




UTI Asset Management Co. Ltd.

KEY INFORMATION MEMORANDUM FOR EQUITY AND BALANCED SCHEMES


UTI - Balanced Fund (An open-ended Balanced Fund)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity instruments (maximum-75%) and fixed income securities (debt and money market securities)
- High risk  (Brown)

UTI - Banking Sector Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment primarily in equity instruments of companies engaged in banking and financial services activities
- High risk  (Brown)


UTI - Contra Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in undervalued equity instruments based on insights from behavioral finance
- High risk  (Brown)


UTI - Dividend Yield Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment predominantly in high dividend yielding equity instruments
- High risk  (Brown)


UTI - Energy Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity instruments of the energy sectors
- High risk  (Brown)


UTI - Equity Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity instruments of companies with good growth prospects
- High risk  (Brown)


UTI - India Lifestyle Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity instruments of companies that are expected to benefit from changing Indian demographics and Indian lifestyles
- High risk  (Brown)


UTI - Infrastructure Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment predominantly in equity instruments of companies the infrastructure sector
- High risk  (Brown)


UTI - Leadership Equity Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity instruments of companies that are "Leaders" in their respective industries/sectors / sub-sectors.
- High risk  (Brown)

UTI - Master Plus Unit Scheme (An open-ended equity scheme)


This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in high growth equity instruments comprised in S&P BSE 100
- High risk  (Brown)

Please read overleaf


UTI - Mastershare Unit Scheme (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity instruments of fundamentally strong companies
- High risk  (Brown)


UTI - Master Value Fund (An open-ended equity oriented value fund)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity instruments of companies that are undervalued to their expected long term earnings growth.
- High risk  (Brown)


UTI - Mid Cap Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment primarily in mid cap equity instruments
- High risk  (Brown)


UTI - MNC Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment predominantly in equity instruments of Multinational companies and other liquid stocks.
- High risk  (Brown)


UTI - Nifty Index Fund (An open-ended passive Index Fund tracking the CNX Nifty Index)

This product is suitable for investors who are seeking*:

- Capital growth in tune with the index returns
- Passive investment in equity instruments comprised in CNX Nifty Index
- High risk  (Brown)


UTI - Opportunities Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity instruments by capitalizing on opportunities arising in the market dynamically
- High risk  (Brown)


UTI - Pharma & Healthcare Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity instruments of companies in the Pharma & Healthcare sector
- High risk  (Brown)


UTI - Services Industries Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity instruments of companies in the Services Industries sector
- High risk  (Brown)


UTI - Top 100 Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment predominantly in equity instruments of Top 100 companies by market capitalisation
- High risk  (Brown)


UTI-Transportation and Logistics Fund (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity instruments of the companies engaged in the transportation and logistics sector
- High risk  (Brown)




UTI-Wealth Builder Fund Series II (An open-ended equity scheme)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity instruments/ Gold ETFs
- High risk  (Brown)

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

Note: Risk may be represented as:

 (BLUE) Investors understand that their principal will be at low risk	 (YELLOW) Investors understand that their principal will be at medium risk	 (BROWN) Investors understand that their principal will be at high risk
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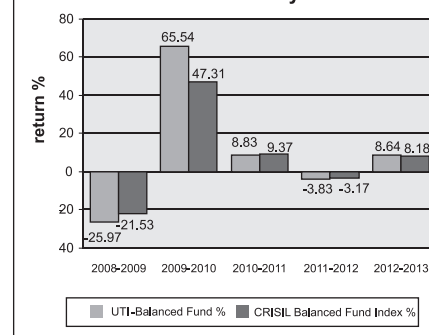
This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations 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 - Balanced Fund

Investment Objective	The scheme aims to invest in a portfolio of equity / equity related securities and fixed income securities (debt and money market securities) with a view to generating regular income together with capital appreciation.		
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)
	Equity & Equity Related Instruments		Minimum 40% Maximum 75%
	Debt & Money Market Instruments including securitised debt		Minimum 25% Maximum 60%
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), Micro SIP, Systematic Transfer Investment Plan (STRIP), Dividend Transfer Plan (DTP) and Systematic Withdrawal Plan (SWP) facilities are available.		
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 Balanced Fund Index.		
Dividend Policy	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.		
Name of the Fund Manager	Amandeep Chopra (Debt Portfolio) and V. Srivatsa (Equity Portfolio)		
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns*	Scheme Returns Growth Option %	CRISIL Balanced Fund Index %
	Last 1 year	9.94	-34.47
	Last 3 years	6.68	-9.97
	Last 5 years	17.06	3.21
	Since Inception	15.40	N.A.
	* Computed on compounded annualised basis. Past performance may or may not be sustained in future		
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.20%		
	For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".		
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 0.07		
Investment Strategy	The asset allocation in the fund is designed keeping in mind the necessity of providing consistent returns and maintaining a balance between debt and equity, with occasional alterations. The fund follows a balanced and disciplined approach to asset allocation at the macro level and specific investments at the micro level with a long-term horizon.		
Comparison with existing schemes	This is a balanced fund investing in a mix of debt and equity.		
Number of Folios and AUM as on February 28, 2014	Number of Folios		Assets Under Management (AUM) (Quarterly average as on 31/12/2013)
	847782		₹ 923.87 Crore

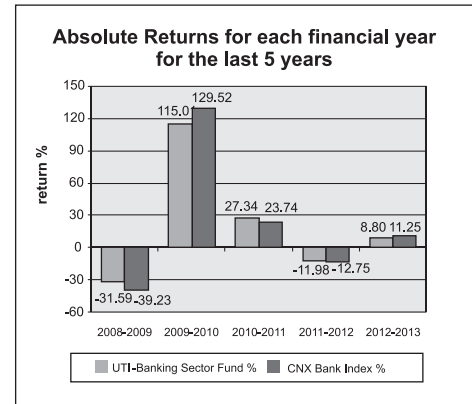
Absolute Returns for each financial year for the last 5 years



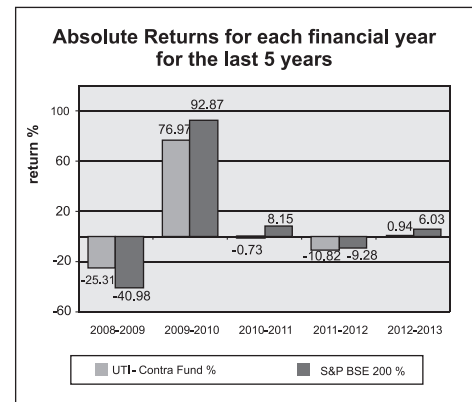
UTI - Banking Sector Fund

Investment Objective	Investment objective is "capital appreciation" through investments in the stocks of the companies/institutions engaged in the banking and financial services activities.	
Asset Allocation Pattern of the scheme	Types of Instruments	
	Equity and equity related instruments	Normal Allocation (% of Net Assets) Atleast 90%
	Equity and equity related instruments of the companies / institutions engaged in the banking services activities	Atleast 65%
	Cash/Money Market Instruments	Upto 10%

Plans and Options	In addition to the Regular plan, there is a Direct Plan. Both the plans will offer Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available.		
Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum amount of initial investment is ₹ 5000/-. Subsequent minimum amount of investment is ₹ 1000/-.		
Benchmark Index	CNX BANK Index		
Dividend Policy	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.		
Name of the Fund Manager	Lalit Nambiar		
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns*	Scheme return %	CNX BANK Index %
	Last 1 year	-9.42	-6.29
	Last 3 years	-0.65	1.04
	Last 5 years	20.83	22.55
	Since Inception	14.96	14.19
* Computed on compounded annualised basis. Past performance may or may not be sustained in future			
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.62% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".		
Sharpe Ratio	Period 01-04-2012 to 31-03-2013.: 0.04		
Investment Strategy	Within the banking sector, the fund could have companies/institutions, which are private or public, and, Indian or foreign owned. Weightage in the above sub-segments will vary from time to time depending on the valuations and the expected growth potential. As the benchmark index is skewed in favour of few stocks, the fund could have substantial deviations from the respective weightage in the benchmark index so as to achieve diversification within the sector.		
Comparison with existing schemes	It is a scheme investing in the banking sector.		
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)	
	58079	₹ 308 Crore	
UTI - Contra Fund			
Investment Objective	<p>The fund aims to provide long-term capital appreciation/dividend distribution through investments in listed Indian equities and equity related instruments. The Fund's investment policies are based on insights from behavioral finance. The fund offers an opportunity to benefit from the impact of non-rational investors' behavior by focussing on stocks that are currently undervalued because of emotional and behavioral patterns present in the stock market.</p> <p>The scheme name UTI - Contra Fund is derived from the approach of contrarian investing. Contrarian investing refers to picking and investing in those stocks which are fundamentally strong. These stocks have a high intrinsic value but are currently out of favour or have been overlooked as the market has failed to recognize their potential. The lower price may also be due to investor reaction or behavior towards a company's recent news / information such as poor results, adverse publicity, legal issues or any negative information all of which may create doubts / apprehension about company's future prospects.</p> <p>Over a longer period of time the company's earnings drive the stocks prices and the true market price of a company is unlocked in tandem with its intrinsic value. The unlocked or realized value signifies / reflects the company's fundamentals.</p> <p>Investing contrarianly allows investor to own a portfolio at a bargained price and gain handsomely at the time of value realization. Buying "off season" and selling "in season" would be correct description of such portfolio management.</p>		
Asset Allocation Pattern of the scheme	Types of Instruments	Normal allocation (% of net assets)	
	Equity & Equity related instruments based on Contrarian Strategy.	80-100%	
	Debt and money market instruments including securitised debt.	0-20%	
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available.		



Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum initial investment is ₹ 5000/-. Subsequent minimum investment under a folio is ₹ 1000/- and in multiples of ₹ 1/- thereafter with no upper limit.		
Benchmark Index	S&P BSE 200		
Dividend Policy	Dividend distribution, if any, under the scheme will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustees to make dividend distribution.		
Name of the Fund Manager	Kaushik Basu		
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns *	Scheme return %	S&P BSE 200 %
	Last 1 year	4.08	8.09
	Last 3 years	1.42	4.50
	Last 5 years	12.24	19.00
	Since Inception	3.34	7.96
	* Computed on compounded annualised basis. Past performance may or may not be sustained in future		
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.54% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".		
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: -0.49		
Investment Strategy	<p>The fund will be unrestricted and diversified as the potential of the entire universe of equities present in the market could be tapped. The fund will adopt a bottom up approach to identify the universe of companies. The Fund will select stocks that are temporarily undervalued because of psychological patterns present in the stock market. The fund aims to systematically select Indian equities that are likely to be undervalued and hence outperform. Of the universe so selected, the stock picking will broadly be guided by the following criteria:</p> <ol style="list-style-type: none"> 1) The companies which are fundamentally sound and have long term growth potential, 2) The companies have attractive valuations. <p>Subject to the SEBI Regulations, the asset allocation pattern indicated above in respect of the entire scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Asset allocation pattern may be altered for short period on defensive considerations.</p>		
Comparison with existing schemes	The scheme works with an approach to benefit from non-rational behaviour of the investor/equity markets and focus on out of favour stocks. The portfolio would be a diversified portfolio of "out of favour" stocks which have strong fundamentals.		
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)	
	59937	₹ 124 Crore	
UTI-Dividend Yield Fund			
Investment Objective	The investment objective of the Scheme is to provide medium to long term capital gains and / or dividend distribution by investing predominantly in equity and equity related instruments, which offer high dividend yield. There can be no assurance that the investment objectives of the scheme will be realised.		
Asset Allocation Pattern of the scheme	Types of instruments	Normal Allocation (% of Net Assets)	
	High dividend yield equity & equity related instruments	65-100%	
	Other equity and equity related instruments	0-35%	
	Debt & Money Market Instruments	0-10%	
	Dividend Yield is considered as high if it is greater than the Dividend Yield of the Nifty last released / published by NSE.		
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), UTI STRIP Advantage, Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available.		
Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum initial investment is ₹ 5,000/- and any amount thereafter. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.		



