.54
	4	Automobile	4.76
	5	Consumer Goods	3.21
	6	Metals	2.95
	7	Information & Technology	1.86
	8	Construction	1.61
	9	Industrial Manufacturing	1.39
	10	Fertilisers & Pesticides	1.27
		Total	60.97
	UTI-Arbitrage Fund- Top 10 holdings in Debt (Sector wise)		
	Serial No	Sector	% of NAV
	1	Financial Services	23.49
	2	NCA/Reverse Repo/CBLO/Others	12.40
	3		
		Total	35.89
	Portfolio Turnover Ratio	Portfolio Turnover Ratio as on 31-03-2018: 13.60	
	Sharpe Ratio	Period 01-04-2017 to 31-03-2018: -3.95	
	Load structure	Entry Load (As % of NAV)	Exit Load (As % of NAV)
		Nil	0.50% if exited on or before 30 days from the date of investment.
	Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 0.31%	
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)	
	5,153	₹ 2,165.69 Crore	

Facilities offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ol style="list-style-type: none"> (a) Step up facility (b) Any Day SIP (c) Micro SIP 2. Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) 3. Dividend Transfer Plan (DTP) 4. Switch over 5. CanServe Facility (for further details regarding CanServe Facility refer to the section on "Features common to all schemes") <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, DTP, STRIP, Switchover and Automatic Trigger facilities.</p>
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UTI-Hybrid Equity Fund (Formerly Known as UTI-Balanced Fund)

Category	Aggressive Hybrid Fund			
Type of Scheme	An open ended hybrid scheme investing predominantly in equity & equity related instruments.			
Investment objective	<p>The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.</p>			
Asset allocation pattern of the Scheme	Instruments	Indicative Allocation (% of Total Assets)		Risk Profile
		Minimum	Maximum	
	Equity & equity related instruments	65%	80%	Medium to High
	Debt and Money Market instruments (including securitised debt)*	20%	35%	Low to Medium
	Units issued by REITs & InvITs	0%	10%	Medium to High
	<p>* The fund may invest up to 50% of its debt portfolio in securitized debt.</p> <p>The Fund may use derivative instruments like Stock/Index Futures, Interest Rate Swaps, Interest Rate futures and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. Total investments in debt, equity, money market instruments, units of mutual fund scheme, derivatives and hybrid instruments shall not exceed 100% of the net assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in securities lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits.</p> <p>Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines.</p> <p>The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Investment in Money Market Instruments:</p> <p>Investment in money market instruments including CBLO, Commercial Papers, Certificate of Deposits, BRDS, Treasury Bills, Repo, cash etc. will be made to meet the liquidity needs of the scheme manage desired duration.</p> <p>Investment in units of REITs and InvITs</p> <p>Investment limits applicable for investment in units of REIT and InvIT-</p> <ol style="list-style-type: none"> (a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and (b) At individual scheme level - A mutual fund scheme shall not invest – <ol style="list-style-type: none"> i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT."</p>			

Investment strategy	Investment Strategy Equity Portion: The Scheme proposes to invest into equity and equity related instruments across market capitalization and follow a blend of growth and value based approach. The equity portfolio of the scheme shall be constructed around companies evaluated on the basis of though not limited to cash flow generation, RoCEs/ RoEs and sound management track record. The fund will use both bottom up and top down approach with emphasis on micro economic factor of the underlying business. Debt Portion: The Scheme manages duration dynamically by investing across maturities of corporate bonds, G-secs and includes money market instruments. The fund manager has the flexibility to invest in short end or long end of the curve based on investment environment and market outlook. Portfolio Turnover policy Equity Portion: The Scheme being an open-ended Scheme, the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund, the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. The fund may also engage in arbitrage transaction which will generate a yield but will also result in an increase in turnover. Hence it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from. Debt Portion: The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.																	
Comparison with existing Schemes	An open ended hybrid scheme investing predominantly in equity & equity related instruments.																	
Risk profile of the scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.																	
Plans and Options	The scheme offers following plans Regular Plan Direct Plan Both the plans offer following options (i) Growth Option (ii) Dividend Payout Option (iii) Dividend Reinvestment Option.																	
Minimum Application Amount	Minimum Application Amount under all Plans and Options a. Minimum amount of initial investment Growth Option - ₹ 1000/- Dividend Option – ₹ 5000/- and in multiples of ₹ 1/- under both the options b. Subsequent minimum investment ₹ 1000/- and in multiples of ₹ 1/- under both the options.																	
Benchmark Index	CRISIL Hybrid 25+75 Aggressive Index.																	
Name of the Fund Manager	Mr. V. Srivatsa (Equity Portfolio) (Managing the Scheme since November 2009) and Mr. Sunil Patil (Debt Portfolio) (Managing the Scheme since February 2018)																	
Performance of the Scheme as on March 31, 2018	<table border="1" data-bbox="395 1719 989 2036"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns Growth Option (%)</th> <th>CRISIL Hybrid 25+75 Aggressive Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>8.76</td> <td>10.71</td> </tr> <tr> <td>Last 3 years</td> <td>9.04</td> <td>9.18</td> </tr> <tr> <td>Last 5 years</td> <td>14.36</td> <td>14.14</td> </tr> <tr> <td>Since Inception</td> <td>15.36</td> <td>N.A.</td> </tr> </tbody> </table> <p data-bbox="395 2041 989 2120">* Computed on compounded annualised basis. Past performance may or may not be sustained in future</p>		Compounded Annualised Returns*	Scheme Returns Growth Option (%)	CRISIL Hybrid 25+75 Aggressive Index (%)	Last 1 year	8.76	10.71	Last 3 years	9.04	9.18	Last 5 years	14.36	14.14	Since Inception	15.36	N.A.	
Compounded Annualised Returns*	Scheme Returns Growth Option (%)	CRISIL Hybrid 25+75 Aggressive Index (%)																
Last 1 year	8.76	10.71																
Last 3 years	9.04	9.18																
Last 5 years	14.36	14.14																
Since Inception	15.36	N.A.																

Top 10 holdings by issuers and sectors (March 31, 2018)

UTI-Hybrid Equity Fund - Top 10 holdings in Equity (Issuer wise)		
Serial No	Issuer Name	% of NAV
1	HDFC Bank Ltd,	3.89
2	ICICI Bank Ltd	3.70
3	ITC Ltd.	3.26
4	Larsen & Toubro Ltd.	2.51
5	Grasim Industries Ltd.	2.33
6	Mahindra & Mahindra Ltd.	2.25
7	Infosys Ltd.	2.23
8	Sun Pharmaceuticals Industries Ltd.	2.11
9	Tata Motors Ltd.	1.91
10	Dr. Reddy'S Laboratories Ltd.	1.81
	Total	26.00

UTI-Hybrid Equity Fund - Top 10 holdings in Debt (Issuer wise)		
Serial No	Issuer Name	% of NAV
1	Govt. of India	3.95
2	Power Grid Corporation of India Ltd	2.89
3	Power Finance Corporation Ltd.	2.49
4	Indiabulls Housing Finance Ltd.	1.75
5	NTPC Ltd.	1.68
6	Indian Railways Fin Corpn Ltd.	1.53
7	Union Bank of India	1.32
8	State Govt	1.17
9	UTI-Money Market Fund	1.15
10	Rural Electrification Corporation Ltd.	1.13
	Total	19.06

UTI-Hybrid Equity Fund - Top 10 holdings in Equity (Sector wise)		
Serial No	Sector	% of NAV
1	Financial Services	16.85
2	Energy	9.85
3	Information & Technology	9.00
4	Automobile	7.04
5	Pharma	6.80
6	Construction	4.91
7	Consumer Goods	4.17
8	Cement & Cement Products	2.71
9	Metals	1.94
10	Services	1.69
	Total	64.96

UTI-Hybrid Equity Fund - Top 10 holdings in Debt (Sector wise)		
Serial No	Sector	% of NAV
1	Financial Services	13.71
2	Sovereign	5.12
3	Energy	5.01
4	NCA/Reverse Repo/CBLO/Others	2.44
5	Mutual Fund Units	1.18
6	Construction	1.08
7	Pharma,	0.40
	Total	28.94

Portfolio Turnover Ratio

Portfolio Turnover Ratio as on 31-03-2018: 0.43

Sharpe Ratio

Period 01-04-2017 to 31-03-2018: -0.08

Load structure	Exit Load (As % of NAV)	Entry Load (As % of NAV)
	Nil	(A) Redemption / Switch out within 12 months from the date of allotment – (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00% (B) Redemption / Switch out after 12 months from the date of allotment – NIL
Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.51%	
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)
	8,76,679	₹ 5,444.42 Crore
Facilities offered	<ol style="list-style-type: none"> Systematic Investment Plan (SIP), <ol style="list-style-type: none"> Step up facility Any Day SIP Micro SIP Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme), Dividend Transfer Plan (DTP) Systematic Withdrawal Plan (SWP) Switch over CanServe Facility (for further details regarding CanServe Facility refer to the section on “Features common to all schemes”) UTI-FAMILY (Father and Mother I Love You) Facility (for details please refer to the section on “Features common to all schemes”) <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, SWP, DTP, STRIP and Switchover facilities.</p>	

UTI- Multi Asset Fund (Formerly known as UTI-Wealth Builder Fund)

Category of scheme	Multi Asset Allocation			
Type of Scheme	An open ended scheme investing in equity, debt and Gold ETFs.			
Investment objective	<p>The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments. The fund also invests in debt and money market instruments with a view to generate regular income. The fund also invests in Gold ETFs. The portfolio allocation is managed dynamically.</p> <p>However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved</p>			
Asset allocation pattern of the Scheme	Instruments	Indicative Allocation (% of Total Assets)		Risk Profile
		Minimum	Maximum	
	Equity & equity related instruments	65%	80%	Medium to High
	Debt and Money Market instruments (including securitised debt)*	10%	25%	Low to Medium
	Gold ETFs	10%	25%	High
	Units issued by REITs & InvITs	0%	10%	Medium to High
<p>*The fund may invest up to 50% of its debt portfolio in securitized debt.</p> <p>The Fund may use derivative instruments like Interest Rate Swaps, Interest Rate futures and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. Total investments in debt, equity, money market instruments, units of mutual fund scheme, derivatives and hybrid instruments shall not exceed 100% of the net assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in securities lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits.</p> <p>Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines.</p> <p>The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure.</p>				

	<p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Investment in Money Market Instruments: Investment in money market instruments including CBLO, Commercial Papers, Certificate of Deposits, BRDS, Treasury Bills, Repo, cash etc. will be made to meet the liquidity needs of the scheme and manage desired duration.</p> <p><u>Investment in units of REITs and InvITs</u></p> <p><u>Investment limits applicable for investment in units of REIT and InvIT-</u></p> <p>(a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and</p> <p>(b) At individual scheme level - A mutual fund scheme shall not invest</p> <ol style="list-style-type: none"> i. more than 10% of its NAV in the units of REIT and InvIT; and ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer. <p>The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.”</p>
<p>Investment strategy</p>	<p>Investment Strategy</p> <p>Equity Portion: The Scheme proposes to invest into equity and equity related instruments across market capitalization based on, but not limited to evaluation of the fundamentals of the company, management, valuation and other macro-economic considerations.</p> <p>The investment in gold will be made through Gold ETFs.</p> <p>Allocation to the above mentioned three asset classes will be based on our proprietary model.</p> <p>Debt Portion: The Scheme manages duration dynamically by investing across maturities of corporate bonds, G-secs and includes money market instruments. The fund manager has the flexibility to invest in short end or long end of the curve based on investment environment and market outlook.</p> <p>Portfolio Turnover Policy</p> <p>Equity Portion: The Scheme being an open-ended Scheme, the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund, the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. The fund may also engage in arbitrage transaction which will generate a yield but will also result in an increase in turnover. Hence it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p> <p>Debt Portion: The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.</p>
<p>Comparison with existing Schemes</p>	<p>An open ended scheme investing in equity, debt and Gold ETFs.</p>
<p>Risk profile of the scheme</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Scheme specific Risk Factors are summarized below:</p> <p>Risk factors relating to investments in Gold ETFs:</p> <p>(a) The price of gold may fluctuate due to various reasons which are:</p> <ol style="list-style-type: none"> (i) Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales, and productions and cost levels in major gold producing countries such as the South Africa, the United States and Australia. (ii) Investor's expectations with respect to the rate of inflation. (iii) Currency exchange rates. (iv) Interest rates (v) Investment and trading activities of commodity funds/hedge funds. (vi) Global or regional political, economic or financial events and situations. <p>In addition, there is no assurance that gold will maintain its long-term value in terms of purchasing power in the future. In the event that the price of gold declines, the value of investment in units in which the scheme has invested will, in general decline proportionately.</p>

(b) There may be certain circumstances that may motivate large-scale sales of gold by the issuer of Gold ETFs which could decrease the price of gold and adversely affect the value of investment in the Gold ETFs in which the Scheme has invested.