Benchmark Index	S&P BSE 100																				
Dividend Policy	Dividend distribution, if any, under the scheme will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustees to make dividend distribution.																				
Name of the Fund Manager	Swati Kulkarni																				
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns *	Scheme return %	S&P BSE 100 %																		
	Last 1 year	4.42	9.02																		
	Last 3 years	4.17	5.10																		
	Last 5 years	18.98	18.93																		
	Since Inception	14.94	14.14																		
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	<table border="1"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>UTI-Dividend Yield Fund %</th> <th>S&P BSE 100%</th> </tr> </thead> <tbody> <tr> <td>2008-2009</td> <td>-22.36</td> <td>-39.97</td> </tr> <tr> <td>2009-2010</td> <td>87.05</td> <td>88.17</td> </tr> <tr> <td>2010-2011</td> <td>16.03</td> <td>8.55</td> </tr> <tr> <td>2011-2012</td> <td>-3.35</td> <td>-9.23</td> </tr> <tr> <td>2012-2013</td> <td>1.63</td> <td>6.84</td> </tr> </tbody> </table>			Financial Year	UTI-Dividend Yield Fund %	S&P BSE 100%	2008-2009	-22.36	-39.97	2009-2010	87.05	88.17	2010-2011	16.03	8.55	2011-2012	-3.35	-9.23	2012-2013	1.63	6.84
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Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.00% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".																				
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: -0.56																				
Investment Strategy	<p>Dividend Yield: Dividend Yield is the ratio (expressed as a percentage) of total dividend declared per share for the previous accounting year divided by the current market price at the time of investment. Dividend yield is calculated as under:</p> $\text{Dividend} = \text{D/P} * 100$ <p>Where, D = Total Dividend Per share declared for the previous accounting year. P = Current Market Price at the time of investment.</p> <p>The fund manager will invest primarily in equity shares that have a high dividend yield at the time of investment. Dividend Yield is considered as high if it is greater than the Dividend Yield of the Nifty last released / published by NSE on its website: www.nseindia.com. Other scrips selection criteria would only be applicable once the initial dividend yield criteria is fulfilled.</p> <p>Though the high dividend yield is the prime factor involved in the evaluation of a company's investment worthiness, investment decisions would not be based on high dividend yield alone. Other parameters such as Business Fundamentals, management competence, growth prospects, industry scenario etc. would also be considered. However, all other factors remaining favorable, investment would be made primarily in high dividend stocks as mentioned above.</p> <p>Under normal circumstances atleast 65% of the scheme's assets would be invested in high dividend yield stocks. The Scheme could also invest in equity shares of other companies i.e. other than high dividend stocks to the extent of 35% of the net assets.</p> <p>Further the scheme may also invest not exceeding 10% of the scheme's assets in debt instruments such as Convertible Debentures, Non Convertible Debentures, Secured Premium Notes, Zero Interest Bonds, Deep Discount Bonds, Short-term deposits, Floating Rates Bonds/Notes and Government securities and Money Market Instruments like Call Deposit, Repos, Commercial Paper, Certificate of Deposit, Treasury Bills etc. This is for providing ongoing liquidity & preservation of capital in a bear market.</p> <p>Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager the intention being at all times to seek to protect the interests of the Unit holders. Asset allocation pattern may be altered for short period on defensive considerations.</p> <p>It is perceived that high dividend yielding stocks have a limited downside especially in a falling/bearish market. It is a general belief that high dividend paying companies are rich in cash generations from its business. At the same time high dividend yield might indicate underpricing for the stock in spite of its cash generation. This might help to unlock potential growth for the stock prices. Hence, high dividend yield stocks provide good possibilities of capital appreciation in a reviving market, resulting in good capital gains.</p> <p>Thus, the investment strategy of the scheme would focus on identifying and investing in a basket of high dividend yield companies, which are expected to declare dividends on a consistent basis and also provide an opportunity for capital appreciation due to the high intrinsic value of the underlying stocks.</p>																				
Comparison with existing schemes	UTI Dividend Yield Fund is a diversified equity fund. The scheme portfolio primarily comprises of stocks which are high dividend yielding (on historical basis) or potential high dividend yielding stocks. The scheme has a good mix of companies across various sectors. The scheme aims to distribute regular dividends to its investors.																				
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)																			
	491691	₹ 2976 Crore																			

UTI - Energy Fund

Investment Objective	<p>Investment objective is capital appreciation through investment in equities and equity related instruments in the following areas:-</p> <p>Petro sector covering industries such as oil and gas drilling and exploration, refining of crude oil, distribution of oil, gas, petro products, pipelines and manufacturing of downstream oil products.</p> <p>All types of Power generation companies.</p> <p>Companies which are into production of Ethanol.</p> <p>Business related to storage of energy and companies involved in business of delivering energy in different forms.</p> <p>Industrial manufacturing companies which are into manufacturing of equipment related to energy development (like petro and power), and related areas, pipes/cables and laying them. It will also include manufacturing of bulbs and related system.</p> <p>Consultancy & Finance: Companies involved in consulting and financing these businesses.</p>																																			
Asset Allocation Pattern of the scheme	<p>At least 90% investment will be made in stocks in the following areas:-</p> <p>Petro sector covering industries such as oil and gas drilling and exploration, refining of crude oil, distribution of oil, gas, petro products, pipelines and manufacturing of downstream oil products.</p> <p>All types of Power generation companies.</p> <p>Companies which are into production of Ethanol.</p> <p>Business related to storage of energy and companies involved in business of delivering energy in different forms.</p> <p>Industrial manufacturing companies which are into manufacturing of equipment related to energy development (like petro and power), and related areas, pipes/cables and laying them. It will also include manufacturing of bulbs and related system.</p> <p>Consultancy & Finance: Companies involved in consulting and financing these businesses.</p>																																			
Plans and Options	<p>In addition to the existing plan, there is a Direct Plan.</p> <p>Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.</p>																																			
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Minimum Application Amount	<p>Minimum Application Amount under all Plans and Options</p> <p>Minimum amount of initial investment is ₹ 5000/-</p> <p>Subsequent minimum amount of investment is ₹ 1000/-</p>																																			
Benchmark Index	<p>UTI Energy Index</p>																																			
Dividend Policy	<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 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>																																			
Name of the Fund Manager	<p>Anoop Bhaskar</p>																																			
Performance of the scheme as on February 28, 2014	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns *</th> <th>Scheme return %</th> <th>UTI Energy Index %</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td style="text-align: center;">-3.30</td> <td style="text-align: center;">-6.16</td> </tr> <tr> <td>Last 3 years</td> <td style="text-align: center;">-5.31</td> <td style="text-align: center;">-8.18</td> </tr> <tr> <td>Last 5 years</td> <td style="text-align: center;">7.00</td> <td style="text-align: center;">4.36</td> </tr> <tr> <td>Since Inception</td> <td style="text-align: center;">-7.52</td> <td style="text-align: center;">-8.72</td> </tr> </tbody> </table>	Compounded Annualised Returns *	Scheme return %	UTI Energy Index %	Last 1 year	-3.30	-6.16	Last 3 years	-5.31	-8.18	Last 5 years	7.00	4.36	Since Inception	-7.52	-8.72	<p>Absolute Returns for each financial year for the last 5 years</p> <table border="1"> <thead> <tr> <th>Year</th> <th>UTI - Energy Fund %</th> <th>UTI Energy Index %</th> </tr> </thead> <tbody> <tr> <td>2008-2009</td> <td style="text-align: center;">-39.35</td> <td style="text-align: center;">-37.55</td> </tr> <tr> <td>2009-2010</td> <td style="text-align: center;">70.40</td> <td style="text-align: center;">68.62</td> </tr> <tr> <td>2010-2011</td> <td style="text-align: center;">-3.33</td> <td style="text-align: center;">-4.32</td> </tr> <tr> <td>2011-2012</td> <td style="text-align: center;">-12.76</td> <td style="text-align: center;">-17.45</td> </tr> <tr> <td>2012-2013</td> <td style="text-align: center;">-7.66</td> <td style="text-align: center;">-11.23</td> </tr> </tbody> </table>		Year	UTI - Energy Fund %	UTI Energy Index %	2008-2009	-39.35	-37.55	2009-2010	70.40	68.62	2010-2011	-3.33	-4.32	2011-2012	-12.76	-17.45	2012-2013	-7.66	-11.23
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2012-2013	-7.66	-11.23																																		
Actual recurring expenses	<p>Period 01-04-2012 to 31-03-2013: 2.44%</p> <p>For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".</p>																																			
Sharpe Ratio	<p>Period 01-04-2012 to 31-03-2013: - 1.20</p>																																			
Investment Strategy	<p>The investment universe comprises sectors / sub-sectors including Power Generation & Distribution, Oil Downstream & Upstream, Capital Equipment Manufacturing, Pipe Manufacturing, Gas Distribution etc.</p>																																			
Comparison with existing schemes	<p>UTI Energy Fund is a Thematic Fund focusing on India's high growth energy sector.</p>																																			
Number of Folios and AUM as on February 28, 2014	<p>Number of Folios</p> <p>102094</p>	<p>Assets Under Management (AUM) (Quarterly average as on 31/12/2013)</p> <p>₹ 226 Crore</p>																																		

UTI - Equity Fund

Investment Objective	This Scheme primarily aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares and convertible and non-convertible bonds/ debentures of companies with good growth prospects and money market instruments.																				
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)																		
	Equity & Equity Related Instruments		at least 80%																		
	Debt and money market instruments		upto 20%																		
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.																				
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available.																				
Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum amount of initial investment is ₹ 5000/- Subsequent minimum amount of investment is ₹ 1000/-																				
Benchmark Index	S&P BSE 100																				
Dividend Policy	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.																				
Name of the Fund Manager	Anoop Bhaskar																				
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns *	Scheme return %	S&P BSE 100 %																		
	Last 1 year	12.46	9.02																		
	Last 3 years	9.58	5.10																		
	Last 5 years	22.05	18.93																		
	Since Inception	11.27	9.41																		
	* Computed on compounded annualised basis. Past performance may or may not be sustained in future.																				
<table border="1" style="margin: 10px auto;"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Year</th> <th>UTI- Equity Fund %</th> <th>S&P BSE 100%</th> </tr> </thead> <tbody> <tr> <td>2008-2009</td> <td>30.74</td> <td>-39.97</td> </tr> <tr> <td>2009-2010</td> <td>82.66</td> <td>88.17</td> </tr> <tr> <td>2010-2011</td> <td>14.87</td> <td>8.55</td> </tr> <tr> <td>2011-2012</td> <td>-1.69</td> <td>-9.23</td> </tr> <tr> <td>2012-2013</td> <td>8.04</td> <td>6.84</td> </tr> </tbody> </table>				Year	UTI- Equity Fund %	S&P BSE 100%	2008-2009	30.74	-39.97	2009-2010	82.66	88.17	2010-2011	14.87	8.55	2011-2012	-1.69	-9.23	2012-2013	8.04	6.84
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2012-2013	8.04	6.84																			
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 1.98% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".																				
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 0.01																				
Investment Strategy	The scheme portfolio will primarily comprise of leading stocks in the respective sectors. Large Caps would comprise around 65% of the portfolio.																				
Comparison with existing schemes	UTI Equity Fund is a diversified equity fund. The scheme will invest across market capitalisation, large as well as mid caps.																				
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)																			
	736769	₹ 2386 Crore																			

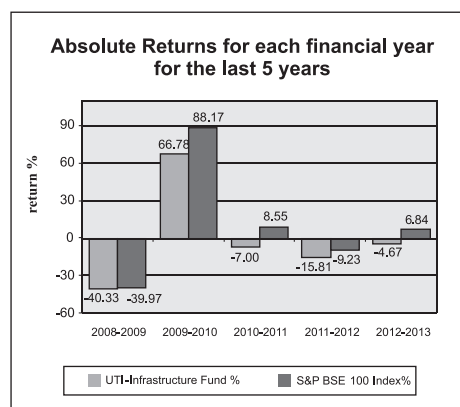
UTI - India Lifestyle Fund

Investment Objective	The investment objective of the scheme is to provide long term capital appreciation and/or income distribution from a diversified portfolio of equity and equity related instruments by primarily investing in sectors, areas, companies and themes that are expected to benefit from changing Indian demographics, Indian lifestyles and rising consumption pattern. However, there can be no assurance that the investment objective of the scheme will be achieved.		
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)
	1. (a) Equities & Equity related instruments of sectors / areas likely to benefit from changing Indian demographics, Indian lifestyle & rising consumption pattern*		65% - 100%
	(b) Other Equity & Equity related instruments**		0% - 35%
	2. Debt & Money Market Instruments including securitised Debt ***		0% - 20%
	* Equities of Companies can include from the areas/sectors like outsourcing, autos, home goods, transportation, computer, retail, telecom, consumer finance, food personal care, fashion accessories, restaurants, housing, healthcare, leisure, entertainment and media. To put it precisely, the scheme will endeavor to invest in companies/sectors/ areas which benefit directly or indirectly from changing Indian demographics, Indian lifestyles and rising consumption pattern.		