(c) The gold underlying in the Gold ETFs in which the Scheme has invested may be subject to loss, damage, theft, or restriction on access. There is a risk that part or all of the underlying gold of the Gold ETFs could be lost, damaged or stolen. Access to the said gold could also be restricted by natural events (such as earthquake) or human actions (such as terrorist attack). Any of these actions may adversely affect investment value of the Gold ETFs in which the Scheme has invested.

(d) **Impact cost risk:**
Impact costs are implicit costs also which is paid by liquidity demanders to liquidity providers. Generally, the best bid and ask prices quoted in the market are for only small transactions. Larger transactions may have to be executed at even less favorable prices. The additional cost is called an impact cost. For e.g. if the ruling market price of a security is ₹500/- one may be able to buy/sell small quantities for that price. But, if one wishes to buy/sell huge quantities he might have to pay /receive higher/lower price.
Similarly, absence of adequate liquidity of Gold ETF units may impact the cost of purchasing and selling the Gold ETF units.

(e) Changes in indirect taxes like custom duties for import, sales tax, VAT or any other levies will have an impact on the valuation of gold and consequently the NAV of the units in which the scheme has invested.

Plans and Options

The scheme offers following plans
Regular Plan
Direct Plan

Both the Plans offer the following options:
(a) Growth Option
(b) Dividend Payout Option
(c) Dividend Reinvestment Option
Default Option–Growth Option

Minimum Application Amount

Minimum Application Amount under all Plans and Options
Minimum initial investment amount ₹ 5,000/- and in multiples of ₹ 1/- thereafter.
Subsequent minimum investment under a folio is ₹ 1000/- and in multiples of ₹ 1/- thereafter with no upper limit subject to subscription restrictions, as aforesaid

Benchmark Index

S&P BSE 200 is the benchmark index for the Equity part of the Portfolio, CRISIL Bond Fund Index is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold as per SEBI Regulations for Gold ETFs in India is the benchmark in so far it pertains to investments in Gold ETFs.

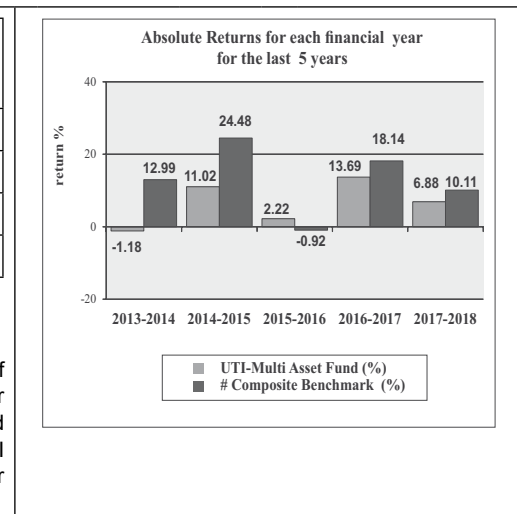
Name of the Fund Manager

Mr. V Srivatsa (Managing the Scheme since June 2016)

Performance of the Scheme as on March 31, 2018

Compounded Annualised Returns*	Scheme Returns (%)	#Composite Benchmark (%)
Last 1 year	6.88	10.11
Last 3 years	5.31	8.82
Last 5 years	8.71	12.63
Since Inception	13.62	15.40

* Computed on compounded annualised basis.
Past performance may or may not be sustained in future
S&P BSE 200 is the benchmark index for the Equity part of the Portfolio, CRISIL Bond Fund Index is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold as per SEBI Regulations for Gold ETFs in India is the benchmark in so far it pertains to investments in Gold ETFs.



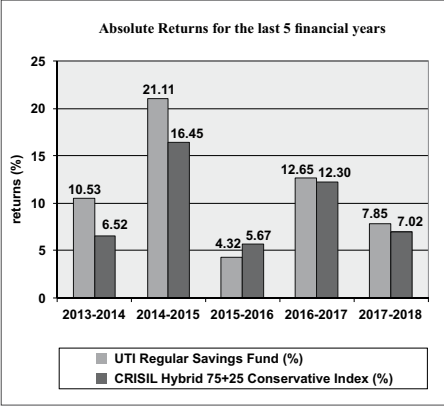
Top 10 holdings by issuers and sectors (March 31, 2018)

UTI-Multi Asset Fund - Top 10 holdings in Equity (Issuer wise)		
Serial No	Issuer Name	% of NAV
1	UTI MF- Gold Exchange Traded Fund	6.66
2	Infosys Ltd.	3.95
3	HDFC Bank Ltd,	3.57
4	Larsen & Toubro Ltd.	3.50
5	ICICI Bank Ltd	2.75
6	Mahindra & Mahindra Ltd.	2.68
7	ITC Ltd.	2.30
8	Maruti Suzuki India Ltd.	2.19
9	Sun Pharmaceuticals Industries Ltd.	2.15
10	NTPC Ltd.	1.97
Total		31.72

UTI-Multi Asset Fund - Top 10 holdings in Debt (Issuer wise)		
Serial No	Issuer Name	% of NAV
1	Hero Fincorp Ltd.	2.73
2	Bank of Baroda	2.48
3	Yes Bank Ltd.	2.46
4	Aditya Birla Finance Ltd.	2.01
5	Govt. of India	2.00
6	Exim Bank	1.95
7	Union Bank of India	1.50
	Total	15.13
UTI-Multi Asset Fund - Top 10 holdings in Equity (Sector wise)		
Serial No	Sector	% of NAV
1	Financial Services	14.20
2	NCA/Reverse Repo/CBLO/Others	13.34
3	Energy	11.45
4	Information & Technology	10.61
5	Mutual Fund Units	6.66
6	Automobile	6.35
7	Pharma	5.45
8	Metals	5.41
9	Consumer Goods	4.26
10	Construction	3.50
	Total	81.23
UTI-Multi Asset Fund - Top 10 holdings in Debt (Sector wise)		
Serial No	Sector	% of NAV
1	Financial Services	13.13
2	Sovereign	2.00
	Total	15.13
Portfolio Turnover Ratio	Portfolio Turnover Ratio as on March 31,2018 : 2.30	
Sharpe Ratio	Period 01-04-2017 to 31-03-2018: -0.47	
Load structure	Entry Load (As % of NAV) Nil	Exit Load (As % of NAV) (A) Redemption / Switch out within 12 months from the date of allotment – (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 12 months from the date of allotment – NIL
Note:- Any redemption / switch out of units would be done on First in First Out (FIFO) basis.		
Actual recurring expenses of the Scheme	Period 01-04-2017 to 31-03-2018: 2.73%	
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)
	71,017	₹ 988.72 Crore
Facilities offered	1. Systematic Investment Plan (SIP) (a) Step up facility (b) Any Day SIP (c) Micro SIP 2. Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and Source Scheme) 3. Dividend Transfer Plan (DTP) 4. Systematic Withdrawal Plan (SWP) 5. Switch over 6. UTI-FAMILY (Father and Mother I Love You) Facility (for details information please refer to features common for all the schemes) Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP. Please refer to Statement of Additional Information (SAI) and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, SWP, DTP, STRIP and Switchover facilities.	

UTI Regular Savings Fund (Formerly Known as UTI-MIS Advantage Plan)

Category	Conservative Hybrid Fund			
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments			
Investment objective	<p>The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			
Asset allocation pattern of the Scheme	Instruments	Indicative allocation (% of Total Assets)		Risk profile
		Minimum	Maximum	
	Debt and Money Market instruments (including securitized debt)*	75%	90%	Low to Medium
	Equity & equity related instruments	10%	25%	Medium to High
	Units issued by REITs & InvITs	0%	10%	Medium to High
<p># The fund may invest upto 50% of its debt portfolio in securitised debt.</p> <p>The Fund may use derivative instruments like Stock/Index Futures, Interest Rate Swaps, Interest Rate futures and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. Total investments in equity, debt, money market instruments, units of mutual fund scheme, derivatives and hybrid instruments shall not exceed 100% of the net assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in securities lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits.</p> <p>Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines.</p> <p>The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure.</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>Investment in Money Market Instruments:</p> <p>Investment in money market instruments including CBLO, Commercial Papers, Certificate of Deposits, BRDS, Treasury Bills, Repo, cash etc. will be made to meet the liquidity needs of the scheme and manage desired duration.</p>				
Investment strategy	<p>1) Investment Strategy:</p> <p>Debt Portion: The Scheme manages duration dynamically by investing across maturities of corporate bonds, G-Secs and includes money market instruments. The fund manager has the flexibility to invest in short end or long end of the curve based on investment environment and market outlook.</p> <p>Equity Portion: The Scheme proposes to invest into equity and equity related instruments across market capitalizations based on, but not limited to evaluation of the fundamentals of the company, management, valuation and other macro-economic considerations.</p> <p>2) Portfolio Turnover Policy</p> <p>Debt Portion: The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.</p> <p>Equity Portion: The Scheme being an open-ended Scheme, the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund, the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. The fund may also engage in arbitrage transaction which will generate a yield but will also result in an increase in turnover. Hence it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>			
Comparison with existing Schemes	An open ended hybrid scheme investing predominantly in debt instruments.			
Risk profile of the scheme	Mutual Fund investments are subject to market risks. Please read the SID carefully for details on risk factors before investment.			

Plans and Options	<p>The scheme offers following plans Regular Plan Direct Plan Both the plans offers following plans namely the: (a) Growth Plan (b) Flexi Dividend Plan** (c) Monthly Dividend Plan** (d) Monthly Payment Plan ** with both payout & reinvestment facilities Default Plan – Growth Plan</p>																																																																														
Minimum Application Amount	<p>Monthly Dividend Plan & Monthly Payment Plan – ₹ 25,000/- Flexi Dividend Plan & Growth Plan – ₹ 5,000/- and in multiples of ₹ 1/- thereafter under all the plans. Subsequent minimum investment in the same folio is ₹ 1,000/- and in multiples of ₹ 1/-. Minimum account balance ₹ 1,000/- under all the Plans. Minimum redemption amount ₹ 1,000/- or equivalent units.</p>																																																																														
Benchmark Index	CRISIL Hybrid 75+25 Conservative Index																																																																														
Name of the Fund Manager	Mr. Amandeep Chopra (Debt Portfolio) (Managing the Scheme since July 2004) & Mr. Ajay Tyagi (Equity Portfolio) (Managing the Scheme since December 2014)																																																																														
Performance of the Scheme as on March 31, 2018	<table border="1" data-bbox="395 694 1018 977"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL Hybrid 75+25 Conservative Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>7.85</td> <td>7.02</td> </tr> <tr> <td>Last 3 years</td> <td>8.21</td> <td>8.59</td> </tr> <tr> <td>Last 5 years</td> <td>11.14</td> <td>10.55</td> </tr> <tr> <td>Since Inception</td> <td>10.02</td> <td>9.18</td> </tr> </tbody> </table> <p>* Computed on compounded annualized basis using NAV of Growth Option. Past performance may or may not be sustained in future</p> 	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Hybrid 75+25 Conservative Index (%)	Last 1 year	7.85	7.02	Last 3 years	8.21	8.59	Last 5 years	11.14	10.55	Since Inception	10.02	9.18																																																															
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UTI- Regular Savings Fund - Top 10 holdings in Equity (Sector wise)		
Serial No	Sector	% of NAV
1	Financial Services	8.25
2	Consumer Goods	3.72
3	Information & Technology	3.13
4	Pharma	2.73
5	Automobile	2.45
6	Industrial Manufacturing	1.46
7	Textiles	0.64
8	Cement & Cement Products	0.53
9	Healthcare Services	0.37
10	Metals	0.36
Total		23.64

UTI-Regular Savings Fund - Top 10 holdings in Debt (Sector wise)		
Serial No	Sector	% of NAV
1	Financial Services	27.61
2	Sovereign	23.58
3	Mutual Fund Units	8.04
4	Telecom	4.13
5	NCA/Reverse Repo/CBLO/Others	3.50
6	Energy	2.41
7	Services	2.12
8	Textiles	1.68
9	Construction	1.25
10	Consumer Goods	1.24
Total		75.56

Portfolio Turnover Ratio	Portfolio Turnover Ratio: 0.94	
Sharpe Ratio	Period 01-04-2017 to 31-03-2018: -0.52	
Load structure	Entry load (As % of NAV)	Exit Load (As % of NAV)
	Nil	Nil
Actual recurring expenses of the Scheme	Actual expenses for the period 01.04.17 to 31.03.18 : 1.70%	
Number of Folios and AUM as on March 31, 2018	Number of Folios	Assets Under Management (AUM) (quarterly average AUM as on 31/03/2018)
	36,879	₹ 1187.28 Crore
Facilities offered	<ol style="list-style-type: none"> Systematic Investment Plan (SIP) <ol style="list-style-type: none"> Step up facility Any Day SIP Systematic Withdrawal Plan (SWP) Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) Dividend Transfer Plan (DTP) and Switch Facilities are available. UTI FAMILY (Father and Mother I Love You) Facility is available to both new and existing investors under the Growth option of the Scheme and for both Regular and Direct Plans for further details please refer to SID. For details regarding UTI-Family Facility, refer to the section on "Features common to all Scheme" 	

Features Common to all Schemes

Risk Mitigation Strategies	Type of Risk	Risk Mitigation Strategies
	Non-adherence to the various Asset allocation limits, as per the Regulations / SID	System control. Continuous review and management of schemes' portfolio. Internal norms/ process on equity investments & monthly review thereof.
	Market Risk	Controlling stock level/sector level exposure norms. Periodic review of strategy and performance of the schemes as compared to benchmarks / peer group. Periodic detailed risk analysis. Independent Internal Research.
	Liquidity Risk	Investments will be made in debt, money market instruments and equity and equity related instruments having adequate liquidity in the secondary market. Periodic Review of exposure to Illiquid Securities.
	Credit Risk	Well laid out norms for investing in debt instruments. Securities rated below prescribed grade are generally backed by adequate collaterals. Review of Credit ratings and Companies' Financials as per the laid down process. Review of credit profile of portfolio, industry developments in the credit ratings movements and investment decisions. Periodic review of sector-wise debt exposure & stipulation of restraints, wherever required.

Direct Plan[^]

Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor.

All categories of Investors (whether existing or new Unitholders) as permitted under the SID of the Fund/Scheme are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various modes offered by the Fund/Scheme (except all Platform(s) where investor's applications for subscription of units are routed through Distributors).

The Direct Plan will be a separate plan under the Fund/Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc and will have a separate NAV. No commission for distribution of units will be paid / charged under Direct Plan.

How to apply: Investors subscribing under Direct Plan of the scheme will have to indicate "Direct Plan" against the Scheme name in the application form, as for example, "UTI-Balanced Fund - Direct Plan".

Treatment of applications under "Direct" / "Regular"* Plans:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned in the application form under scenarios 7 or 8 above, the application shall be processed under 'Regular Plan'. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the transaction shall be reprocessed under 'Direct Plan' from the date of application without any exit load.

Scheme characteristics of Direct Plan: Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the Regular Plan and the Direct Plan except that:

- Switch of investments from Regular Plan through a distributor with ARN Code (whether the investments were made before or after January 1, 2013) to Direct Plan shall be subject to applicable exit load, if any. The holding period for applicability of load will be considered from the date of such switch to Direct Plan.
- However, no exit load shall be levied for switch of investments from Regular Plan made directly without an ARN Code (whether the investments were made before or after January 1, 2013) to Direct Plan of the scheme (subject to statutory taxes and levies, if any). The holding period for applicability of load will be considered from the date of initial investment in the Regular Plan.
- No exit load shall be levied in case of switches from Direct Plan to Regular Plan.
- Portfolio of the Scheme under the Regular Plan and Direct Plan will be common.
- Eligible investors/modes for applying: All categories of investors (whether existing or new unitholders) as permitted under the SID of the eligible schemes are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except all Platform(s) where investors' applications for subscription of units are routed through Distributors}.
- Investments through systematic routes: In case of Systematic Investment Plan (SIP)/ Systematic Transfer Investment Plan (STRIP)/ Dividend Transfer Plans (DTP), registered prior to January 1, 2013 without any distributor code under the Regular Plan of all Schemes, installments falling on or after the January 1, 2013 will automatically be processed under the Direct Plan.

Existing Investments prior to 1st January 2013

Dividend will continue to be reinvested in the Regular Plan only in respect of Investments made without Distributor code where the Investor has opted for the Dividend Reinvestment facility.

Minimum Investment amount under the Direct Plan:

In case of already existing investments under the Regular Plan, if the investor wants to further invest in the Direct Plan he/she will be required to invest the minimum investment amount of the scheme, as applicable for that Scheme/Plan/Option/facility etc

However, this minimum investment amount requirement is not applicable in case of switchover from Regular Plan to Direct Plan or vice versa under the same Scheme and same Option.

Applicable NAV	Purchase : For Purchases less than ₹ 2 lacs		
	Operation	Cut-off Timing	Applicable NAV
	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	Upto 3 p.m.	Closing NAV of the day of receipt of the application.
	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	After 3 p.m.	Closing NAV of the next business day.
	Valid applications received with outstation cheques / demand drafts (for the schemes/ investors as permitted in the Scheme Information Document) not payable at par at the place where the application is received.	Within Business Hours	Closing NAV of the day on which cheque/demand draft is credited to the Scheme / Plan.
	Purchase : For Purchases of ₹ 2 lacs and above		
	Operation	Cut-off Timing	Applicable NAV
	The funds are available for utilization before cut off and valid applications received with cheques / demand drafts.	Upto 3 p.m.	Closing NAV of the day on which the funds are available for utilization before cut off time shall be applicable irrespective of the time of receipt of the application.
	The above mentioned rule will be applicable irrespective of the date of debit to investor's account. ₹ 2 lacs shall be considered after considering multiple applications received from the investor under all the schemes/plans on the day and also under all modes of investment i.e. additional purchase, Systematic Investment Plan (SIP)/ Micro SIP, Systematic Transfer Investment Plan (STRIP), Switch, etc. The investor will be identified through PAN registered with UTI MF.		
	Redemption :		
Operation	Cut-off Timing	Applicable NAV	
Valid applications received	Upto 3 p.m.	Closing NAV of the day of receipt of the application.	
Valid applications received	After 3 p.m.	Closing NAV of the next business day.	
Redemption requests: Where, under a scheme, units are held under both the Regular Plan and Direct Plan, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans.			
Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests and take an independent decision accordingly			
Dedicated Fund Manager for overseas investments	Mr. Sharwan Kumar Goyal (Managing the Scheme since March 2017)		
A website link to obtain scheme's latest monthly portfolio holding	A website link to obtain scheme's latest monthly portfolio holding https://www.utimf.com/forms-and-downloads/portfolio-disclosure (After following the above link, please expand "Portfolio Disclosure-Scheme wise" and select the desired scheme to view its portfolio)		
Expenses of the Scheme (except UTI- Nifty Index Fund)	(a) First ₹ 100 crores of the average daily net assets - 2.50% (b) Next ₹ 300 crores of the average daily net assets - 2.25% (c) Next ₹ 300 crores of the average daily net assets - 2.00% (d) Balance - 1.75%		
Expenses UTI - Nifty Index Fund	The total expenses of the schemes including the investment management and advisory fees shall not exceed one and half percent (1.50%) of the daily net assets.		
Expenses in addition to recurring expenses	In addition to the recurring expenses stated above, the following expenses including GST, as may be applicable, may also be charged to the Scheme:- (a) Expenses in respect of new inflows from beyond top 30 cities (as per SEBI Regulations/Circulars) subject to a maximum of 0.30% of the daily net assets for meeting distribution expenses incurred in bringing the inflows from such cities. (b) Expenses not exceeding 0.20% of the daily net assets towards investment management and advisory fees (including GST) and various other sub-heads of recurring expenses as mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Fund) Regulations respectively. (c) Brokerage and transaction costs not exceeding 0.12% of the value of trades in case of cash market transaction and 0.05% of the value of trades in the case of derivatives transactions. (d) The 'AMC fees,' (including applicable GST) charged to the scheme with no sub-limits, will be within the Total Expense Ratio (TER) as prescribed by SEBI Regulations. (e) Investor Education and Awareness UTI Mutual Fund (UTI MF) shall annually set apart atleast 2 bps on daily net assets within the maximum limit of TER for investor education and awareness initiatives. For further details, please refer to SID.		
Dividend Policy (except UTI-Pharma & Healthcare Fund)	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.		

Dividend Policy for UTI-Pharma & Healthcare Fund	<p>Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution</p> <p>The dividend distribution under the dividend option of the fund will be made annually subject to the fund having distributable dividend of not less than ₹ 1.00 per unit.</p> <p>If in any year the net dividend of any of the fund is not sufficient to make distribution at the above level, no distribution will be made for that year and the entire distributable amount of the fund will be carried forward and added to the next year's distributable amount of the fund.</p>
Threshold limit for dividend payout options	<p>(a) In case of Dividend Payout under a folio is less than or equal to ₹ 1,500/- and where complete bank account details are not available or facility of electronic credit is not available with Investor's Bank/Bank Branch, then such amount will be compulsorily reinvested wherever reinvestment option is available under the scheme and an Account Statement (SoA) will be sent to the Investors at their Registered Address.</p> <p>(b) For folios where dividend warrants are returned undelivered and/or the dividend warrant remains unencashed / unclaimed on 3 consecutive occasions, future dividend amount will be reinvested, wherein reinvestment option is available and an Account Statement (SoA) would be sent to the Investors at their Registered Address.</p>
Eligible Investors	<p>An application for issue of units may be made by any resident or non-resident Indian as well as non-individuals as indicated under:</p> <p>For all schemes except UTI-Long Term Equity Fund (Tax Saving) and UTI-Regular Savings Fund</p> <p>(a) a resident individual or a NRI or a person of Indian origin residing abroad, either singly or jointly with another or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court;</p> <p>(b) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Units can be held on 'Joint' or 'Anyone or Survivor' basis. However an application cannot be made by an adult and minor jointly;</p> <p>(c) an association of persons or body of individuals whether incorporated or not;</p> <p>(d) a Hindu Undivided Family - both resident and non-resident;</p> <p>(e) a body corporate including a company formed under the Companies Act, 1956 or established under State or Central Law for the time being in force;</p> <p>(f) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc.;</p> <p>(g) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing;</p> <p>(h) a society as defined under the scheme;</p> <p>(i) a Financial Institution;</p> <p>(j) an Army/Navy/ Air Force/Paramilitary Fund;</p> <p>(k) a partnership Firm;</p> <p>(l) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014,</p> <p>(m) Mutual Funds registered with SEBI;</p> <p>(n) Scientific and Industrial Research Organisations;</p> <p>(o) Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India (not eligible under UTI-Arbitrage Fund);</p> <p>(p) Other schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations;</p> <p>(q) Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations;</p> <p>(r) Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.</p> <p>For UTI-Long Term Equity Fund (Tax Saving)</p> <p>An application for issue of units may be made by any resident or non-resident Indian as well as non-individuals (not being Overseas Corporate Bodies (OCBs)) as indicated below:</p> <p>I. Following categories of investors are qualified for tax benefit under Section 80 C of Income Tax Act, 1961:</p> <p>(a) a resident adult individual either singly or with another individual on joint/anyone or survivor basis.</p> <p>(b) a parent, step-parent or other lawful guardian on behalf of a resident minor. Units can be held on 'Joint' or 'Anyone or Survivor' basis.</p> <p>(c) a Hindu Undivided Family (HUF)An application on behalf of a HUF shall be made only by the Karta either singly or jointly with another adult male member. Where there is no major male member, an application by a female member, as Manager will be accepted provided a declaration to that effect is attached to the application.</p> <p>(d) an Association of Persons (AOP) or a Body of Individuals (BOI) consisting, in either case, only of husband and wife governed by the system of community of property in force in the state of Goa and Union Territories of Dadra and Nagar Haveli and Daman and Diu.</p> <p>Please refer to Section 80C of the Income Tax Act for further details on lock in period of investment etc</p> <p>II. Following additional categories of investors are allowed to invest in the scheme, but these investors will not qualify for tax benefit under Section 80C of Income Tax Act, 1961. Such investment will be subject to lock-in-period of three years from the date of acceptance.</p> <p>(a) a NRI or person of Indian origin residing abroad either singly or jointly with another or upto two other individuals on joint/anyone or survivor basis.</p>