	<p>** Other equities as mentioned under 1(b) include stock / companies from the sector / areas which do not fall in the category 1(a).</p> <p>*** The scheme may invest upto 20% of its debt portfolio in Securitised debt.</p> <p>The scheme may seek investment opportunity in the ADR/GDR/Foreign Equity and Debt 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.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.</p>																																			
Plans and Options	<p>In addition to the existing plan, there is a Direct Plan.</p> <p>Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.</p>																																			
Facilities Offered	<p>Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.</p>																																			
Minimum Application Amount	<p>Minimum Application Amount under all Plans and Options</p> <p>Minimum initial investment is ₹ 5000/- and in multiples of ₹ 1/- thereafter without any upper limit.</p>																																			
Benchmark Index	<p>CNX 500</p>																																			
Dividend Policy	<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>																																			
Name of the Fund Manager	<p>Lalit Nambiar</p>																																			
Performance of the scheme as on February 28, 2014	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns *</th> <th>Scheme return %</th> <th>CNX 500 %</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>9.46</td> <td>8.31</td> </tr> <tr> <td>Last 3 years</td> <td>10.50</td> <td>4.52</td> </tr> <tr> <td>Last 5 years</td> <td>21.29</td> <td>18.07</td> </tr> <tr> <td>Since Inception</td> <td>5.89</td> <td>4.15</td> </tr> </tbody> </table>	Compounded Annualised Returns *	Scheme return %	CNX 500 %	Last 1 year	9.46	8.31	Last 3 years	10.50	4.52	Last 5 years	21.29	18.07	Since Inception	5.89	4.15	<p>Absolute Returns for each financial year for the last 5 years</p> <table border="1"> <thead> <tr> <th>Year</th> <th>UTI-India Lifestyle Fund (%)</th> <th>CNX 500 (%)</th> </tr> </thead> <tbody> <tr> <td>2008-2009</td> <td>-32.23</td> <td>-40.02</td> </tr> <tr> <td>2009-2010</td> <td>70.32</td> <td>87.95</td> </tr> <tr> <td>2010-2011</td> <td>15.15</td> <td>7.26</td> </tr> <tr> <td>2011-2012</td> <td>2.84</td> <td>-8.75</td> </tr> <tr> <td>2012-2013</td> <td>11.34</td> <td>5.13</td> </tr> </tbody> </table>		Year	UTI-India Lifestyle Fund (%)	CNX 500 (%)	2008-2009	-32.23	-40.02	2009-2010	70.32	87.95	2010-2011	15.15	7.26	2011-2012	2.84	-8.75	2012-2013	11.34	5.13
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	<p>* Computed on compounded annualised basis.</p> <p>Past performance may or may not be sustained in future.</p>																																			
Actual recurring expenses	<p>Period 01-04-2012 to 31-03-2013: 2.41%</p> <p>For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".</p>																																			
Sharpe Ratio	<p>Period 01-04-2012 to 31-03-2013: 0.31</p>																																			
Investment Strategy	<p>Investment focus and asset allocation strategy</p> <p>The broad investment strategy of the fund will be to invest in equity and equity related securities of companies including those in derivative segment which according to the fund manager are playing / can play pivotal role in driving Indian demographics or consumer pattern. The scheme aims to build and maintain a diversified portfolio of equity stocks that has the potential to appreciate in the long run. The investment manager will select equity securities on a bottom-up, stock by stock basis within the overall investment objective of the scheme. In picking out individual investment opportunities the investment manager will adhere to the defined universe eligible for investment.</p> <p>The scheme will predominantly invest in companies that could have the following characteristics:</p> <ul style="list-style-type: none"> • Companies that seek growth in their revenues arising out of demand from the younger generation for their products or services eg. Companies involved in services like auto, home goods, computer hardware, telecom, Consumer finance etc. • Companies which are engaged in manufacturing of products or rendering of services that go directly to the consumer. Eg Companies involved in services like Commodity chemicals (like paints), Sports Goods etc. • Companies can include from the areas/sectors like Consumption, outsourcing, global competitiveness and brand centric. <p>The investment manager will seek both value and growth. The in house research team will help us in identifying such investment opportunities. The companies wise analysis will focus amongst others on the historical and current financial conditions of the company, potential value creation /unlocking of value and its impact of earnings growth, business prospects, strength of management, competitive edge etc.</p>																																			
Comparison with existing schemes	<p>The scheme invests in sectors, areas, companies and themes that are expected to benefit from changing Indian demographics, Indian lifestyles and rising consumption pattern.</p>																																			
Number of Folios and AUM as on February 28, 2014	<table border="1"> <thead> <tr> <th>Number of Folios</th> <th>Assets Under Management (AUM) (Quarterly average as on 31/12/2013)</th> </tr> </thead> <tbody> <tr> <td>92577</td> <td>₹ 306 Crore</td> </tr> </tbody> </table>	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)	92577	₹ 306 Crore																															
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92577	₹ 306 Crore																																			

UTI - Infrastructure Fund

Investment Objective	The investment objective of the Scheme is to provide income distribution and / or medium to long term “capital appreciation” by investing predominantly in equity / equity related instruments in the companies engaged either directly or indirectly in the infrastructure growth of the Indian economy. However, there is no assurance that the investment objective of the scheme will be achieved.		
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)	
	Equity & Equity related instruments of companies engaged either directly or indirectly in the Infrastructure sector.	65% to 100%	
	Debt and Money Market Instruments including Securitised Debt*.	0% to 35%	
	<p>* The scheme may invest upto 100% of its debt portfolio in Securitised debt.</p> <p>The scheme may seek investment opportunity in the ADR/GDR/Foreign Equity and Debt Securities, in accordance with guidelines stipulated in this regard by SEBI and the RBI from time to time. The scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. The scheme may take derivatives position based on the opportunities available subject to the regulations / guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.</p>		
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available.		
Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum amount of initial investment is ₹ 5000/-. Subsequent minimum amount of investment is ₹ 1000/-.		
Benchmark Index	S&P BSE 100		
Dividend Policy	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.		
Name of the Fund Manager	Sanjay Dongre		
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns *	Scheme return %	S&P BSE 100 Index %
	Last 1 year	-6.60	9.02
	Last 3 years	-5.80	5.10
	Last 5 years	4.84	18.93
	Since Inception	10.94	13.41
	<p>* Computed on compounded annualised basis.</p> <p>Past performance may or may not be sustained in future.</p>		
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.00%		
	For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.		
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: - 0.82		
Investment Strategy	<p>The broad investment strategy of the fund will be to invest in equity and equity related securities of companies that are engaged either directly or indirectly in the infrastructure growth of the Indian economy, including those in derivative segment. The scheme aims to build and maintain a diversified portfolio of equity stocks that has the potential to appreciate in the long run. The investment manager will select equity securities on a bottom-up, stock by stock basis within the overall investment objective of the scheme. In picking out individual investment opportunities the investment manager will adhere to the defined universe eligible for investment.</p> <p>The investment manager will seek both value and growth. The in house research team will help us in identifying such investment opportunities. The companies wise analysis will focus amongst others on the historical and current financial conditions of the company, potential value creation /unlocking of value and its impact of earnings growth, business prospects, strength of management, competitive edge etc. The scheme will invest in companies broadly within 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 Coal, Oil & Gas, Petroleum, Pipelines etc f) Engineering g) Industrial Capital Goods & Products 		



	h) Irrigation & Water Management Services i) Metals, Minerals & Construction Materials j) Mining k) Ports l) Power & Power Equipments m) Road & Railways n) Telecom o) Transportation & Logistics p) Urban Infrastructure including Housing & Commercial Infrastructure. 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.																																		
Comparison with existing schemes	A large cap oriented Infrastructure Fund.																																		
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)																																	
	592524	₹ 1277 Crore																																	
UTI - Leadership Equity Fund																																			
Investment Objective	The investment objective of the scheme is to achieve long term capital appreciation and/or dividend distribution by investing in stocks that are "Leaders" in their respective industries/sectors/sub-sectors.																																		
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)																																	
	Equity & Equity Related Instruments of "leaders" as stated below.	65-100%																																	
	Equity and Equity Related Instruments of others including investments in potential leaders	0 – 35%																																	
	Debt* and Money Market Instruments including Securitised debt	0-10%																																	
	* For Debt investments, the fund will invest in companies where the paper is rated AA+ and above. "Leaders" tend to be companies with higher market shares, better operating efficiencies, better access to capital and significant/sustainable competitive advantages. Normally at least 65% of the investments will be restricted to the top five leading companies of an industry/sector/sub-sector in terms of sales turnover/market share/ market capitalization.																																		
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.																																		
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Minimum Application Amount	Minimum Application Amount 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.																																		
Benchmark Index	CNX Nifty																																		
Dividend Policy	Dividend distribution, if any, under the scheme will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustees to make dividend distribution.																																		
Name of the Fund Manager	Sanjay Dongre																																		
Performance of the scheme as on February 28, 2014	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns *</th> <th>Scheme return %</th> <th>CNX Nifty %</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>12.96</td> <td>10.26</td> </tr> <tr> <td>Last 3 years</td> <td>7.53</td> <td>5.58</td> </tr> <tr> <td>Last 5 years</td> <td>17.59</td> <td>17.82</td> </tr> <tr> <td>Since Inception</td> <td>7.50</td> <td>9.68</td> </tr> </tbody> </table>	Compounded Annualised Returns *	Scheme return %	CNX Nifty %	Last 1 year	12.96	10.26	Last 3 years	7.53	5.58	Last 5 years	17.59	17.82	Since Inception	7.50	9.68	<table border="1"> <caption>Absolute Returns for each financial year for the last 5 year</caption> <thead> <tr> <th>Year</th> <th>UTI-Leadership Equity Fund %</th> <th>CNX Nifty %</th> </tr> </thead> <tbody> <tr> <td>2009-2009</td> <td>-37.69</td> <td>-36.19</td> </tr> <tr> <td>2009-2010</td> <td>71.51</td> <td>73.76</td> </tr> <tr> <td>2010-2011</td> <td>7.66</td> <td>11.14</td> </tr> <tr> <td>2011-2012</td> <td>-8.7</td> <td>-9.23</td> </tr> <tr> <td>2012-2013</td> <td>10.07</td> <td>7.31</td> </tr> </tbody> </table>	Year	UTI-Leadership Equity Fund %	CNX Nifty %	2009-2009	-37.69	-36.19	2009-2010	71.51	73.76	2010-2011	7.66	11.14	2011-2012	-8.7	-9.23	2012-2013	10.07	7.31
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Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.31% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".																																		
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 0.17																																		

Investment Strategy	<p>The scheme will primarily invest in a diversified portfolio of leadership stocks i.e. stocks of companies that are leaders in their industry/sectors/sub-sectors to achieve long term capital appreciation over time. The scheme will allow the fund manager to pick stocks that are leaders in their respective categories. "Leaders" tend to be companies with higher market shares, better operating efficiencies, better access to capital and significant/sustainable competitive advantages. They tend to give good returns in an economic upswing and are also able to withstand economic downswings better than other companies. An industry or sector that the fund manager feels will outperform others, will be selected and then leading companies within that industry/sectors will be picked. Normally at least 65% of the investments will be restricted to the 'Leaders' (top five leading companies of an industry/sector/ sub-sector in terms of sales turnover/market share/market capitalization). The scheme will also invest upto 35% in companies that are potential leaders in order to profit from the probable upside potential in the stock of these companies.</p> <p>Subject to the SEBI Regulations, the asset allocation pattern indicated above in respect of the entire scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Asset allocation pattern may be altered for short period on defensive considerations.</p>																				
Comparison with existing schemes	The scheme follows top down approach keeping in mind attractiveness of various sectors. After choosing the sectors which are expected to perform better in future, the scheme selects companies which are leaders/emerging leaders in those sectors.																				
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)																			
	136509	₹ 537 Crore																			
UTI - Master Plus Unit Scheme																					
Investment Objective	Investment objective of the scheme is capital appreciation through investments in equity and equity related instruments.																				
Asset Allocation Pattern of the scheme	Equity and equity related instruments, convertible debentures - upto 100%. No fixed allocation will normally be made for Money market instruments. Investment in money market instruments will be kept to the minimum so as to able to meet the liquidity needs of the scheme.																				
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.																				
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available																				
Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum amount of initial investment is ₹ 5000/-. Subsequent minimum amount of investment is ₹ 1000/-.																				
Benchmark Index	S&P BSE Sensex																				
Dividend Policy	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.																				
Name of the Fund Manager	Sanjay Dongre																				
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns *	Scheme return %	S&P BSE Sensex %																		
	Last 1 year	12.42	11.97																		
	Last 3 years	7.98	5.81																		
	Last 5 years	18.60	18.88																		
	Since Inception	12.72	11.45																		
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Financial Year	UTI-Master Plus Unit Scheme %	S&P BSE Sensex %																			
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2012-2013	8.16	8.23																			
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.19% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".																				
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 0.02																				
Investment Strategy	It aims to focus on high growth stocks of S&P BSE 100 index, which has the potential to emerge as industry leaders in medium term. Hence portfolio of the scheme will present a good blend of industry leaders and emerging industry leaders.																				
Comparison with existing schemes	It primarily invests in stocks comprising of the S&P BSE 100 Index.																				
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)																			
	342250	₹ 887 Crore																			