- (b) a parent, step-parent or other lawful guardian on behalf of a NRI minor. Units can be held on 'Joint' or 'Anyone or Survivor' basis.
- (c) a non-resident Hindu Undivided Family,
- (d) a body corporate including a company formed under the Companies Act, 1956 or established under State or Central Law for the time being in force,
- (e) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc,
- (f) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing,
- (g) a society,
- (h) a Financial Institution,
- (i) an Army / Navy / Air Force / Paramilitary Fund,
- (j) a partnership firm,
- (k) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014,
- (l) a Mutual Fund.

For UTI-Regular Savings Fund

(a) The following qualified persons (subject to, wherever relevant, purchase of units of mutual funds being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for subscription to the Units of the Scheme.

- (i) Resident Adult Individuals either singly or jointly (not exceeding three);
- (ii) Minors through parent / lawful guardian;
- (iii) Companies, Bodies Corporate, Public Sector Undertakings, Private Trusts, Association of Persons or Bodies of Individuals and Societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions);
- (iv) Partnership Firms;
- (v) Karta of Hindu Undivided Family (HUF);
- (vi) Banks and Financial Institutions;
- (vii) Religious and Charitable Trusts, Wakfs or Endowments and Registered Societies (including Registered Co-operative Societies) (subject to receipt of necessary approvals as required);
- (viii) Non-Resident Indians (NRIs)/ Persons of Indian Origin residing abroad (PIOs) on repatriation and non-repatriation basis;
- (ix) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014;
- (x) Army, Air Force, Navy and other para-military units and bodies created by such institutions;
- (xi) Scientific and Industrial Research Organisations;
- (xii) International Multilateral Agencies / Bodies Corporate incorporated outside India with the permission of the Government of India / Reserve Bank of India;
- (xiii) Mutual Funds registered with SEBI including other schemes of UTI Mutual Fund;
- (xiv) Other Associations, Institutions, Bodies, etc. who are permitted to invest in this Scheme as per their respective constitution;
- (xv) Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme;
- (xvi) Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.

(b) **Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.**

(c) **Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.**

The fund reserves the right to include/exclude, new/existing categories of investors to invest in the schemes from time to time, subject to SEBI Regulations, if any.

Investment by Individuals – Foreign Nationals

For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund,

1. Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999.
2. Foreign Nationals are required to comply (including taking necessary approvals) with all the laws, rules, regulations, guidelines and circulars, as may be issued/applicable from time to time, including but not limited to and pertaining to anti money laundering, know your customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder) including in all the applicable jurisdictions.

Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF.

Investments by Overseas Corporate Bodies (OCBs)

Pursuant to the Foreign Exchange Management [Withdrawal of General Permission to Overseas Corporate Bodies (OCBs)] Regulations, 2003, and the consequential amendments made in the Foreign Exchange Management (Transfer or issue of Security by a Person Resident outside India) Regulations, 2000, OCBs, **cannot** invest, inter alia, in Mutual Fund Schemes.

	<p>‘Overseas Corporate Body’ (OCB) As per Regulation 2(xi) of the Foreign Exchange Management (Deposit) Regulations, 2000, ‘Overseas Corporate Body’ means a company, partnership firm, society and other corporate body owned directly or indirectly to the extent of at least sixty per cent by Non-Resident Indians (hereinafter referred to as ‘NRIs’) and includes overseas trust in which not less than sixty percent beneficial interest is held by Non-resident Indians (hereinafter referred to as ‘Overseas Trust’) directly or indirectly but irrevocably.</p> <p>Investment by other Overseas Investors Neither the SID nor the units of Schemes have been registered in any jurisdiction including the United States of America</p> <p>No persons receiving a copy of such SID or any accompanying application form in such jurisdiction may treat the said SID or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements</p> <p>For further details as to who can invest, please refer to the SID of scheme.</p> <p>Holding Basis: In the event an account has more than one registered holder the first-named Unit holder shall receive the account statements, all notices and correspondence with respect to the account, as well as the proceeds of any Redemption requests or dividends or other distributions. In addition, such holder shall have the voting rights, as permitted, associated with such Units as per the applicable guidelines.</p> <p>Applicants can specify the ‘mode of holding’ in the prescribed application form as ‘Jointly’ or ‘Anyone or Survivor’. In the case of holding specified as ‘Jointly’, Redemption requests would have to be signed by all joint holders. However, in cases of holding specified as ‘Anyone or Survivor’, any one of the Unit holders will have the power / authority to make Redemption requests, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the Redemption will be paid to the first-named Unit holder.</p> <p>In case of death / insolvency of any one or more of the persons named in the Register of Unit holders as the joint holders of any Units, the AMC shall not be bound to recognise any person(s) other than the remaining holders. In all such cases, the proceeds of the Redemption will be paid to the first-named of such remaining Unit holders.</p> <p>UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.</p>
<p>Risk mitigation process against third party cheques</p>	<p>Restriction on Third Party Payments Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions.</p> <p>“Third Party Payments” means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made.</p> <p>For further details on documents to be submitted under the process to identify third party payments etc, please refer to SAI.</p>
<p>Details under Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standards (CRS)</p>	<p>FATCA Foreign Account Tax Compliance Act (FATCA) is a United States (US) Law aimed at prevention of tax evasion by US citizens and residents (“US Persons”) through use of offshore accounts.</p> <p>FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons.</p> <p>CRS On similar lines as FATCA the Organization of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a “Standard for Automatic Exchange of Financial Account Information in Tax Matters”, generally known as CRS in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad.</p> <p>Please refer to Instructions given in the FATCA/CRS Form & Scheme application form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular No. CIR/MIRSD/3/2015 dated 10th September 2015.</p>
<p>Canserve Facility</p>	<p>CanServe Facility available under UTI-Mastershare Unit Scheme UTI-Hybrid Equity Fund UTI-Arbitrage Fund</p> <p>“Canserve” is a term to denote the facility being offered to investor for contribution towards Medical/Social cause. It does not imply any scheme benefit/s.</p> <p>The contributions will go to St. Jude India Child Care Centres as donation towards medical / social cause. St. Jude India Child Care Centres provides cost-free housing, nutritional support, counseling, educational and recreational activities, therapy and yoga to the needy and under-privileged children who are being treated for cancer and their families, during the period of the child’s treatment.</p> <p>Contributions can be made either through “dividend payout option” where dividend upto 100% of the payout (amount of donation being not less than Rs 1000/-) or through “Growth option” where units of value not less than Rs 1000/- is redeemed at each half yearly payout and paid to the said centre.</p> <p>For further details regarding payout/redemptions to investor/St Jude India centre, date of payout/redemption, applicable NAV, tax exemption under of Section 80G of the Income Tax Act etc, for further details please refer to SID.</p>

<p>UTI-FAMILY Facility</p>	<p>UTI-FAMILY (Father and Mother I Love You) Facility available under: UTI-Hybrid Equity Fund UTI-Multi Asset Fund UTI-Regular Savings Fund</p> <p>UTI-FAMILY (Father and Mother I Love You) Facility is available to both new and existing investors under the Growth option of the Scheme and for both Regular and Direct Plans.</p> <p>(i) Existing Unitholders, who have investments under Growth Option, can apply for “UTI-FAMILY” Facility by filling the registration form.</p> <p>(ii) In case such existing unitholders, who have their investments under Dividend Payout/Dividend Reinvestment option of the Scheme, are desirous to opt for “UTI-FAMILY” facility, they will have to submit a duly filled Switch application form to UTI Mutual Fund or to R&T Agent, viz., M/S Karvy Computershare Pvt. Ltd. for switching their units from Dividend Payout/Dividend Reinvestment option to Growth option at the applicable NAVs of the respective Options. (Please refer Scheme Information Document of respective scheme/s for switch provisions).</p> <p>(iii) The said facility will work similar to Systematic Withdrawal Plan (SWP), where the 1st unitholder in case of Single / “Anyone or Survivor” mode of holding and all unitholders in case of Joint holding will apply for the facility and thereby will opt for monthly payment to either Father or Mother specifying the amount to be paid. The payment to the beneficiary would commence after the period of 7 days from the date of submission of valid form.</p> <p>(iv) The amount will be minimum ₹ 1,000/- and in multiples of ₹ 100/- thereof. Minimum number of monthly installments would be 12.</p> <p>(v) If no specific amount is mentioned by the unitholder for Growth option sharing, then the default specified amount will be ₹ 1,000/- per month</p> <p>(vi) The beneficiary parent has to be KYC [Know Your Client] compliant.</p> <p>(vii) The opted amount will be paid to the beneficiary by redeeming the corresponding units at the First In First Out (FIFO) basis and the unit holder’s holdings will be reduced to that extent on the first business day of each month, at the applicable NAV on that day, as the case may be, post deduction of applicable load charges, if any, and applicable Securities Transaction Tax (STT)</p> <p>(viii) UTI-FAMILY facility will continue till the outstanding units value in the folio is reduced to ‘Nil’ or number of instalments opted by the unit holder are over. In the event of insufficient balance in the folio i.e. the specified amount opted by the unitholder/s is not available, the corresponding units will not be redeemed and UTI-FAMILY facility will be closed</p> <p>(ix) Under “UTI-FAMILY” facility, the beneficiary is restricted to only one parent of the first unitholder i.e. Mother or Father. However, the unitholder/s under the same folio may choose to do SWP for self and SWP under “UTI-FAMILY” facility simultaneously.</p> <p>(x) Unitholders in case of joint holding has/have the option to discontinue the “UTI-FAMILY” facility anytime during his/her/their investment. The facility would stopped after a period of 7 days from the date of receipt of such request to UTI MF/R&T Agent</p> <p>For further details regarding supporting documents required for availing the facility and other features of the facility, please refer to KIM/Form.</p>
<p>Commercial Transactions (viz. Purchase / Redemption / Switches) through Designated E-mail / Fax</p>	<p>The facility of carrying out commercial transactions through Designated E-mail / Fax, in units of UTI Mutual Fund Schemes, is available for the following categories of Investors, subject to certain terms and conditions. UTI AMC declares its Designated E-mail / Fax server as one of the Officials Points of Acceptance.</p> <p>Following investors may transact through designated fax and email, who are KYC (Know Your Client) Compliant:</p> <p>(i) a body corporate including a company formed under the Companies Act, 1956/2013 or established under State or Central Law for the time being in force;</p> <p>(ii) a bank including a scheduled bank, a regional rural bank, a co-operative bank;</p> <p>(iii) an eligible trust;</p> <p>(iv) an eligible society;</p> <p>(v) any other institution;</p> <p>(vi) Army/Navy/Air Force/Paramilitary Fund and</p> <p>(vii) Any other category of investors, as may be decided by UTI AMC from time to time.</p> <p>Only Commercial transactions i.e. Purchase, Redemption and Switches shall be accepted through designated fax and email.</p> <p>For further details on terms and conditions and other particulars, please refer to SID.</p>
<p>Despatch of redemption requests</p>	<p>Within 10 business days of the receipt of the redemption request at the authorised centre of UTI Mutual Fund.</p>
<p>Restrictions on redemption of Units</p>	<p>In the event of receipt of inordinately large number of redemption requests or a restructuring of a Schemes’ portfolio, there may be delays in the redemption of units.</p> <p>Further to the above, the following points relating to restrictions on redemption of units may be noted:-</p> <p>1. Restrictions on redemption of units may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <p>(i) Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security</p> <p>(ii) Market failures, exchange closures etc</p> <p>(iii) Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</p>

	<p>2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees</p> <p>4. When restriction on redemption is imposed, the following procedure shall be applied:-</p> <p>(i) No redemption requests upto INR 2 lakh shall be subject to such restriction.</p> <p>(ii) Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.</p> <p>For further details in this regard, please refer to SAI.</p>		
Transferability of units	<p>Units of the scheme held in dematerialised form shall be freely transferable from one demat account to another demat account. For further details on terms and conditions governing the transferability of units, kindly refer to the SAI and SID.</p> <p>Units covered by Unit certificates</p> <p>Units covered by unit certificates issued under certain schemes viz UTI Hybrid Equity Fund, UTI Equity Fund, UTI MNC Fund and UTI Mastershare Unit Scheme are transferable / pledgeable /assignable subject to certain terms and conditions. For details refer to SID & SAI.</p>		
Switching of Units of UTI Mutual Fund (UTI MF) Schemes on BSE Star MF Platform	In addition to the facility of Purchase and Redemption available on the BSE Star MF of Bombay Stock Exchange, the facility of Switching units is available. The request for switch can be given in number of units. For further details refer to SAI.		
Exit load on death of an unitholder	In the case of the death of a unitholder, no exit load (if applicable) will be charged for redemption of units by the claimant under certain circumstances and subject to fulfilling of prescribed procedural requirements. For further details regarding settlement of death claim refer to SAI.		
Tax Treatment for the Investors (Unitholders)	Investor is advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.		
For Investor Grievance please contact	<table border="0"> <tr> <td style="vertical-align: top;"> <p>Name and Address of Registrar</p> <p>M/s. Karvy Computershare Pvt. Ltd, Narayani Mansion, H. No. 1-90-2/10/E, Vittalrao Nagar, Madhapur, Hyderabad -500 081 Tel.: 040-23312454 Fax: 040-23115503 Email: uti@karvy.com</p> </td> <td style="vertical-align: top;"> <p>All investors could refer their grievances giving full particulars of investment at the following address:</p> <p>Ms. Nanda Malai Associate Vice President – Department of Operations UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051.</p> <p>Tel: 022-6678 6666, Fax: 022-26523031</p> <p>Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in</p> </td> </tr> </table>	<p>Name and Address of Registrar</p> <p>M/s. Karvy Computershare Pvt. Ltd, Narayani Mansion, H. No. 1-90-2/10/E, Vittalrao Nagar, Madhapur, Hyderabad -500 081 Tel.: 040-23312454 Fax: 040-23115503 Email: uti@karvy.com</p>	<p>All investors could refer their grievances giving full particulars of investment at the following address:</p> <p>Ms. Nanda Malai Associate Vice President – Department of Operations UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051.</p> <p>Tel: 022-6678 6666, Fax: 022-26523031</p> <p>Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in</p>
<p>Name and Address of Registrar</p> <p>M/s. Karvy Computershare Pvt. Ltd, Narayani Mansion, H. No. 1-90-2/10/E, Vittalrao Nagar, Madhapur, Hyderabad -500 081 Tel.: 040-23312454 Fax: 040-23115503 Email: uti@karvy.com</p>	<p>All investors could refer their grievances giving full particulars of investment at the following address:</p> <p>Ms. Nanda Malai Associate Vice President – Department of Operations UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051.</p> <p>Tel: 022-6678 6666, Fax: 022-26523031</p> <p>Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in</p>		
Name of Trustee company	UTI Trustee Company Private Limited		
Daily Net Asset Value (NAV) Publication	The NAVs will be declared by 9 p.m. on all business days and will be published in atleast two daily newspapers having nationwide circulation and will also be available on the website of UTI Mutual Fund, www.utimf.com by 9 p.m. on every business day and website of AMFI namely www.amfiindia.com . You can also call us at 1800 22 1230 (toll free number) or (022) 2654 6200 (non toll free number).		
Unit Holder Information	Accounts statement at intervals mentioned in SID/SAI of specific schemes and abridged annual report shall be provided to investors by post / any other mode. Half-yearly scheme portfolio disclosure will be mailed to unit holders or published in the newspapers as permitted under SEBI (Mutual Funds) Regulations, 1996.		

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Haar, ek behtar zindagi ka.

CORPORATE OFFICE

UTI Tower, 'Gn' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051. Tel.: 022-66786666

OFFICIAL POINTS OF ACCEPTANCE

UTI FINANCIAL CENTRES

WEST ZONE

GUJARAT REGION

Ahmedabad: 2nd Floor, IFCI Bhavan, Behind Tanishq Show Room, Nr. Lal Bungalow Bus Stand, C G Road, Ahmedabad – 380 006. Gujarat, Tel.: (079) 26462180, 26462905, **Anand:** 12-A, First Floor, Chitrangna Complex, Anand – V. V. Nagar Road, Anand – 388 001, Gujarat, Tel.: (02692) 245943 / 944, **Bharuch:** 103-105, Aditya Complex, 1st Floor, Near Kashak Circle, Bharuch – 392 001, Gujarat, Tel.:(02642) 227331, **Bhavnagar:** Shree Complex, 6-7 Ground Floor, Opp. Gandhi Smruti, Crescent Circle, Crescent, Bhavnagar – 364 001, Tel.:(0278)-2519961/2513231, **Bhuj:** First Floor 13 & 14, Jubilee Circle, Opposite All India Radio, Banker's Colony, Bhuj – 370 001, Gujarat, Tel: (02832) 220030, **Gandhinagar:** Shop No.1 & 2, Shree Vallabh Chambers, Nr. Trupti Parlour, Plot 382, Sector 16, Gandhinagar – 382 016, Gujarat Tel : (079) 23240461, 23240786, **Jamnagar:** 102, Madhav Square, Lal Bungalow Road, Jamnagar, Gujarat – 361 001.Tel.: (0288) 2662767/68 **Navsari:** 1/4 Chinmay Arcade, Sattapir, Sayaji Road, Navsari – 396 445, Gujarat, Tel: (02637)-233087, **Rajkot:** Race Course Plaza, Shop No.5,6,7, Ground Floor, Near Income Tax, Rajkot-360 001, Tel:(0281)2433525/244 0701, **Surat:** B-107/108, Tirupati Plaza, Near Collector Office, Athwa Gate, Surat-395 001, Tel: (0261) 2474550, **Vadodara:** G-6 & G-7, "Landmark" Bldg., Transpeck Centre, Race Course Road, Vadodara-390 007, Tel:(0265) 2336962, **Vapi:** GF 1 & GF 2, Shoppers Stop, Near Jay Tower-1, Imran Nagar, Silvassa Road, Vapi – 396 195, Gujarat, Tel: (0260) 2421315.

MUMBAI REGION

Bandra Kurla Complex: UTI Tower, 'Gn' Block, Ground Floor, Bandra-Kurla Complex, Bandra (E), Mumbai-400051, Tel: (022) 66786354/6101, **Borivali :** Purva Plaza, Ground Floor, Junction of S V Road & Shimpoli, Soni Wadi Corner, Borivali (West), Mumbai – 400 092. Tel.: (022) 2898 0521/ 5081, **Ghatkopar :** Shop No.1-4, Ground Floor, Sai Plaza, Junction of Jawahar Road and R. B. Mehta Road, Near Ghatkopar Rly Station, Ghatkopar (East), Mumbai - 400 077, Tel: (022) 25012256/25010812/715/833, **Goregaon:** 101, 1st Floor, Accord Commercial Complex, Opposite Bus Depot, Station Road, Goregaon (East), Mumbai – 400 063. Tel.: (022) - 26850849, 26850850, **JVPD:** Unit No.2, Block 'B', Opp. JVPD Shopping Centre, Gul Mohar Cross Road No.9, Andheri (W), Mumbai-400049, Tel:(022) 26201995/26239841, **Kalyan:** Ground Floor, Jasraj Commercial Complex, Chitroda Nagar, Valli Peer, Station Road, Kalyan (West) - 421 301, Tel: (0251) 2316063/7191, **Lotus Court :** Lotus Court Building, 196, Jamshedji Tata Road, Backbay Reclamation, Mumbai-400020, Tel: (022) 22821357, **Marol:** Plot No.12, Road No.9 Behind Hotel Tunga Paradise MIDC Marol, Andheri (East), Mumbai – 400 093, Maharashtra, Tel.: (022) 2836 5138, **Powai :** A-1, Ground Floor, Delphi Orchard Avenue, Hiranandani Business Park, Hiranandani Gardens, Powai, Mumbai-400 076, Tel: (022) 67536797/98, **Thane:** 101/102, Ishkrupa, Ram Maruti Road, Opp. New English School, Naupada, Thane West – 400 602, Maharashtra, Tel.: (022) 2533 2409 / 2533 2415, **Vashi:** Shop no. 4, 5 & 6, Plot no. 9, Ganesh Tower, Sector 1, Vashi, Navi Mumbai – 400 703, Tel.: (022) 27820171/74/77.

NAGPUR REGION

Amravati: C-1, VIMACO Tower, S.T. Stand Road, Amravati – 444 602, Maharashtra, Tel.: (0721) 2553126/7/8, **Bhilai:** 38 Commercial Complex, Nehru Nagar (East), Bhilai – 490 020, Distt. Durg, Chhattisgarh, Tel.: (0788) 2293222, 2292777, **Bhopal:** 2nd Floor, V. V. Plaza, 6 Zone II, M. P. Nagar, Bhopal-462 011, Tel: (0755) 2558308, **Gwalior:** 45/A, Alaknanda Towers, City Centre, Gwalior-474011, Tel: (0751) 2234072, **Indore:** UG 3 & 4, Starlit Tower, YN Road, Indore-452 001, Tel:(0731) 2533869/4958, **Jabalpur:** 74-75, 1st Floor, Above HDFC Bank, Gol Bazar, Jabalpur – 482 002, Madhya Pradesh, Tel: (0761) 2480004/5, **Nagpur:** 1st Floor, Shraddha House, S. V. Patel Marg, Kings Way, Nagpur-440 001, Tel: (0712) 2536893, **Raipur:** Vanijya Bhavan, Sai Nagar, Jail Road, Raipur-492 009, Tel: (0771) 2881410/12, **Ratlam:** R.S.Paradise, 101, 1st Floor, Above Trimurti Sweets, Do Batti Square, Ratlam – 457 001, Madhya Pradesh, Tel.: (07412) 222771/72.