UTI - Mastershare Unit Scheme

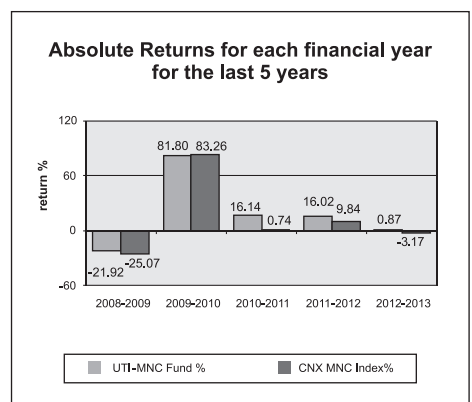
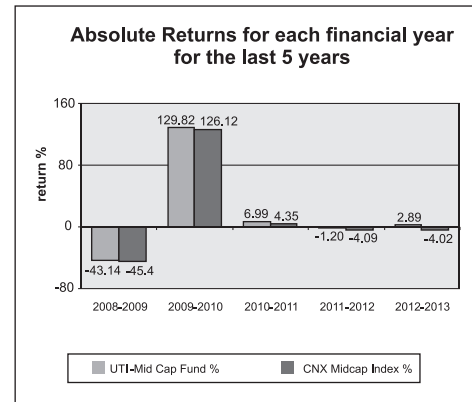
Investment Objective	This scheme aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares, equity-related instruments and fully convertible bonds/debentures of companies. Investment may also be made in issues of partly convertible debentures/bonds 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 the date of acquisition.																					
Asset Allocation Pattern of the scheme	Type of Security	Preferred Allocation (% NAV)	Maximum Allocation (% NAV)	Minimum Allocation (% NAV)																		
	Equity & Equity Related	90%	100%	70%																		
	Debt & Money Market	10%	30%	0%																		
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.																					
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available																					
Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum amount of initial investment is ₹ 5000/- Subsequent minimum amount of investment is ₹ 1000/-																					
Benchmark Index	S&P BSE 100																					
Dividend Policy	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.																					
Name of the Fund Manager	Swati Kulkarni																					
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns *	Scheme return %	S&P BSE-100 %	<table border="1"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>UTI-Mastershare Unit Scheme %</th> <th>S&P BSE 100 %</th> </tr> </thead> <tbody> <tr> <td>2008-2009</td> <td>72.14</td> <td>-31.16</td> </tr> <tr> <td>2009-2010</td> <td>88.17</td> <td>-39.97</td> </tr> <tr> <td>2010-2011</td> <td>12.27</td> <td>-5.8</td> </tr> <tr> <td>2011-2012</td> <td>8.55</td> <td>-9.23</td> </tr> <tr> <td>2012-2013</td> <td>6.66</td> <td>6.84</td> </tr> </tbody> </table>	Financial Year	UTI-Mastershare Unit Scheme %	S&P BSE 100 %	2008-2009	72.14	-31.16	2009-2010	88.17	-39.97	2010-2011	12.27	-5.8	2011-2012	8.55	-9.23	2012-2013	6.66	6.84
	Financial Year	UTI-Mastershare Unit Scheme %	S&P BSE 100 %																			
	2008-2009	72.14	-31.16																			
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2012-2013	6.66	6.84																				
Last 1 year	9.62	9.02																				
Last 3 years	6.25	5.10																				
Last 5 years	17.75	18.93																				
Since Inception	12.33	N.A.																				
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.																						
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 1.99% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".																					
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: - 0.12																					
Investment Strategy	This scheme intends to maintain a conservative portfolio, with a disciplined investment strategy of investing only in fundamentally strong companies. The scheme seeks to pursue the policy of distributing dividend on an annual basis.																					
Comparison with existing schemes	UTI Mastershare is positioned as a highly diversified equity fund investing predominantly in large cap stocks, aiming to provide a relatively stable and sustainable performance.																					
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)																				
	539158	₹ 2242 Crore																				

UTI - Master Value Fund

Investment Objective	Investment objective of the Scheme is "capital appreciation" through investment in stocks that are relatively undervalued to their expected long-term earnings growth. The fund will utilise in-depth fundamental research to evaluate factors such as a company's financial structure, its competitive position in the market and its management's commitment to increasing shareholder value while selecting the universe of stocks for investment by this fund.
Asset Allocation Pattern of the scheme	Upto 80% of the net assets will be invested in the scrips having any one or more of the following characteristics at the time of acquisition: (i) Low P/E ratio (PE ratio lower than the market PE or the sector PE) OR (ii) Attractive dividend yield OR (iii) Low price to book value ratio OR (iv) Companies with positive Economic Value Added (EVA)

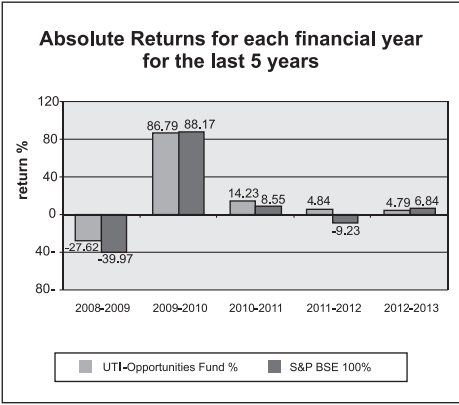
	<p>Upto 20% of net assets will be invested in equity / equity related instruments issued by blue chip companies with a potential for consistent growth and with management of high quality and track record.</p> <p>Not more than 20% of net assets will be invested in money market instruments.</p> <p>The endeavour will be to always retain the value orientation of the portfolio. With this objective, the scheme will regularly book profits in scrips where the valuation of the stocks has increased much higher than the market PE or the sector PE.</p>																																			
Plans and Options	<p>In addition to the existing plan, there is a Direct Plan.</p> <p>Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.</p>																																			
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Minimum Application Amount	<p>Minimum Application Amount under all Plans and Options</p> <p>Minimum amount of initial investment is ₹ 5000/-.</p> <p>Subsequent minimum amount of investment is ₹ 1000/-.</p>																																			
Benchmark Index	S&P BSE 200																																			
Dividend Policy	<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>																																			
Name of the Fund Manager	Anoop Bhaskar																																			
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Actual recurring expenses	<p>Period 01-04-2012 to 31-03-2013: 2.34%</p> <p>For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".</p>																																			
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: -0.64																																			
Investment Strategy	<p>The scheme invests in stocks that are relatively undervalued to their intrinsic value and which will create wealth for the various stakeholders in the medium to long term. Investment tools like low P/E, Low P/Book value and positive EVA (Economic Value Added) will be used to identify the stocks. The scheme is committed to booking profits periodically in order to retain the value orientation of the portfolio.</p>																																			
Comparison with existing schemes	<p>Master Value Fund is positioned as a pure value fund with clearly defined investment criteria for investing in value stocks. The fund invests in a blend of small and large cap stocks as per the defined criteria.</p>																																			
Number of Folios and AUM as on February 28, 2014	<table border="1"> <thead> <tr> <th>Number of Folios</th> <th>Assets Under Management (AUM) (Quarterly average as on 31/12/2013)</th> </tr> </thead> <tbody> <tr> <td>112162</td> <td>₹ 516 Crore</td> </tr> </tbody> </table>	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)	112162	₹ 516 Crore																															
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112162	₹ 516 Crore																																			
UTI - Mid Cap Fund																																				
Investment Objective	Investment objective is "capital appreciation" by investing primarily in mid cap stocks.																																			
Asset Allocation Pattern of the scheme	<p>The Fund would invest, at least 65% of its Net Assets in equity and equity related instruments issued by companies which are constituents of CNX Midcap Index or S&P CNX 500 but not a part of BSE Sensex (30) or Nifty (50), at the time of investment. Currently, companies having an annual average market capitalisation of less than ₹ 75 crores would not be considered for investment in the aforesaid portion of the portfolio, in line with the floor specified in the Benchmark CNX Mid Cap Index. This lower limit of ₹ 75 crores would change in line with the change in the lower limit of the market capitalisation criterion in the Benchmark.</p> <p>Further, no stocks, which are among the top 50 stocks in terms of market capitalisation, will form part of the aforesaid 65% of the net assets of UTI Mid Cap Fund, at the time of investment.</p> <p>Upto 35% of the Net Assets would be invested in equity and equity related instruments issued by companies with a potential for consistent growth and are relatively undervalued to their expected long-term earning growth.</p> <p>Not more than 20% of net assets will be invested in money market instruments.</p>																																			
Plans and Options	<p>In addition to the existing plan, there is a Direct Plan.</p> <p>Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.</p>																																			
Facilities Offered	<p>Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available.</p>																																			

Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum amount of initial investment is ₹ 5000/- Subsequent minimum amount of investment is ₹ 1000/-		
Benchmark Index	CNX Midcap Index		
Dividend Policy	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.		
Name of the Fund Manager	Anoop Bhaskar		
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns *	Scheme return %	CNX Midcap Index %
	Last 1 year	25.35	3.51
	Last 3 years	12.43	1.93
	Last 5 years	27.82	19.69
	Since Inception	16.24	13.35
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.			
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.55% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".		
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: -0.45		
Investment Strategy	The entire portfolio is invested in dynamic and well managed, medium sized enterprises with higher growth potential vis-à-vis their well established counterparts. The scheme will make investments as given in the asset allocation pattern.		
Comparison with existing schemes	UTI Mid Cap fund is a pure mid cap fund with the entire portfolio invested in medium sized enterprises.		
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)	
	56510	₹ 246 Crore	
UTI - MNC Fund			
Investment Objective	The Funds collected under the scheme shall be invested predominantly in stocks of Multinational Corporations and other liquid stocks.		
Asset Allocation Pattern of the scheme	Equity – Maximum allocation 100% Money Market Instruments - No fixed allocation will normally be made for money market instruments. Investment in money market instruments will be kept to the minimum so as to be able to meet the liquidity needs of the scheme.		
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available		
Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum amount of initial investment is ₹ 5000/-. Subsequent minimum amount of investment is ₹ 1000/-.		
Benchmark Index	CNX MNC		
Dividend Policy	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.		
Name of the Fund Manager	Swati Kulkarni		
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns *	Scheme return %	CNX MNC %
	Last 1 year	14.73	14.68
	Last 3 years	13.30	8.17
	Last 5 years	24.75	18.76
	Since Inception	15.90	9.83
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.			