REST OF MAHARASHTRA AND GOA

Aurangabad: "Yashodhan", Near Baba Petrol Pump, 10, Bhagya Nagar, Aurangabad – 431 001, Maharashtra, Tel.: (0240) 2345219 / 29, **Chinchwad :** City Pride, 1st Floor, Plot No.92/C, D III Block, MIDC, Mumbai-Pune Highway, Kalbhorr Nagar, Chinchwad, Pune-411 019, Tel: (020) 65337240, **Jalgaon:** First Floor, Plot No-68, Zilha Peth, Behind Old Court, Near Gujrat Sweet Mart, Jalgaon (Maharashtra), Pin - 425 001, Tel.: (257) 2240480/2240486, **Kolhapur:** 11 & 12, Ground Floor, Ayodhya Towers, C S No 511, KH-1/2, 'E' Ward, Dabholkar Corner, Station Road, Kolhapur-416 001, Tel.: (0231) 2666603/2657315,

Margao: Shop No. G-6 & G-7, Jeevottam Sundara, 81, Primitive Hospicio Road, Behind Cine Metropole, Margao, Goa-403 601, Tel.: (0832) 2711133, **Nasik:** Apurva Avenue, Ground Floor, Near Kusumagraj Pratishthan, Tilak Wadi, Nasik-422002, Tel: (0253) 2570251/252, **Panaji:** E.D.C. House, Mezzanine Floor, Dr. A.B. Road, Panaji, Goa-403 001, Tel: (0832) 2222472, **Pune:** Ground Floor, Shubhadra Bhavan, Apte Road, Opposite Ramee Grand Hotel, Pune – 411 004. Maharashtra, Tel.: (020) 25521052 / 53 / 54 / 55 / 63, **Solapur:** 157/2 C, Railway Lines, Rajabhau Patwardhan Chowk, Solapur – 413 003, Maharashtra, Tel.: (0217) 223 11767.

NORTH ZONE

CHANDIGARH REGION

Ambala: 5686-5687, Nicholson Road, Ambala Cantt, Haryana, Pin-133 001, Tel.: (0171) 2631780, **Amritsar:** 69, Court Road, Amritsar-143001, Tel: (0183) 2564388, **Bhatinda:** 2047, II Floor, Crown Plaza Complex, Mall Road, Bhatinda – 151 001, Punjab, Tel: (0164) 223 6500, **Chandigarh:** Jeevan Prakash (LIC Bldg.), Sector 17-B, Chandigarh-160 017, Tel: (0172) 2703683, **Jalandhar:** “Ajit Complex”, First Floor, 130 Ranjit Nagar, G. T. Road, Jalandhar-144 001, Tel: (0181) 22324756, **Jammu:** Gupta’s Tower, CB-13, 2nd Floor, Rail Head Complex, Jammu – 180 004, Jammu & Kashmir, Tel.: (0191) 2470627, **Ludhiana:** Ground Floor, S CO 28, Feroze Gandhi Market, Ludhiana-141 001, Tel: (0161) 2441264, **Panipat:** Office no.7, 2nd Floor, N K Tower, Opposite ABM AMRO Bank, G T Road, Panipat – 132 103, Haryana, Tel.: (0180) 263 1942, **Patiala:** SCO No. 43, Ground Floor, New Leela Bhawan, Patiala, Punjab-147 001, Tel: (0175) 2300341, **Shimla:** Bell Villa, 5th Floor, Below Scandal Point, The Mall, Shimla, Himachal Pradesh - 171 001, Tel.: (0177) 2657 803.

DELHI REGION

Dehradun: 56, Rajpur Road, Hotel Classic International, Dehradun-248 001, Tel: (0135) 2743203, **Faridabad:** Shop No.6, First Floor, Above AXIS Bank, Crown Complex, 1 & 2 Chowk, NIT, Faridabad-121 001, Tel: (0129) 2424771, **Ghaziabad:** C-53 C, Main Road, RDC, Opp. Petrol Pump, Ghaziabad - 201001, Uttar Pradesh, Tel: (0120) 2820920/23, **Gurgaon:** SCO 28, 1st floor, Sector 14, Gurgaon-122 001, Haryana, Tel: (0124) 4245200, **Haridwar:** First Floor, Ashirwad Complex, Near Ahuja Petrol Pump, Opp Khanna Nagar, Haridwar – 249407, Tel.: (01334) 312828, **Janak Puri:** Bldg. No.4, First Floor, B-1, Community Centre, B-Block, Janak Puri, New Delhi – 110 058, Tel.: (011) 25523246/47/48, **Laxmi Nagar:** Flat No. 104-106, 1st Floor, Laxmi Deep Building, Laxmi Nagar District Centre, Laxmi Nagar, New Delhi – 110092, Tel. (011) 2252 9398 / 9374, **Meerut:** 10/8 Ground Floor, Niranjana Vatika, Begum Bridge Road, Near Bachcha Park, Meerut - 250 001, Uttar Pradesh, Tel.: (0121) 648031/2, **Moradabad:** Shri Vallabh Complex, Near Cross Road Mall, Civil Lines, Moradabad – 244 001, Uttar Pradesh, Tel.: (0591) 2411220, **Nehru Place:** G-7, Hemkunt Tower (Modi Tower), 98, Nehru Place (Near Paras Cinema), New Delhi-110 019, Tel: (011) 28898128, **New Delhi:** 101, Kailash Building, 26 Kasturba Gandhi Marg, New Delhi – 110 001, Delhi NCT, Tel.: (011) 6617 8961/62/66/67, **Noida:** J-26, Ground Floor, Near Centre Stage Mall, Sector 18, Noida –201 301, Tel: (0120) 2512311 to 314, **Pitam Pura:** G-5-10 Aggarwal Cyber Plaza, Netaji Subhash Place, Pitam Pura, Delhi – 110 034, Tel: (011) 27351001.

RAJASTHAN REGION

Ajmer: Uday Jyoti Complex, First Floor, India Motor Circle, Kutchery Road, Ajmer-305 001, Tel: (0145) 2423948, **Alwar:** Plot No.1, Jai Complex (1st Floor), Above AXIS Bank, Road No.2, Alwar – 301 001, Rajasthan, Tel.:(0144) 2700303/4, **Bhilwara:** B-6 Ground Floor, S K Plaza, Pur Road, Bhilwara – 311 001, Rajasthan, Tel.: (01482) 242220/21, **Bikaner:** Gupta Complex, 1st Floor, Opposite Chhapan Bhog, Rani Bazar, Bikaner – 334 001, Rajasthan, Tel: (0151) 2524755, **Jaipur:** Vasanti, 1st Floor, Plot No. 61-A, Dhuleshwar Garden, Sardar Patel Marg, ‘C’ Scheme, Jaipur-302 001, Tel: (0141)-4004941/43 to 46, **Jodhpur:** 51 Kalpataru Shopping Centre, Shastri Nagar, Near Ashapura Mall, Jodhpur - 342 005, Tel.: (0291)-5135100, **Kota:** Sunder Arcade, Plot No.1, Aerodrome Circle, Kota-324007, Tel: (0744)-2502242/07, **Sikar:** 9-10, 1st Floor, Bhasker Height, Ward No.28, Silver Jubilee Road, Shramdaan Marg, Nr. S K Hospital, Sikar, Rajasthan – 332 001, Tel: (01572) 271044, 271043, **Sriganganagar:** Shop No.4 Ground Floor, Plot No.49, National Highway No.15, Opp. Bhihani Petrol Pump, Sriganganagar – 335 001, Rajasthan, Tel: (0154) 2481602, **Udaipur:** Ground Floor, RTDC Bldg., Hotel Kajri, Shastri Circle, Udaipur-313001, Tel: (0294)- 2423065/66/67.

UTTAR PRADESH REGION

Agra: FCI Building, Ground Floor, 60/4, Sanjay Place, Agra-282 002, Tel: (0562) 2857789, 2858047, **Aligarh:** 3/339-A Ram Ghat Road, Opp. Atrauli Bus Stand, Aligarh, Uttar Pradesh-202 001, Tel : (0571) 2741511, **Allahabad:** 4, Sardar Patel Marg, 1st Floor, Civil Lines, Allahabad-211 001, Tel: (0532) 2561028, **Bareilly:** 116-117 Deen Dayal Puram, Bareilly, Uttar Pradesh-243 005, Tel.: (0581) 2303014, **Gorakhpur:** Cross Road The Mall, Shop No. 16 - 20, 1st Floor, Bank Road, A. D. Chowk, Gorakhpur - 273 001, Uttar Pradesh, Tel.: (0551) 220 4995 / 4996, **Kanpur:** 16/77, Civil Lines, Kanpur-208 001, Tel: (0512) 2304278, **Lucknow:** Aryan Business Park, 2nd floor, 19/32 Park Road (old 90 M G Road), Lucknow-226 001, Tel: (0522) 2238491/2238598, **Varanasi:** 1st Floor, D-58/2A-1, Bhawani Market, Rathyatra, Varanasi-221 010, Tel: (0542) 2226881.

EAST ZONE

BIHAR REGION

Bhagalpur: 1st floor, Kavita Apartment, Opposite Head Post Office, Mahatma Gandhi Road, Bhagalpur-812 001, Bihar, Tel.: (0641) 230040/41, **Darbhanga:** VIP Road, Allalpatti, Opposite Mahamaya Nursing Home, P.O. Darbhanga Medical College, Laherisara, Dist – Darbhanga, Bihar – 846 003, Tel.: (06272) 250 033, **Gaya:** 1st Floor, Zion Complex, Opp. Fire Brigade, Swarajpuri Road, Gaya-823 001, Bihar, Tel: (0631) 2221623, **Muzaffarpur:** Ground Floor, LIC 'Jeevan Prakash' Bldg., Uma Shankar Pandit Marg, Opposite Devasthan (Devi Mandir) Club Road, Muzaffarpur (Bihar), Pin – 842 002, Tel.: (0621) 2265091, **Patna:** 3rd Floor, Harshwardhan Arcade, Beside Lok Nayak Jai Prakash Bhawan, (Near Dak Bunglow Crossing), Fraser Road, Patna – 800 001, Bihar, Tel: (0612) 2200047.

NORTH EAST REGION

Agartala: Suriya Chowmohani, Hari Ganga Basak Road, Agartala - 799 001, Tripura, Tel.: (0381) 2387812, **Guwahati:** 1st Floor, Hindustan Bldg., M.L. Nehru Marg, Panbazar, Guwahati-781 001, Tel: (0361) 254 5870, **Shillong:** Saket Bhawan, Above Mohini Store, Police Bazar, Shillong-793 001, Meghalaya, Tel.: (0364) 250 0910, **Silchar:** First Floor, N. N. Dutta Road, Shillong Patty, Silchar, Assam - 788 001, Tel.: (03842) 230082/230091, **Tinsukia:** Ward No.6, Chirwapatty Road, Tinsukia – 786 125, Assam, Tel.: (0374) 234 0266/234 1026.