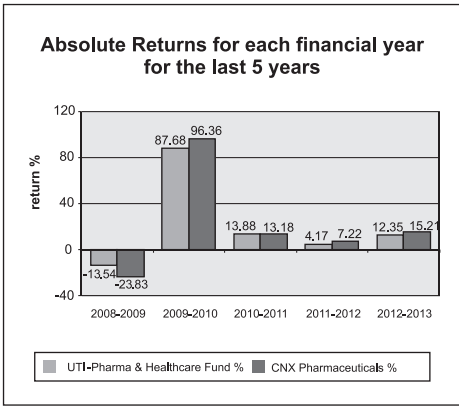


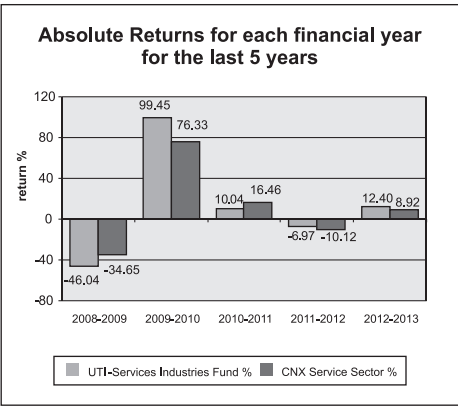
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.57% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".																				
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: -0.90																				
Investment Strategy	The scheme will predominantly invest only in companies which are forming part of CNX MNC index and / or where more than 25% of the holding is by the MNC parent and / or where FII / FDI and MNC parent combined holding is more than 50%.																				
Comparison with existing schemes	The scheme invests predominantly in stocks of Multinational Corporations and other liquid stocks.																				
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)																			
	58565	₹ 279 Crore																			
UTI - Nifty Index Fund																					
Investment Objective	The principal investment objective of the scheme is to invest in stocks of companies comprising S&P CNX Nifty Index and endeavour to achieve return equivalent to Nifty by "passive" investment. The scheme will be managed by replicating the index in the same weightage as in the S&P CNX Nifty-Index with the intention of minimising the performance differences between the scheme and the S&P CNX-Nifty Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scrips/weights as and when the same are altered in the S&P CNX-Nifty Index.																				
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)																			
	Equity Instruments	Upto 100%																			
	Money Market Instruments	Investment in money market instruments will be kept to the minimum																			
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.																				
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), UTI STRIP Advantage, Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available.																				
Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum amount of initial investment is ₹ 5000/- under both the options. Subsequent minimum investment amount is ₹ 1000/-.																				
Benchmark Index	CNX Nifty																				
Dividend Policy	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.																				
Name of the Fund Manager	Kaushik Basu																				
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns *	Scheme Returns %	CNX Nifty %																		
	Last 1 year	10.50	10.26																		
	Last 3 years	5.72	5.58																		
	Last 5 years	17.56	17.82																		
	Since Inception	10.25	9.84																		
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.																					
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Financial Year	UTI-Nifty Index Fund%	CNX Nifty %																			
2008-2009	-36.29	-36.19																			
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2010-2011	10.74	11.14																			
2011-2012	-9.39	-9.23																			
2012-2013	7.77	7.31																			
Expenses of the scheme	Entry Load (As % of NAV)	Exit Load (As % of NAV)																			
Load structure	Nil (any application size)	< 15 days	1%																		
		>= 15 days	Nil																		
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 1.57% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".																				
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: - 0.02																				
Investment Strategy	UTI NIF is a low cost pure index Fund which tracks the CNX NIFTY passively. The scheme endeavours to achieve return equivalent to CNX NIFTY while minimising tracking error.																				
Comparison with existing schemes	UTI-Nifty Index Fund is an Index Fund that will passively replicate its benchmark index CNX NIFTY.																				
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)																			
	14631	₹ 129 Crore																			

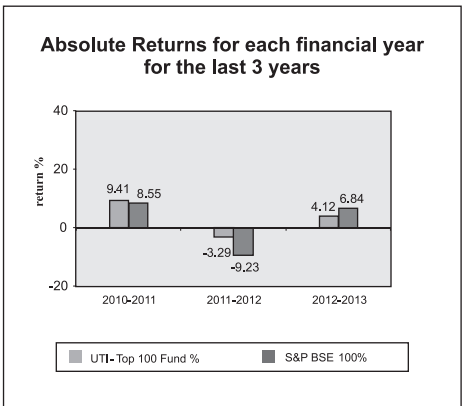
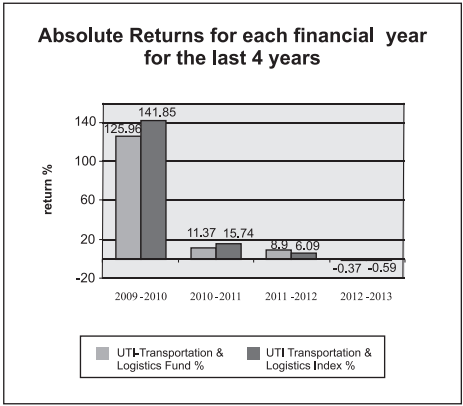
UTI - Opportunities Fund

Investment Objective	This scheme seeks to generate capital appreciation and/or income distribution by investing the funds of the scheme in equity shares and equity-related instruments. The main focus of this scheme is to capitalize on opportunities arising in the market by responding to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change.		
Asset Allocation Pattern of the Scheme	Types of instruments		Normal Allocation (% of Net Assets)
	Equity & Equity related Instruments		90-100%
	Debt Instruments & Money Market Instruments		0-10%
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available		
Minimum Application Amount	Minimum Application Amount 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.		
Benchmark Index	S&P BSE 100		
Dividend Policy	Dividend distribution, if any, under the scheme will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustees to make dividend distribution.		
Name of the Fund Manager	Anoop Bhaskar		
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns *	Scheme Return %	S&P BSE 100 %
	Last 1 year	11.88	9.02
	Last 3 years	10.31	5.10
	Last 5 years	23.64	18.93
	Since Inception	15.24	12.33
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.			
			
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.09% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".		
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: -0.29		
Investment Strategy	<p>The scheme will primarily invest in equity and equity related instruments. The main highlight of this scheme is to respond to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change. The scheme will allow the fund manager to invest in select sectors based on his views of the macro economy. UTI-Opportunities Fund will predominantly invest in 4 to 5 sectors that are expected to outperform the broader market in the short to medium-term.</p> <p>As markets evolve and grow, new opportunities for growth keep emerging. UTI Opportunities Fund would endeavor to capture these opportunities to generate wealth for its investors.</p> <p>The aim of the scheme is to outperform plain vanilla equity funds, which are more diversified but at the same time minimise the risk arising from pure sector funds while generating a reasonable return.</p> <p>The fund would invest in companies/sectors, which present good growth opportunities. These companies/sectors would seek to capitalize on opportunities such as:</p> <ol style="list-style-type: none"> 1. An opportunity arising in sectors where India's potential is being acknowledged in the world. 2. An opportunity arising in sectors wherein future growth may be influenced by various economic reforms. 3. An opportunity arising in sectors that currently drives the Indian economy. Subject to the SEBI Regulations, the asset allocation pattern indicated above in respect of the entire scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. <p>Asset allocation pattern may be altered for short period on defensive considerations.</p>		
Comparison with existing schemes	The scheme is positioned as a dynamic sector allocation scheme. The scheme will, at any given point in time, invest in only select sectors and will dynamically change the allocation from one sector to another depending on the potential risk reward. On a risk return profile the scheme is positioned between a diversified equity fund and sector fund.		
Number of Folios and AUM as on February 28, 2014	Number of Folios		Assets Under Management (AUM) (Quarterly average as on 31/12/2013)
	542398		₹ 3565 Crore

UTI - Pharma & Healthcare Fund

Investment Objective	The scheme aims to provide capital appreciation through investments in stocks of companies engaged in manufacturing of Pharmaceuticals, bulk drugs, formulations and OTC drugs, medical equipment and accessories, personal healthcare products and also companies owning/managing hospitals etc.		
Asset Allocation Pattern of the scheme	At least 90% of investment will be made in stocks of companies engaged in manufacturing of Pharmaceuticals bulk drugs, formulations & OTC drugs, medical equipment and accessories, personal healthcare products and also companies owning/managing hospitals etc.		
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available		
Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum amount of initial investment is ₹ 5000/-. Subsequent minimum amount of investment is ₹ 1000/-.		
Benchmark Index	CNX Pharmaceuticals		
Dividend Policy	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. 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.		
Name of the Fund Manager	Lalit Nambiar		
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns *	Scheme return %	CNX Pharmaceuticals %
	Last 1 year	40.85	38.96
	Last 3 years	19.50	20.67
	Last 5 years	29.84	32.39
	Since Inception	15.53	16.45
	* Computed on compounded annualised basis. Past performance may or may not be sustained in future.		
			
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.70% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".		
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 0.42		
Investment Strategy	The scheme could have companies in the pharmaceutical sector, which are large or small, and Indian or MNC. As the benchmark index is skewed in favour of few stocks, the scheme could have substantial deviations from the respective weightages in the benchmark index so as to achieve diversification within the sector. The weightages of above sub-segments will vary depending on valuations and expected growth potential.		
Comparison with existing schemes	It is a scheme investing in the pharmaceutical and healthcare sector.		
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)	
	27325	₹ 131 Crore	
UTI - Services Industries Fund			
Investment Objective	The scheme aims to provide capital appreciation through investments in stocks of companies engaged in the business of banking, finance and insurance, education and training, telecom services, travel and tourism, leisure and entertainment, transportation etc.		
Asset Allocation Pattern of the scheme	At least 90% of investment will be made in stocks of companies engaged in the business of banking, finance & insurance, education & training, telecom services, travel & tourism, leisure & entertainment, transportation etc.		
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available		
Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum amount of initial investment is ₹ 5000/-. Subsequent minimum amount of investment is ₹ 1000/-.		

Benchmark Index	CNX Service Sector		
Dividend Policy	<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 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>		
Name of the Fund Manager	Lalit Nambiar		
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns *	Scheme return %	CNX Service Sector %
	Last 1 year	21.47	9.57
	Last 3 years	11.17	5.75
	Last 5 years	24.02	18.24
	Since Inception	20.41	14.57
	<p>* Computed on compounded annualised basis. Past performance may or may not be sustained in future.</p>		
			
Actual recurring expenses	<p>Period 01-04-2012 to 31-03-2013: 2.48%</p> <p>For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".</p>		
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 0.33		
Investment Strategy	<p>The scheme primarily invests in companies which provide services or produce products wherein, the value addition comes more from human resources, than from capital or machines. As the benchmark index is skewed in favour of few stocks, the fund could have substantial deviations from the respective weightages in the benchmark index so as to achieve diversification within the sector.</p>		
Comparison with existing schemes	<p>The scheme invests in the Service sector. Its exposure is diversified amongst various industries in the services and IT sectors.</p>		
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)	
	58249	₹ 201 Crore	
UTI - Top 100 Fund			
Investment Objective	<p>The fund aims to provide long term capital appreciation/dividend distribution by investing predominantly in equity and equity related instruments of top 100 stocks by market capitalisation. There can be no assurance that the investment objectives of the scheme will be realised.</p>		
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of net assets)
	Equity and Equity related instruments of top 100 stocks by market capitalisation		65-100%
	Other equity or equity related instruments		0-35%
	Debt and Money Market instruments including securitised debt.*		0-35%
	* The fund may invest upto 100% of its debt portfolio in securitised debt.		
Plans and Options	<p>In addition to the existing plan, there is a Direct Plan.</p> <p>Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.</p>		
Facilities Offered	<p>Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available</p>		
Minimum Application Amount	<p>Minimum Application Amount under all Plans and Options</p> <p>Minimum amount of initial investment is ₹ 5000/-.</p> <p>Subsequent minimum amount of investment is ₹ 1000/-.</p>		
Benchmark Index	S&P BSE 100		
Dividend Policy	<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>		
Name of the Fund Manager	Swati Kulkarni		

Performance of the scheme as on February 28, 2014	Compounded Annualised Returns *	Scheme return %	S&P BSE 100%	
	Last 1 year	12.56	9.02	
	Last 3 years	7.61	5.10	
	Since Inception	9.52	8.48	
<p>* Computed on compounded annualised basis.</p> <p>Past performance may or may not be sustained in future.</p>				
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.32% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".			
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: - 0.34			
Investment Strategy	The investment strategy of primarily restricting the equity portfolio to the Top 100 Indian companies is intended to reduce risks while maintaining steady growth. The scheme is designed for those investors who seek exposure to large market capitalization stocks and Growth cum value style of investing. The fund shall invest at least 65% of its corpus in equity and equity related securities of top 100 Indian companies as measured by market capitalisation on BSE (stock market worth) and listed on BSE. Risk will also be reduced through a diversification of the portfolio. The remaining portion of the portfolio will be invested in equity and equity related securities of companies other than the Top 100 companies which in the opinion of the fund manager have attractive growth prospects and potential to outperform the broad market indices.			
Comparison with existing schemes	UTI Top 100 Fund is a fund which primarily invests in large cap companies. The Fund Invests 65% of its assets in top 100 companies by market capitalization.			
Number of Folios and AUM as on February 28, 2014	Number of Folios		Assets Under Management (AUM) (Quarterly average as on 31/12/2013)	
	205874		₹ 550 Crore	
UTI - Transportation & Logistics Fund				
Investment Objective	Investment Objective is "capital appreciation" through investments in stocks of the companies engaged in the transportation and logistics sector			
Asset Allocation Pattern of the scheme	Types of Instruments			Normal Allocation (% of net assets)
	Equity and equity related instruments.			Atleast 90%
	Equity and equity related instruments of the companies principally engaged in providing transportation services, companies principally engaged in the design, manufacture, distribution, or sale of transportation equipment and companies in the logistics sector.			Atleast 80%
	Cash/money market instruments.			Upto 10%
Plans and Options	In addition to the existing plan, there is a Direct Plan. Both the plans offer Growth Option and Dividend Option with Payout and Reinvestment facilities.			
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP), Dividend Transfer Plan (DTP) and Automatic Trigger facilities are available			
Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum amount of initial investment is ₹ 5000/-. Subsequent minimum amount of investment is ₹ 1000/-.			
Benchmark Index	UTI Transportation & Logistics Index.			
Dividend Policy	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.			
Name of the Fund Manager	Anoop Bhaskar			
Performance of the scheme as on February 28, 2014	*Compounded Annualised Returns	Scheme return %	UTI Transportation & Logistics Index %	
	Last 1 year	35.60	21.18	
	Last 3 years	19.40	14.29	
	Last 5 years	32.74	33.25	
	Since Inception	19.17	15.65	
<p>* Computed on compounded annualised basis.</p> <p>Past performance may or may not be sustained in future.</p>				



COMMON APPLICATION FORM FOR OPEN-ENDED EQUITY AND BALANCED SCHEMES

PLEASE USE SEPARATE FORM FOR EACH SCHEME

(OCBs & US PERSONS INCLUDING QUALIFIED FOREIGN INVESTORS REGISTERED IN USA AND CANADA AND RESIDENTS OF CANADA ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF)

Sr.No. 2014/

PLEASE FILL IN ALL COLUMNS IN CAPITAL LETTERS ONLY
(PLEASE READ INSTRUCTIONS CAREFULLY TO HELP US SERVE YOU BETTER)

Registrar Sr. No.