ORISSA & JHARKHAND REGION

Bokaro: Plot C-1, 20-C (Ground Floor), City Centre, Sector – 4, Bokaro Steel City, Bokaro – 827 004, Jharkhand, Tel.: (06542) 323865, 233348, **Dhanbad:** 111 & 112, Shriram Mall, Shastri Nagar, Bank More, Dhanbad-826 001, Tel.: (0326) 6451 971/2304676, **Jamshedpur:** 1-A, Ram Mandir Area, Gr. & 2nd Floor, Bistupur, Jamshedpur-831 001, Tel: (0657) 2756074, **Ranchi :** Shop No. 8 & 9, SPG Mart, Commercial Complex, Old H B Road, Bahu Bazar, Ranchi-834 001, Tel: (0651) 2900 206/07, **Balasore:** Plot No.570, 1st Floor, Station Bazar, Near Durga Mandap, Balasore – 756 001, Orissa, Tel.: (06782) 241894/241947, **Berhampur:** 4th East Side Lane, Dharma Nagar, Gandhi Nagar, Berhampur - 760 001, Orissa, Tel.: (0680) 2225094/95, **Bhubaneshwar:** 1st & 2nd Floor, OCHC Bldg., 24, Janpath, Kharvela Nagar, Nr. Ram Mandir, Bhubaneshwar-751 001, Tel: (0674) 2410995, **Cuttack:** Ground Floor, Plot No.99, Vivekananda Lane, Badambadi Kathjodi Main Road, Badambadi, Cuttack, Odisha – 753 012, Tel: (0671) 231 5350/5351/5352, **Rourkela:** Shree Vyas Complex, Ground Floor, Panposh Road, Near Shalimar Hotel, Rourkela – 769 004, Orissa, Tel.: (0661) 2401116/2401117, **Sambalpur:** 1st Floor, R N Complex, Opp. Budharaja High School, Beside LIC Building, Budharaja, Sambalpur, Odisha – 768 004. Tel.: (0663) 2541213/14

WEST BENGAL REGION

Baharampur: 1/5 K K Banerjee Road, 1st Floor, Gorabazar, Baharampur – 742 101, West Bengal, Tel.: (03482) 277163, **Barasat:** 57 Jessore Road, 1st Floor, Sethpukur, Barasat, North 24 Paraganas, Pin-700 124, West Bengal, Tel.: (033) 25844583, **Bardhaman:** Sree Gopal Bhavan, 37 A, G.T.Road, 2nd Floor, Parbirhata, Bardhaman – 713 101, West Bengal, Tel.: (0342) 2647238, **Durgapur:** 3rd Administrative Bldg., 2nd Floor, Asansol Durgapur Dev. Authority, City Centre, Durgapur-713216, Tel: (0343) 2546831, **Kalyani:** B-12/1 Central Park, Kalyani -741 235, District: Nadia, West Bengal, Tel.: (033) 25025135/6, **Kharagpur:** M/s. Atwal Real Estate Pvt. Ltd., 1st Floor, M S Tower, O.T. Road, Opp. College INDA, Kharagpur, Paschim Midnapore-721 305, Tel: (0322) 228518, 29, **Kolkata :** Netaji Subhash Chandra Road, Kolkata-700 001, Tel: (033) 22436571/22134832, **Malda:** 10/26 K J Sanyal Road, 1st Floor, Opp Gazole Taxi Stand, Malda – 732 101, West Bengal, Tel.: (03512) 223681/724/728, **Rash Behari :** Ground Floor, 99 Park View Appt., Rash Behari Avenue, Kolkata-700 029, Tel.: (033) 24639811, **Salt Lake City :** AD-55, Sector-1, Salt Lake City, Kolkata-700 064, Tel.: (033) 23371985, **Serampore:** 6A/2, Roy Ghat Lane, Hinterland Complex, Serampore, Dist. Hooghly – 712 201, West Bengal, Tel.: (033) 26529153/9154, **Siliguri:** Ground Floor, Jeevan Deep Bldg., Gurunanak Sarani, Sevoke Rd., Siliguri-734 401, Tel: (0353) 2535199.

SOUTH ZONE

ANDHRA PRADESH REGION

Guntur: Door No.12-25-170, Ground Floor, Kothapet Main Road, Guntur-522 001, Tel: (0863)-2333819, **Hyderabad :** Lala II Oasis Plaza, 1st floor, 4-1-898 Tilak Road, Abids, Hyderabad-500 001, Tel: (040) 24750281/24750381/382, **Kadapa:** No. 2/790, Sai Ram Towers, Nagarajpeta, Kadapa-516 001, Tel: (08562) 222121/131, **Nellore:** Plot no.16/1433, Sunshine Plaza, 1st Floor, Ramalingapuram Main Road, Nellore – 524 002, Andhra Pradesh, Tel: (0861) 2335818/19, **Punjabutta :** 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjabutta, Hyderabad-500 082, Tel: (040)-23417246, **Rajahmundry:** Door No.7-26-21, 1st Floor, Jupudi Plaza, Maturi Vari St., T. Nagar, Dist. – East Godavari, Rajahmundry – 533101, Andhra Pradesh, Tel.: (0883) 2008399/2432844, **Secunderabad :** 10-2-99/1, Ground Floor, Sterling Grand CVK, Road No. 3, West Marredpally, Secunderabad-500 026, Tel: (040) 27711524, **Tirupati:** D no. 20-1-201-C, Ground Floor, Korlagunta junction, Tirumala Bypass

Road, Tirupati-517 501, Andhra Pradesh, Tel.: (0877) 2100607/2221307, **Vijaywada:** 29-37-123, 1st Floor, Dr. Sridhar Complex, Vijaya Talkies Junction, Eluru Road, Vijaywada-520 002, Tel:(0866) 2444819, **Vishakhapatnam:** 202, 1st Floor, Door No.9-1-224/4/4, Above Lakshmi Hyundai Car Showroom, C.B.M. Compound, Near Ramatalkies Junction, Visakhapatnam-530 003, Tel : (0891) 2550 275, **Warangal:** Door No. 15-1-237,Shop Nos. 5, 5A & 6, First Floor, 'Warangal City Centre', Adjacent to Guardian Hospital, Near Mulugu Cross Road, Warangal – 506 007, Andhra Pradesh Tel.: (0870) 2440755 /2440766 / 2441099.

KARNATAKA REGION

Bengaluru : 1st Floor, Centenary Building, No.28, M G Road, Bengaluru – 560001, Karnataka, Tel. (080) 2559 2125, **Belgaum:** 1st Floor, 'Indira', Dr. Radha Krishna Marg 5th Cross, Subhash Market, Hindwadi, Belgaum - 590 011, Karnataka, Tel.: (0831) 2423637, **Bellary:** Kakateeya Residency, Kappagal Road, Gandhinagar, Bellary – 583 103, Karnataka, Tel: (08392) 255 634/635, **Davangere:** No.998 (Old No.426/1A) "Satya Sadhana", Kuvempu Road, Lawers Street, K. B. Extension, Davangere - 577 002, Karnataka, Tel.: (08192) 231730/1, **Gulbarga:** F-8, First Floor, Asian Complex, Near City Bus Stand, Head Post Office Road, Super Market, Gulbarga – 585 101, Karnataka, Tel.: (08472) 273864/865, **Hubli:** 1st Floor, Kalburgi Square, Desai Cross, T B Road, Hubli-580 029, Dist Dharwad, Karnataka State, Tel: (0836)-2363963/64, **Jayanagar :** 427 / 14-1, Harmony, 9th Main Road, Near 40th Cross, 5th Block, Jayanagar, Bengaluru -560 041, Tel: (080) 22440837, 64516489, **Malleswaram :** No.60, Maruthi Plaza, 8th Main, 18th Cross Junction, Malleswaram West, Bengaluru-560 055, Tel.: (080) 23340672, **Mangalore:** 1st Floor, Souza Arcade, Near Jyothi Circle, Balmatta Road, Mangalore-575 001, Karnataka, Tel: (0824) 2426290, 2426258, **Mysore:** No.2767/B, New No. 83/B, Kantharaj Urs Road, Saraswathipuram 1st Main, Opposite to Saraswathi Theatre, Mysore-570 009, Tel: (0821)-2344425,

TAMIL NADU & KERALA

Annanagar : W 123, III Avenue, Annanagar, Chennai – 600 040, Tel: (044) 65720030, **Chennai Main** Capital Towers, Ground Floor, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600 034. Tamil Nadu, Tel.: (044) 48574545/46/47, **Kochi:** Ground Floor, Palackal Bldg., Chittoor Road, Nr. Kavitha International Hotel, Iyyattu Junction, Ernakulam, Cochin-682 011, Kerala, Tel: (0484) 238 0259/2163, 286 8743, Fax: (0484) 237 0393, **Coimbatore:** R G Chambers, First Floor,1023, Avinashi Road,Coimbatore – 641 018. Tamil Nadu Tel.: (0422) 2220874,2221875, 2220973, **Kottayam:** Muringampadam Chambers, Ground Floor, Door No.17/480-F, CMS College Road, CMS College Junction, Kottayam-686 001, Tel.: (0481) 2560734, **Kozhikode:** Aydeed Complex, YMCA Cross Road, Kozhikode - 673 001, Kerala, Tel.: (0495) 2367284 / 324, **Madurai:** "Jeevan Jyothi Building", First Floor, 134 Palace Road, Opp. to Christian Mission Hospital, Madurai - 625 001, Tel.: (0452) 2333317, **Salem:** No.2/91, Sri Vari Complex, First Floor, Preethee Bajaj Upstairs, New Bus Stand Road, Meyyanur, Salem - 636 004, Tel.: (0427) 2336163, **T Nagar :** 1st Floor, 29, North Usman Road, T Nagar, Chennai-600 017, Tel: (044) 65720011/12, **Thiruvananthapuram:** T C 15/49(2), 1st Floor, Saran Chambers, Vellayambalam, Thiruvananthapuram-695 010, Tel: (0471) 2723674, **Trichur:** 26/621-622, Kollannur Devassy Building, 1st Floor, Town Hall Road, Thrissur-680 020, Tel. :(0487) 2331 259/495, **Tirunelveli:** 1st Floor, 10/4 Thaha Plaza, South Bypass Road, Vannarpet, Tirunelveli-627 003. Tel.: (0462) 2500186, **Tirupur:** 1st Floor, Tip Top Business Centre, (Near Railway Station Rear Entrance), 104-109, College Road, Tirupur, Tamil Nadu – 641 602, Tel.: (0421) 2236339, **Trichy:** Kingston Park No.19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirapalli-620 017, Tel.: (0431) 2770713, **Vellore:** 1st Floor (Back side), SAI RAJYA, No.14, Officers Line (Anna Salai), Vellore – 632 001. Tamil Nadu. Tel.: (0416) 2235357 / 5339.

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UTI Tower, 'Gn' Block, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051, Tel: 66786064 • Fax 26528175 •E-mail: uti-nri@uti.co.in

OFFICE OF THE REGISTRAR

M/s. Karvy Computershare Pvt. Ltd.: Unit: UTIME, Karvy Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda,Serilingampally Mandal, Hyderabad - 500 032, Board No: 040-6716 2222, Fax No.: 040- 6716 1888, Email: uti@karvy.com

KARVY CENTRES

Abohar: C/o. Shri S K Goyal, Business Development Associate of UTI Mutual Fund, H. No. 1184, Street No.5, 7th Chowk, Abohar, Punjab – 152 116, Tel.: 01634 – 221238, **Ahmednagar:** C/o. Mr. Santosh H. Gandhi, 3312, Khist Lane, Ahmednagar – 414 001, Maharashtra, Mob.: 9850007454, **Akola:** Shop No.30, Ground Floor, Yamuna Tarang Complex, N H No.06, Murtizapur Road, Akola – 444 004, Tel.: 0724 – 2451 874, **Alleppey:** C/o. Mr K Thankachan, MJM Building, Mullackal, Alleppey, Kerala – 688 011, Tel. (0477) 2251110, **Ananthapur:** # 15-149, 2nd Floor, S.R.Towers, Opp: Laliithakala Parishat, Subash Road, Anantapur-515 001, Tel.: (08554) 244449, **Andaman & Nicobar Islands:** C/o Shri P N Raju, 5, Middle Point, 112, M G Road, Midyna Tower, Ground Floor, Port Blair, Andaman & Nicobar Islands – 744 101, Tel.: 03192-233083, **Angul:** C/o Shri Surya Narayan Mishra, 1st Floor, Sreeram Complex, NH-42,Similipada, Angul, Orissa, Pin-759122, Tel.: 06764-230192, **Ankamaly:** C/o