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

BDA / CA Code

ARN	Name of Financial Advisor	Sub ARN Code	Sub Code/ Bank Branch Code	M O Code	EUI No.®	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 distributor personnel concerned or notwithstanding the advice of in-appropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction. (Please tick and sign below when EUIN box is left blank) (refer instruction 'v').

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')

<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS ₹ 150 will be deducted as transaction charges per Subscription of ₹ 10,000 and above	OR	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS ₹ 100 will be deducted as transaction charges per Subscription of ₹ 10,000 and above
Existing Unit Holder information	Scheme Name:	Folio Number:

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

Name of First Applicant (as appearing in ID proof given for KYC)

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
Date of Birth										Mandatory for minors				

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*

*PAN OF 1ST APPLICANT/FATHER/MOTHER/GUARDIAN (whose particulars are furnished in the form) AADHAR CARD NO.

<input type="checkbox"/> Enclosed <input type="checkbox"/> PAN Card Copy <input type="checkbox"/> Know Your Customer (KYC)* Acknowledgement Copy Please (✓)

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

State	Country*	City*	Zip/Pin*
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NAME IN FULL OF THE FATHER (OR) MOTHER / GUARDIAN (IN CASE OF MINOR) \$ / CONTACT PERSON FOR INSTITUTIONAL APPLICANTS Mr. Ms. Mrs.

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

\$ 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').

OPTION FOR DESPATCH OF STATEMENT OF ACCOUNT

<input type="checkbox"/> Applicant's address	(for 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 given above
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DETAILS OF OTHER APPLICANTS

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

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
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PAN of 2nd Applicant AADHAR CARD NO. Enclosed PAN Card Copy Know Your Customer (KYC) Acknowledgement Copy Please (✓)

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

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

PAN of 3rd Applicant AADHAR CARD NO. Enclosed PAN Card Copy Know Your Customer (KYC) Acknowledgement Copy Please (✓)

PAYMENT DETAILS (Refer Instruction 'x')

#Cheque/DD/*NEFT/*RTGS Ref. No. / Unique Serial No. (For Cash)	<input type="checkbox"/> Cash	Account type (please ✓)	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> DD issued from abroad
Account No.	Date	Amt. of investment (i)	# 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"
Bank		DD Charges if any (ii)	♦ Investment amount shall be Rs. 2 lacs and above in case of payments through NEFT / RTGS.
Branch		Net amount paid (i-ii)	
Amt. in words			

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 and Address of Nominee	To be furnished in case nominee is a minor
Name	Name of the guardian
Date of Birth <input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> (in case of nominee is a minor)	Address of guardian
Address with pin code	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. (Strike out if this declaration is not applicable).

* Please send the Account Statement, Abridged Annual Report, Transaction confirmation, communication of change of address, change of bank details etc. through email only at the below email ID. (If you wish to receive in physical form please tick)

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

Signature of 1st Applicant / Guardian
Name of 1st Authorised Signatory

Signature of 2nd Applicant
Name of 2nd Authorised Signatory

Signature of 3rd Applicant
Name of 3rd Authorised Signatory

Sign. here

Designation _____ Designation _____ Designation _____

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 Private Limited, Narayani Mansion, H.No.1-90-2/10/E, Vittalrao Nagar, Madhapur, Hyderabad – 500 081.
Tel. 040-23312454, Fax: 040-23115503,
E-mail: uti@karvy.com

GENERAL INSTRUCTIONS FOR FILLING THE APPLICATION FORM

- (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 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

Pursuant to SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, a transaction charge of ₹ 100/- for existing investors and ₹ 150/- in the case of first time investor in Mutual Funds, per subscription of ₹ 10,000/- and above, respectively, is to be paid to the distributors of UTI Mutual Fund products. However, there shall be no transaction charges on direct investment/s not made through the distributor/financial advisor etc.

There shall be no transaction charge on subscription below ₹ 10,000/-.

In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases, the transaction charge shall be recovered in 3-4 instalments.

The transaction charge, if any, shall be deducted by UTI AMC from the subscription amount and paid to the distributor and the balance shall be invested. Allocation of Units under the scheme will be Net of Transaction Charges. The Statement of Account (SoA) would also reflect the same.

If the investor has not ticked in the Application form whether he/she is an existing/new investor, then by default, the investor will be treated as an existing investor and transaction charges of ₹ 100/- will be deducted for investments of ₹ 10,000/- and above and paid to distributor/financial advisor etc., whose information is provided by the investor in the Application form. However, where the investor has mentioned 'Direct Plan' against the scheme name, the Distributor code will be ignored and the Application will be processed under 'Direct Plan' in which case no transaction charges will be paid to the distributor.

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

For details on opting in/out by distributors for charging transaction charges etc., refer to SAI/SID.

(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 Existing Plan and Direct Plan will be common.

For further details refer to SAI.

- (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 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 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 ₹ 20,000/- per investor, per Mutual Fund, per financial year through designated branches of Axis Bank will be accepted subject to the following procedure:-

- i. Investors who desire to invest upto ₹ 20,000/- per financial year shall contact any of our UTI UFCs and obtain a Form for Deposit of Cash and fill-up the same.
- ii. 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.
- iii. 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.

For further details please refer to SAI.

(q) Know Your Customer (KYC) Norms:

Common Standard KYC through CDSL Ventures Ltd (CVL) is applicable for all categories of investors and for any amount of investment. KYC done once with a SEBI registered intermediary will be valid with another intermediary. Intermediaries shall carry out In-Person Verification (IPV) of their clients.

For further details related to KYC, please refer to SAI/SID of the respective scheme.

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, payment amount/instrument and 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.

Please refer to the SAI for further details on KYC.

Details of Beneficial Ownership

In terms of SEBI Master Circular on AML/CFT dated December 31, 2010, 'Beneficial Owner' has been defined as a natural person/s who ultimately own, control or influence a client and / or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement

Details of the identity of all natural person(s) such as their Name(s), PAN number/Passport details, Address etc together with a self attested PAN Card copy is to be provided by the Investor to the Official Points of Acceptance (OPAs) of the UTI MF Schemes while submitting the Application Form. Such natural persons include those who are acting alone or together, or through one or more juridical person and exercising control through ownership or who ultimately has a controlling ownership interest.

For further details regarding manner of determination of beneficial ownership in doubtful cases (relating to investors other than Trust and Foreign investors), investments by Trust and Foreign Investors and for other details regarding disclosure of information regarding beneficial ownership etc., please refer to SAI/relevant Addendum.

(r) Aadhar Card

In addition to KYC compliance proof / self attested PAN Card copy, the investors are advised to provide Aadhar Card No., if any.

(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), bonus transactions and merger, if any.

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

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

(t) 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.

(u) 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).

- (v) 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, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and Dividend Transfer Plan installments.
- (w) 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.

(x) 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/relevant addenda.

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.

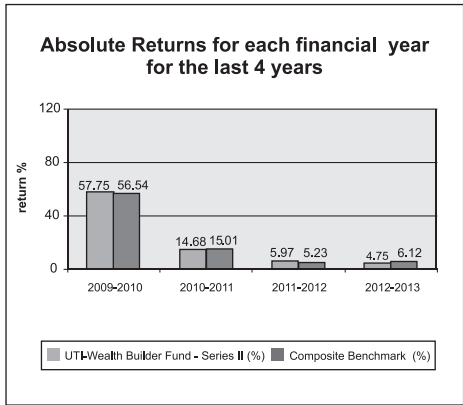
CHECK LIST

Please ensure that:

- 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 completed and signed by all applicants.
- Cheques are drawn in favour of ‘The name of the scheme’ (in case of Direct Plan, “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.

(Contd. from page no. 20)

Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.71% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".	
Sharpe Ratio	Period 01-04-2012 to 31-03-2013:- 0.67	
Investment Strategy	The investment universe comprises sectors/sub-sectors including Auto/auto ancillary, Railway, Ports, Airports, Roads, Shipping, Courier, Logistics and other ancillary sectors catering to Transportation & Logistics.	
Comparison with existing schemes	UTI Transportation & Logistics Fund is a thematic fund investing in the transportation and logistics sector in India.	
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)
	17429	₹ 52 Crore
UTI - Wealth Builder Fund – Series II		
Investment Objective	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 along with investments in Gold ETFs and Debt and Money Market Instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved.	
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)
	Equity and Equity Related Instruments	Minimum - 65% Maximum - 100%
	Gold ETFs	Minimum - 0% Maximum - 35%
	Debt and Money Market Instruments *	Minimum - 0% Maximum - 35%
<p>* Debt instruments will also include Securitised Debt which may go upto 100% of the Debt Portfolio.</p> <p>The scheme may seek investment opportunity in the ADR/GDR/Foreign Equity and Debt 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.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.</p>		
Plans and Options	In addition to the Retail Plan, there is a Direct Plan. Both the plans will offer Growth Option and Dividend Option with Payout and Reinvestment facilities. In case no option is indicated in the application form, then the default option will be the Growth Option.	
Facilities Offered	Systematic Investment Plan (SIP), MICRO SIP, Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP) and Dividend Transfer Plan (DTP) are available.	
Restriction on Subscription	<p>The Scheme will be open for subscription during each calendar month subject to the condition that not more than 10% of the number of outstanding units allotted as on the last business day of the previous month would be available for the sale in the immediately following month. However, the UTI AMC reserves the right to collect the subscriptions in excess of the said limit of 10% of the outstanding allotted Units. The excess subscription for allotment of Units will be decided by the Fund Manager of the Scheme on the basis as stated in the case of NFO period. All such applications in excess of the above 10% limit will be accepted for full allotment.</p> <p>Similarly, the AMC/Trustee may close such additional subscription by giving one day's notice in one daily newspaper and UTI MF website.</p> <p>However, Subscriptions by way of SIPs/STRIPs will be allowed on all business days at the applicable NAVs (subject to load) even if the said limit of 10% is exceeded. However, subscriptions through online mode will be allowed. The subscriptions through online mode will not be reckoned for the purpose of determining the 10% limit. Regarding subscription through online mode, refer to Statement of Additional Information (SAI) for details.</p> <p>For Applications submitted through other than online mode or SIPs/STRIPs, Investors are required to check the Official Points of Acceptance (OPAs) whether the Scheme is open for subscription before submitting their application forms for subscription of Units of the Scheme failing which the UTI MF/UTI AMC shall not be responsible/liable in any manner whatsoever.</p>	
Minimum Application Amount	Minimum Application Amount under all Plans and Options Minimum initial investment amount is ₹ 5,000/- and in multiples of ₹ 1/- thereafter.	
Benchmark Index	S&P BSE 100 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.	
Dividend Policy	Dividend distribution, if any, under the scheme will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustee to make dividend distribution.	
Name of the Fund Manager	Lalit Nambiar	

Performance of the scheme as on February 28, 2014	*Compounded Annualised Returns	Scheme return %	#Composite Benchmark %	
	Last 1 year	2.61	6.37	
	Last 3 years	7.80	7.92	
	Last 5 years	17.26	17.62	
	Since Inception	16.74	18.91	
<p># S&P BSE 100 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.</p> <p>* Computed on compounded annualised basis. Past performance may or may not be sustained in future.</p>				
Actual recurring expenses	Period 01-04-2012 to 31-03-2013: 2.41% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".			
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: -0.39			
Investment Strategy	<p>Investment focus and asset allocation strategy Investment in Equities and Equity related Securities The broad Investment strategy of the Scheme will be to invest in equity and equity related securities of companies including those in the derivatives segment. The Scheme aims to build and maintain a diversified portfolio of equity stocks that has the potential to appreciate in the long run. Companies identified for selection in the portfolio will have the potential to grow at a reasonable rate in the long run.</p> <p>Investment in Gold ETFs: Gold has been generally considered as a safe haven during times of economic upheavals and volatile equity markets. Since Gold traded internationally is typically denominated in US dollars, any negative news about the US economy, adversely impacts the value of US Dollar against other currencies of the world and acts as one of the main factors for the rise in Gold Prices, as investors, especially those in US, generally seek to invest in Gold and Gold ETFs to protect their financial risk during such times. The Scheme may invest in Gold ETFs to manage the volatility of equity returns and downturn in equity markets depending upon the market conditions.</p>			
Comparison with existing schemes	UTI Wealth Builder II has a diversified equity portfolio with gold exposure through investment in Gold ETFs.			
Number of Folios and AUM as on February 28, 2014	Number of Folios	Assets Under Management (AUM) (Quarterly average as on 31/12/2013)		
	100169	₹ 523 Crore		
Features Common to all Schemes				
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>UTI – Nifty Index Fund (UTI-NIF)</p> <p>(a) UTI - NIF are passively managed index funds i.e. the amount collected under the scheme is invested in securities of companies comprising the CNX-Nifty in the same weightages as they have in the Nifty.</p> <p>(b) The composition of the CNX – Nifty is subject to changes that may be effected periodically by the IISL.</p> <p>(c) Performance of the CNX – Nifty will have a direct bearing on the performance of and UTI - NIF.</p> <p>(d) The extent of the Tracking error may have an impact on the performance of the UTI - NIF.</p> <p>UTI - MNC Fund There may be risk associated due to limited diversification of the portfolio.</p> <p>UTI - Master Value Fund The scheme will use a bottom up approach to investing. While the scheme will utilise in depth fundamental research to select stocks, there is always a potentially high element of risk. This risk arises from investing in mid cap and small cap stocks where the business is still young and growing and the business model in some cases is vulnerable to changes in macroeconomic or sector specific conditions.</p> <p>UTI – Mastershare Unit Scheme, UTI - Dividend Yield Fund, UTI - Leadership Equity Fund, UTI - Opportunities Fund & UTI - Contra Fund 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>UTI - Dividend Yield Fund Risk associated with high dividend yield stocks: Though the investments would be in companies having a track record of dividend payments, 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> <p>UTI - Leadership Equity Fund The investment focus is on select companies/industries/sectors of the market and hence the portfolio may be concentrated in these companies/sectors/industries. This may make the portfolio vulnerable to factors that may affect these companies/sectors/industries in general thereby leading to increased volatility in the movement of the scheme's NAV.</p> <p>UTI - Opportunities Fund 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> <p>UTI - Contra Fund (a) Time Risk is inherent as to how long will it take for the companies to realize the true value can not be predicted. Further all times there may be risk of short term under performance.</p>			

<p>(b) The scheme aims to invest in stocks which are undervalued as they are out of favour currently with the anticipation that soon the stock will find their true price. But, due to various reasons it may so happen that such stocks continue to languish and are not able to attain the price discovery.</p> <p>UTI - Banking Sector Fund</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> <p>UTI - Infrastructure Fund</p> <p>(a) 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>(b) 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> <p>UTI - Mid Cap Fund</p> <p>(a) Due to general illiquidity in the small cap securities, realisation of investment objective may take more time than expected.</p> <p>(b) These companies being smaller in size may get affected adversely due to prolonged recession /economic slowdown.</p> <p>UTI - Transportation & Logistics Fund</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> <p>Sector Specific Risk Factors UTI - Growth Sectors Fund</p> <p>The objective of the scheme is to invest predominantly in the stocks of respective sectors as indicated elsewhere in the Scheme Information Document or of those sectors which may be added later; which may be subject to the sector specific risks due to the change in government policies relating to the concerned sector and sector specific new developments in the Indian and the international markets. There is a risk associated with non-diversification of the portfolio of a fund across different sectors of the economy.</p> <p>Energy Fund</p> <p>A fluctuation in the international crude prices will impact the margins of oil marketing companies negatively in case they are not able to pass on the higher cost to the consumers. As most of the companies in the Petro-Sector are in the public sector, any action or inaction on the part of Government may affect the valuation of oil companies. Petrochemicals being commodities, their prices are subject to cyclical fluctuations and thus may affect the profitability of companies engaged in their production.</p> <p>Pharma and Health Care Fund</p> <p>(a) 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.</p> <p>(b) Proposed pruning of list of drugs from Drug Price Control Order (DPCO) may take longer than expected.</p> <p>(c) High competition in the generics market may impact the margins of Indian pharma companies.</p> <p>(d) Other barriers for growth of pharma companies could be inadequate patent infrastructure, weak redressal system for patent infringement etc.</p> <p>(e) INR appreciation may hit Pharma companies competitiveness and margins.</p> <p>Services Sector Fund</p> <p>(a) Prolonged recession / economic slow-down may affect most of the industries in the service sector.</p> <p>(b) Increased competition in most of the industries in the service sector, has raised the overall standards in respect of the level of quality of services demanded. Thus, the companies in this sector are vulnerable to any changes in the quality of services demanded / provided.</p> <p>(c) Presence of unorganized sector on account of low capital requirements and few entry barriers poses a significant risk to the organized players in some of the industries engaged in service sector.</p> <p>(d) Any changes in the Govt. policy pertaining to taxation / regulations etc might have significant bearing on the services sector.</p> <p>UTI - Wealth Builder Fund – Series II</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> <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.</p> <p>(c) The gold underlying 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 the investment value of the Gold ETFs in which the Scheme has invested.</p>
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	<p>(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 eg. 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.</p> <p>(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.</p>																																													
Direct Plan	<p>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.</p> <p>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).</p> <p>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.</p> <p>How to apply: Investors subscribing under Direct Plan of UTI-Opportunities Fund (example scheme) will have to indicate "Direct Plan" against the Scheme name in the application form, as for example., "UTI-Opportunities Fund-Direct Plan". Investors should also indicate "Direct" in the ARN column of 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 Direct Plan. Further, where an application is received for Existing Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.</p> <p>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 Existing Plan and the Direct Plan except that:</p> <p>(a) Switch of investments from Existing 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.</p> <p>(b) However, no exit load shall be levied for switch of investments from Existing 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 Existing Plan.</p> <p>(c) No exit load shall be levied in case of switches from Direct Plan to Existing Plan.</p> <p>(d) Portfolio of the Scheme under the Existing Plan and Direct Plan will be common.</p> <p>(e) 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 Existing Plan of all Schemes, installments falling on or after the January 1, 2013 will automatically be processed under the Direct Plan.</p> <p>Existing Investments prior to 1st January 2013 Dividend will continue to be reinvested in the Existing Plan only in respect of Investments made without Distributor code where the Investor has opted for the Dividend Reinvestment facility.</p> <p>Minimum Investment amount under the Direct Plan: In case of already existing investments under the Existing 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 Existing Plan to Direct Plan or vice versa under the same Scheme and same Option</p>																																													
Dividend Policy	<p>Threshold Limit for 'Dividend Payout' Option</p> <p>For all the dividends declared, if the dividend amount payable to the unit holders under the 'Dividend Payout' option under a folio is less than ₹ 250/- 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 will be sent to the investors at their Registered Address.</p>																																													
Dedicated Fund Manager for Overseas investments	Arpit Kapoor																																													
Applicable NAV	<table border="1"> <thead> <tr> <th colspan="3">Purchase : For Purchases less than ₹ 2 lacs</th> </tr> <tr> <th>Operation</th> <th>Cut-off Timing</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Valid applications with local cheques / demand drafts payable at par at the place where the application is received.</td> <td>Upto 3 p.m.</td> <td>Closing NAV of the day of receipt of the application</td> </tr> <tr> <td>Valid applications with local cheques / demand drafts payable at par at the place where the application is received.</td> <td>After 3 p.m.</td> <td>Closing NAV of the next business day.</td> </tr> <tr> <td>Valid applications 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.</td> <td>Within Business Hours</td> <td>Closing NAV of the day on which cheque/demand draft is credited to the Scheme/Plan.</td> </tr> <tr> <th colspan="3">Purchase : For Purchases of ₹ 2 lacs and above</th> </tr> <tr> <th>Operation</th> <th>Cut-off Timing</th> <th>Applicable NAV</th> </tr> <tr> <td>The funds are available for utilization before cut off and valid applications received with cheques / demand drafts.</td> <td>Upto 3 p.m.</td> <td>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.</td> </tr> <tr> <td colspan="3">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), Systematic Transfer Investment Plan (STRIP), Switch, etc. The investor will be identified through PAN.</td> </tr> <tr> <th colspan="3">Redemption :</th> </tr> <tr> <th>Operation</th> <th>Cut-off Timing</th> <th>Applicable NAV</th> </tr> <tr> <td>Valid applications received</td> <td>Upto 3 p.m.</td> <td>Closing NAV of the day of receipt of the application.</td> </tr> <tr> <td>Valid applications received</td> <td>After 3 p.m.</td> <td>Closing NAV of the next business day.</td> </tr> <tr> <td colspan="3">Redemption requests: Where, under a scheme, units are held under both the Existing and Direct Plans, the redemption/switch request shall clearly mention the plan. 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Risk Mitigation process against Third Party Cheques	<p>Restriction on Third Party Payments</p> <p>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.</p> <p>The exceptions, inter-alia, includes:-</p> <p>Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment).</p> <p>Further, this restriction is not applicable for payment made by a guardian whose name is registered in the records of UTI Mutual Fund in that folio.</p> <p>For further details, please refer to SAI.</p>									
Exit load on death of an unitholder	<p>In the case of the death of an 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 refer to SAI.</p>									
Despatch of Redemption Request	<p>Within 10 business days of the receipt of the redemption request at the authorised centre of UTI Mutual Fund.</p>									
Name of the Trustee Company	<p>UTI Trustee Company Private Limited</p>									
Expenses of the Scheme										
i) Load Structure For all schemes except UTI – NIF	Entry Load (As % of NAV)	Exit Load (As % of NAV)								
	NIL (any application size)	<p>< 1 year – 1%</p> <p>>= 1 year - Nil</p>								
ii) Recurring expenses for all schemes except UTI-NIF	<table border="0"> <tr> <td>(a) First ₹ 100 crores of the average daily net assets</td> <td style="text-align: right;">- 2.50%</td> </tr> <tr> <td>(b) Next ₹ 300 crores of the average daily net assets</td> <td style="text-align: right;">- 2.25%</td> </tr> <tr> <td>(c) Next ₹ 300 crores of the average daily net assets</td> <td style="text-align: right;">- 2.00%</td> </tr> <tr> <td>(d) Balance</td> <td style="text-align: right;">- 1.75%</td> </tr> </table>		(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%
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(c) Next ₹ 300 crores of the average daily net assets	- 2.00%									
(d) Balance	- 1.75%									
Recurring expenses for UTI-NIF	<p>The investment management and advisory fees shall not exceed three fourths of one percent (0.75%) of the daily average net assets. Total expenses of the schemes including investment management and advisory fees shall not exceed one and half of one percent (1.50%) of the weekly average net assets.</p>									
Expenses in addition to Recurring Expenses	<p>In addition to the recurring expenses stated for the respective Scheme(s) under the paragraph 'Recurring expenses', the following expenses including Service Tax, as may be applicable, shall be charged to the Scheme(s):-</p> <p>(a) Expenses in respect of new inflows from beyond top 15 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.</p> <p>(b) Expenses not exceeding 0.20% of the daily net assets towards investment management and advisory fees (including service tax) and various other sub-heads of recurring expenses as mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Fund) Regulations respectively.</p> <p>(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.</p> <p>For further details, please refer to SID and SAI.</p>									
Tax Treatment for the Investors (Unitholders)	<p>Investor is advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</p>									
Daily Net Asset Value (NAV) Publication	<p>The NAVs will be declared on all business days and will be published in atleast two daily newspapers having nation wide circulation and will also be available on website of UTI Mutual Fund, www.utimf.com and / or 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).</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: (not being US persons or Canadian Residents etc as explained below)</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.</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>(An application by a partnership firm shall be made by not more than three partners of the firm and the first named person shall be recognised by UTI AMC for all practical purposes as the unitholder. The first named person in the application form should either be authorized by all remaining partners to sign on behalf of them or the partnership deed submitted by the partnership firm should so provide.)</p> <p>(l) FIs registered with SEBI;</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;</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>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.</p> <p>Non-acceptance of subscriptions from Overseas Corporate Bodies (OCBs) & US Persons including Qualified Foreign Investors (QFIs) registered in USA and Canada and Residents of Canada in the Schemes of UTI MF.</p> <p>As per the requirements of the Securities and Exchanges Commission ('SEC') of USA, person falling within the definition of the term 'US Person' under the Securities Act of 1933 of U.S.A ('Act') and corporations or other entities organized under the law of the U.S. are not permitted to make investments in securities not registered under the Act [The term 'US Person' means any person who is a U.S. person within the meaning of Regulation S under the Act or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislation, rules etc as may be in force from time to time].</p>									