Mr. P. K. Martin (CA), Parayil Agencies, Ankamaly South P.O., Ankamaly, Ernakulam Dist., Kerala – 683573, Tel.: 0484-6004796, **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Gujarat, Pin – 393 002, Tel.: (02646) 645326, **Asansol:** C/o Mr. Jayanta Sovakar, Parbati Shopping Arcade, Block No. 1 Shop No 3, Ashram More G T Road, Opp. Bank of India, Asansol, Burdwan-713 301, Tel.: (0341) 2301530, **Azamgarh :** 1st Floor, Alkal Building, Opp. Nagarpalika, Civil Lines, Azamgarh – 276 001, Uttar Pradesh, **Bankura:** C/o Shri Subhasis Das, Rampur Road (Old Rathtola), Near City Nursing Home, P O & Dist Bankura -722101 West Bengal, Tel.: 03242-259584, **Bhojpur:** C/o Mr. V P Gupta, Mahadeva Road, Ara, Bhojpur, Bihar – 802 301, Tel.: (06182) 244 334, **Bilaspur:** C/o Mr Vijay Kumar Khaitan, Investor Centre, 1st Floor, Hotel Mid Town Complex, Telephone Exchange Road, Bilaspur – 495 001, Tel.: (07752) 414 701, **Bongaigaon:** C/o Shri Uday Chatterjee, Natun Para, College Road, P.O. Bongaigaon Dist. Bongaigaon-783380, Assam. Tel.: 03664-230488, **Chandrapur:** C/o. Mr. Balraj Singh Wadhawan, Opp. Laxmi Narayan Temple, Chandrapur – 442 402, Tel.: 07172 – 255562, **Chhindwara:** C/o Shri Arun Kumar Pandey, Char Fatak, Station Road, Behind Sub Post Office, Shanichara Bazar, Chhindwara-480002 Madhya Pradesh. Tel.: 07168-235223, **Dhule:** Ground Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule – 424 001, Tel: (02562) 282823, **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul-624 001, Tel.: (0451) 2436077/177, **East Midnapore:** C/o Shri Manoj Kumar Dolai, Town Padumbasan, P O Tamluk, East Midnapore, West Bengal, Pin-721636, Mob.: 953228266242, **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru - 534 002, Tel.: (08812) 227851 to 54, **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode-638 003, Tel.: (0424) 2225615, **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad-382 011, Tel.: (079) 28529222 / 23249943 / 4955, **Hajipur:** C/o Mr. V N Jha, Business Development Associate for UTI Mutual Fund, 2nd Floor, Canara Bank Campus Kachhari Road, Hajipur - 844101, Bihar Tel.: 06224 (260520), **Hazaribagh:** C/o Surendra Nath Singh, Business Development Associate for UTI Mutual Fund, Prabhu Niwas Market, Ananda Chowk, Guru Gobind Singh Road, Hazaribagh – 825301, Jharkhand Tel (06546) 261015, **Himatnagar:** C/o Shri Mohamedarif S Memon, B-1, Deshkanta Memon Complex, Opp Power House, Hajipura, Himatnagar -383001 Gujarat Tel.: 02772-240796, **Hissar:** C/o Shri Sanjeev Kumra, 79-S, Model Town, Hissar – 125005, Haryana, **Howrah:** C/o Shri Asok Pramanik, Uluberia – R.S., Majherrati, Jaduberia, Dist. Howrah, West Bengal, Pin-711316, Tel.: 033-26610546, **Jalpaiguri:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri-735 101, Tel.: (03561) 224207/225351, **Jammu & Kashmir:** C/o Smt Sunita Malla (Koul), Near New Era Public School, Rajbagh, Srinagar, Jammu & Kashmir -190008, Tel.: (0194) 2311868, **Jaunpur:** R N Complex, 1-1-9-G, In Front of Pathak Honda, Ummarpur, Jaunpur – 222 002, Uttar Pradesh, Mobile No. 8081127737, **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284 001, Tel.: (0510) 2333685, **Jorhat:** C/o Shri Mohan Chandra Hazarika, T R Phookan Road, Opp. Assam Gramin Vikas Bank, Abul Kamal Memorial Building, Ist Floor, Jorhat 785001 Assam. Tel.: 0376-2322092, **Junagadh:** 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat-362 001, Tel.: (0285) 2624154, **Kaithal:** C/o Mr. Parvesh Bansal, Business Development Associate, Chandni Chowk, Old Sabzi Mandi, Kaithal, Haryana – 136027, Tel.: (01746) 232 486, **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur – 670 001, Kerala, Tel.: (0497) 2764190, **Karimnagar:** H. No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001, Tel.: (0878) 2244773/ 75/79, **Karnal:** 18/369, Char Chaman, Kunjpura Road, Karnal – 132 001, Haryana, Tel:(0184) 2251524 / 2251525 / 2251526, **Katihar:** C/o Mr Rabindra Kumar Sah, Keshri Market, Barbanna Gali, Baniatola Chowk, M G Road, Katihar, Dist-Katihar, Bihar – 854 105, Tel.: (06452) 244 155, **Khammam:** 2-3-117, Gandhi Chowk, Opp. Siramvari Satram, Khammam-507 003, Tel.: (08742) 258567, **Kheda:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, Kheda – 387001, Gujarat, Tel.: (0268) 2565557, **Kollam:** Sree Vigneswar Bhavan, Shastri Jn. Kollam-691 001, Kerala, Tel.: (0474) 2747055, **Korba:** C/o Mr Vijay Kumar Rajak, Shop No.31, Pandit Din Dayal Upadhyaya Shubhada Complex, T P Nagar, Korba – 495 450, **Krishna:** C/o Shri Mamidi Venkateswara Rao, D. No. 25-474, Kojjilipet, Machilipatnam, Dist Krishna, Andhra Pradesh, Pin-521001, Tel.: 08672-221520, **Kumbakonam:** C/o Shri A Giri, Ground Floor, KVG Complex, 49 TSR Street, Kumbakonam – 612001, Tamilnadu, Tel.: (0435) 2403782, **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool - 518 004, Tel.: (08518) 228850/950, **Madhubani:** C/o Shri Anand Kumar, Bimal Niwas, 7/77, Narial Bazar, P.O. & Dist. Madhubani, Bihar, Pin-847211, Tel.: 06276-223507, **Malout:** S/o. S. Kartar Singh, Back Side SBI Bank, Ward No.18 H. No.202, Heta Ram Colony, Malout, Distt. Muktsar – 152 107, Punjab, Mob.:9417669417, **Mathura:** Ambey Crown II Floor, In front of BSA Collage, Gaushala Road, Mathura – 281 001, Mob.: 9369918618, **Mehsana:** C/o Mr. Kamlesh C Shah, 148-149 Sardar Vyapar Sankul Mal Godown, Urban Bank Road, Mehsana – 384 002, Tel.: (02762) 256377, **Mirzapur :** Abhay Yatri Niwas, 1st Floor, Abhay Mandir, Above HDFC Bank, Danikganj, Mirzapur – 231 001, Uttar Pradesh, **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, Punjab, Pin – 142 001, Tel.: (01636) 230792, **Nadia:** C/o Shri Prokash Chandra Podder, Udayan, 20, M.M. Street, (Nr. Sadar Hospital, Traffic More), PO Krishnagar, Dist. Nadia, West Bengal, Pin-741101, Mob.: 953472255806, **Nadiad:** 104-105, City Point, Near Paras Cinema, Opp. IFFCO Vala Hall, Nadiad-387 001, Gujarat, Tel: (0268) 256 3245, **Nagaon:** C/o Shri Sajal Nandi, A D P Road, Christianpatty, Nagaon, Assam, Pin-782001, Tel.: 03672-233016, **Nagercoil:** 45, East Car Street. 1st Floor, Nagercoil –629 001, Tamil Nadu, Tel: (04652) 233552, **Nalanda:** C/o Shri Md Mokhtar Alam, Najam Complex, Ground Floor, Bain House, Opposite SBI Bazar Branch, Post Office Road, Biharsharif, Dist. Nalanda, Bihar – 803 101, Tel.: 06112-233580, **Nanded:** Shop No.4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded, Maharashtra – 431 602 – Tel.: 02462 – 237885, **Nizamabad:** C/o Mr Chouti Giridhar, H.No.5-6-570/A2, Beside Bombay Nursing Home, Hyderabad Road, Nizamabad – 503 002, Telangana. Tel.: (08462) 243266, **Ongole:** Y R Complex, Near Bus Stand, Opp. Power House, Kurnool Road, Ongole-523 002, Tel.: (08592) 657801/282258, **Palghat:** 12/310,

(No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat, Tel.: (0491) 2547143/373, **Paradip:** C/o Mr Prasanna Kumar Routaray, New Trade Center-1, Unit No-5, 2nd Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha-754142, Tel.: (06722) 223 542, **Pondicherry:** No. 7, First Floor, Thiayagaraja Street, Pondicherry – 605 001 Tel: (0413) 2220 640, **Puri:** C/o Shri Pradeep Kumar Nayak, Lavanyapuri, Sarvodaya Nagar, Puri, Orissa, Pin-752002, Tel.: 06752-251788, **Ratnagiri:** C/o V L Ayare, Chief Agent for UTI Mutual Fund, Gala No.3, Shankeshwar Plaza, Nachane Road, Ratnagiri – 415 639, Tel.: (02352) 270502, **Rewari:** C/o Shri Raghu Nandan, Business Development Associate for UTI Mutual Fund, SCO-7, Brass Market (Opposite LIC office) Rewari – 123401, Haryana Tel (01274) 224864, **Rohtak:** C/o Shri Kamal Dureja, G-32, Ashok Plaza, Behind ICICI Bank, Rohtak – 124001, Haryana, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee- 247 667, Tel.: (01332) 277664/667, **Sagar:** C/o Mr. Mahesh Raikwar, Shop No.9, 1st Floor, Satyam Complex, In front of Cant Mall, 5, Civil Lines, Sagar – 470 002, Madhya Pradesh. Tel.: (07582) 221 871, **Saharanpur:** 18 Mission Market, Court Road, Saharanpur– 247 001, Uttar Pradesh, Tel.: (0132) 3297451, **Sangli:** C/o. Shri Shridhar D Kulkarni, “Gurukrupa Sahniwas” CS No.478/1, Gala No. B-4, Sambhare Road, Gaon Bhag, Near Maruti Temple, Sangli – 416 416, Maharashtra, Tel.: (0233) 2331228, **Satara:** C/o. Shri Deepak V. Khandake, ‘Pratik’, 31 Ramkrishna Colony Camp, Satara – 415 001, Tel.: (02162) 230657, **Satna:** C/o Mr Ajay Dinkar Modak, Prem Nagar, Near MPEB Office, Satna – 485 001, Tel.: (07672) 237030, **Shimoga:** LLR Road, Opp. Telecom Gm Office, Durgi Gudi, Shimoga–577 201, Tel.: (08182) 227485, **Sonepat:** 205, R Model Town, Above Central Bank of India, Sonepat – 131 001, Haryana, Tel.: 7518801853, **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur–613 001, Tel.: (04362) 279407/08, **Thiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank Ltd, Thiruvalla, Pathanamthitta, Kerala – 689 107. Tel.: (0469) 3205676, **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin–628 003, Tel.: (0461) 2334601/602, **Udupi:** C/o Shri Walter Cyril Pinto, C/o Feather Communications, 13-3-22A1, Vishnu Prakash Building, Ground Floor, Udupi, Karnataka, Pin-576101, Tel.: 0820-2529063, **Ujjain:** C/o Shri Sumit Kataria, Business Development Associate of UTI Mutual Fund, 68, Mussadipura, Sati Marg, Ujjain, MP – 456006 Tel.: (0734) 2554795, **Uttar Dinajpur:** C/o Shri Prasanta Kumar Bhadra, Sudarshanpur, Near Telecom Exchange, P.O. Raiganj, Uttar Dinajpur, West Bengal, Pin-733134, Tel.: 03523-253638, **Valsad:** Shop No 2, Phiroza Corner, ICICI Bank Char Rasta, Tithal Road, Valsad–396 001, Tel.: (02632) 326902, **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near DAV Girls College, Yamuna Nagar – 135 001, Haryana. Tel. 95417 21389.

DUBAI REPRESENTATIVE OFFICE

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The online portal of MF Utilities India Private Ltd (MFUI) i.e. www.mfuonline.com and authorised Points of Service (“POS”) of MFUI shall act as Official Points of Acceptance (OPAs) in addition to the existing OPAs of the UTI AMC Ltd. For further details please refer to SID/SAI.