	<p>Further, as per the Canadian Securities Administrator (CSA), prior registration of a fund with CSA is mandatory before its marketing or selling to residents of Canada.</p> <p>The Schemes of UTI MF are presently not registered under the relevant laws, as applicable in the territorial jurisdiction of U.S. or in any provincial or territorial jurisdiction of Canada</p> <p>US Persons, corporations and other entities organized under the applicable laws of the U.S including Qualified Foreign Investors (QFIs) registered in USA and Canada and Residents of Canada as defined under the applicable laws of Canada are not allowed to invest in units of any of the Schemes of UTI MF and should also note the following:</p> <ol style="list-style-type: none"> No fresh purchases (including Systematic Investment Plans and Systematic Transfer Plans) /additional purchases/ switches in any Schemes of UTI MF would be allowed. However, existing Unit Holder(s) will be allowed to redeem their units from the Schemes of the Fund. If existing Unit Holder(s) subsequently becomes a U.S. Person or Resident of Canada, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Scheme of the Fund. All existing registered Systematic Investment Plans and Systematic Transfer Plans would be ceased from the effective date. For transactions through Stock Exchange platform, while transferring units from the broker account to investor account, if the investor has U.S./Canadian address then the transactions would be rejected. In case UTI Asset Management Company Ltd. (UTI AMC) / UTI Mutual Fund subsequently identifies that the subscription amount is received from U.S. Person(s) including Qualified Foreign Investors (QFIs) registered in USA and Canada or Resident(s) of Canada, in that case the UTI AMC/UTI MF at its discretion shall summarily redeem all the units held by such person/s in the respective Scheme/s of UTI MF at applicable Net Asset Value as on the date of redemption. <p>For further details refer to SAI/relevant Addendum</p> <p>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> <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>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>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,</p> <ol style="list-style-type: none"> Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999. 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. <p>UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.</p>																					
For Investor Grievance please contact	<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: Shri G S Arora Assistant Vice President – Department of Operations UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. Tel: 022-6678 6666, Fax: 022-26523031 Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in</p>																				
Transferability of units	<p>Units of the schemes held in dematerialised form shall be freely transferable from one demat account to another demat account. For details of terms and conditions governing such transferability of units, kindly refer to the Statement of Additional Information.</p> <p>Investment in the Units of the schemes through SIP route under demat mode also is available with effect from 1st January 2012.</p> <p>The facility of conversion of units held in Dematerialisation (Demat) mode into physical by way of Rematerialisation (Remat) for investments held under various options of the Scheme(s) / Plan(s) of the UTI Mutual Fund including units held under Systematic Investment Plan (SIP), is extended, wherever Demat facility is available, with effect from April 16, 2012. For further details please refer to SAI.</p> <p>Units covered by Unit certificates In respect of certain schemes viz UTI Balanced Fund, UTI Master Plus, UTI Equity Fund, UTI MNC Fund, UTI Mastershare and UTI Master Value Fund, for details regarding relevant dates, minimum prescribed amount, manner of payment of shortfall and the terms and conditions of the transfer/Pledge/Assignment of Units covered by Unit certificates, please refer to SID of common Equity and Balanced Schemes</p>																					
Unitholders Information	<p>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 unitholders or published in the newspapers as permitted under SEBI (Mutual Funds) Regulations, 1996.</p>																					
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Date: 25 March, 2014



CORPORATE OFFICE

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

OFFICIAL POINTS OF ACCEPTANCE

UTI FINANCIAL CENTRES

WEST ZONE

GUJARAT REGION

Ahmedabad: 101/105 A&B, Super Mall, Near Lal Bungalow, CG Road, Ahmedabad-380 006, 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:** "Keshav Complex", First Floor, Opp. Dhanvantary College, Pandit Nehru Marg, Jamnagar – 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. No.: (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:** Shop no.2, Ground floor, Green Lawn Apartment, Opp. St., Pius College, Aarey Road, Goregaon (East), Mumbai – 400 063, Tel.: (022) 26866133, **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, Jamshejji 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:** Suraj Arcade, Ground Floor, Next to Deodhar Hospital, Opp. To HDFC Bank, Gokhale Road, Thane (West)-400 602, Tel: (022) 2533 2409, **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:** Ground Floor, Ayush Complex, Home Science College Road, Napier Town, Jabalpur, Madhya Pradesh-482 001, Tel: (0761) 2480004, 2480005, **Nagpur:** 1st Floor, Shradha 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:** Shop No. 3 Ground Floor, Ratlam Plaza, 16/45 New Road, Ratlam – 457 001, Madhya Pradesh, Tel.: (07412) 243041/222771/2.

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, Kalbhori 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:** 1099A, First Floor, Maheshwari Vidya Pracharak Mandal Building, Near Hotel Chetak, Model Colony Road, Shivaji Nagar, Pune-411 016, Tel.: (020) 25670419, **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:** 104, B2, South Block, 1st Floor, Bahu Plaza, Jammu – 180 014, Tel.: (0191) 247 0627, **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. No.: (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 14, 1st floor, Sector 14, Gurgaon-122 001, Tel: (0124) 2336622, **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, **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:** 13th Floor, Jeevan Bharati, Tower II, Connaught Circus, New Delhi – 110 001. Tel: (011) 2332 7497, 2373 9491/2, **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, **Preet Vihar:** Savitri Bhawan, 1st & 2nd Floor, Plot no.3 & 4, Preet Vihar Community Centre, Delhi-110 092, Tel: (011) 22529374, 22529398,

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:** 2nd Floor, Anand Bhavan, Sansar Chandra Road, 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. Bihani 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) 2300040/41, **Darbhanga:** VIP Road, Allalpatthi, 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, **Bhubaneswar:** 1st & 2nd Floor, OCHC Bldg., 24, Janpath, Kharvela Nagar, Nr. Ram Mandir, Bhubaneswar-751 001, Tel: (0674) 2410995, **Cuttack:** Roy Villa, 2nd floor, Bajrakabati Road, P.O.-Buxi Bazar, Cuttack-753 001, Orissa, 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:** Plot No.2252/3495, 1st Floor, Budharaja, Opp. Budharaja Post Office, Sambalpur, Orissa-768 004, Tel: (0663) 2520214.

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, Parbihata, 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, **Punjabutla :** 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjabutla, 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:** House No.9-2-31, Shop No.23 & 24, 1st Floor, Nirmala Mall, J P N Road, Warangal-506 002, Tel: (0870) 2441099 / 2440766.

KARNATAKA REGION

Bengaluru : B-14 & B-15, Gr Floor, Devatha Plaza, 132 Residency Road, Bengaluru - 560 025.Tel. No.:(080) 64535089, **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, Essel Tower, Bunts Hostel Circle, Mangalore-575 003, Tel: (0824) 2426290, **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** : "Ruby Regency", First Floor, New No.69/4, (Old Door No.65/4), Anna Salai, Chennai-600 002, Tel: (044) 2851 1727/2851 4466, **Kochi**: Ground Floor, Palackal Bldg., Chittoor Road, Nr. Kavitha International Hotel, Iyyattu Junction, Ennakulam, Cochin-682 011, Kerala, Tel: (0484) 238 0259/2163, 286 8743, Fax: (0484) 237 0393, **Coimbatore**: U R House, 1st Floor, 1056-C, Avinashi Road, Opp. Nilgiris Dept. Stores, Coimbatore-641 018, Tel: (0422) 2244973, **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. No.:(0487) 2331 259/495, **Tirunelveli**: 1st Floor, 10/4 Thaha Plaza, South Bypass Road, Vannarpet, Tirunelveli-627 003. Tel.: (0462) 2500186, **Tirupur**: 47, Court Street, Sabhapathipuram, Tirupur – 641 601, Tamil Nadu, Tel.: (0421) 223 6337/6339, **Trichy**: Kingston Park No.19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirappalli-620 017, Tel.: (0431) 2770713, **Vellore**: S R Arcade, 1st floor, 15/2 No.30, Officers Line, Vellore – 632 001, Tamil Nadu, Tel.: (0416) 223 5357/5339.

UTI NRI CELL

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.: 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

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, **Alappuzha**: Karvy Computershare Pvt. Ltd., 2nd Floor, JP Towers, Near West of Zilla Court Bridge, Mullakkal, Alappuzha (Alleppey) – 688 011, Tel.: 0477-3294001, **Ananthapur**: # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala 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, **Asansol**: 18, G T Road, 1st Floor, Asansol-713 301, Tel.: (0341) 2214624, **Bilaspur**: Karvy Computershare Pvt. Ltd., Shop no. 201/202, V R Plaza, Link Road, Bilaspur – 495 001, Tel.: 07752-408436, **Chinsura**: J C Ghose Sarani, Near Bus Stand, Chinsura-712101, Tel: (033) 26810049/50, **Dhule**: Karvy Computershare Pvt. Ltd., 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 Phone No. 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, **Hissar**: Sco 71, 1st Floor, Red Square Market, Hissar-125 001, Tel.: (01662) 225845/68/36, **Howrah**: C/o Shri Asok Pramanik, Uluberia – R.S., Majharrati, 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, **Jhansi**: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284 001, Tel.: (0510) 2333685, **Junagadh**: 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat-362 001, Tel.: (0285) 2624154, **Kannur**: 2nd Floor, Prabhat Complex, Fort Road, Kannur- 689 107, 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**: Karvy Computer Pvt Ltd., 18/369, Char Chaman, Kunjpara Road, Karnal – 132 001, Haryana, Tel:(0184) 2251524 / 2251525 / 2251526, **Khammam**: 2-3-117, Gandhi Chowk, Opp. Siramvari Satram, Khammam-507 003, Tel.: (08742) 258567, **Kollam**: Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam-691 008, Tel.: (0474) 3012778, **Korba**: 1st Floor, 35 Indira Complex, P. Nagar, Korba (C.G.) – 495 677, Tel.: (07759) 245089/ 245354/ 320039, **Krishna**: C/o Shri Mamidi Venkateswara Rao, D. No. 25-474, Kojjilipet, Machilipatnam, Dist Krishna, Andhra Pradesh, Pin-521001, Tel.: 08672-221520, **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, Mob.: 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**: Karvy Computershare Pvt. Ltd., Ambey Crown II Floor, In front of BSA Collage, Gaushala Road, Mathura – 281 001, Mob.: 9369918618, **Mehsana**: 14-15, Prabhu Complex, Near HDFC Bank, Mehsana Highway, Mehsana-384 002, Tel.: (02762) 322559, **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, **Nagaon**: C/o Shri Sajal Nandi, A D P Road, Christianpatty, Nagaon, Assam, Pin-782001, Tel.: 03672-233016, **Nagarcoil**: 3 A, South Car Street, Parfan Complex, Nr The Laxmi Vilas Bank, Nagarcoil –629 001, Tel: (04652) 233551/52/53, **Nalanda**: C/o MD Mokhtar Alam, Hotel Anukul Complex, Post Office Road, P.O. Biharsharif, Dist. Nalanda, Bihar, Pin-803101, Tel.: 06112-227199, **Nanded**: Karvy Computershare Private Limited, Shop No.4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded, Maharashtra – 431 602 – Tel.: 02462 – 237885, **Nizamabad**: H. No. 5-6-430, First Floor, Above Bank of Baroda, Beside HDFC Bank, Ginza View, Hyderabad Road, Nizamabad-503 003, Tel.: (08462) 224366, **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, **Patnamthitta**: Near Superintendent of Police Office, Kumbakattu Nagar, Makkamkundu, Patnamthitta – 689 645, Kerala, Tel.: (0468) 2320769, **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**: Karvy Computershare Pvt. Ltd., 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**: 1st Floor, Ashoka Plaza, Delhi Road, Rohtak-124 001, Tel.: (01262) 253597/271984/230258, **Roorkee**: Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee- 247 667, Tel.: (01332) 277664/667, **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**: 1st Floor, KB Complex, Reva Road, Satna-485 001, Tel.: (07672) 503791, **Shimoga**: LLR Road, Opp. Telecom Gm Office, Durgi Gudi, Shimoga-577 201, Tel.: (08182) 227485, **Thanjavur**: Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur-613 001, Tel.: (04362) 279407/08, **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**: Karvy Computershare Pvt Ltd, 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.

DUBAI REPRESENTATIVE OFFICE

UTI International Limited, Office No.4, Level 4, Al Attar Business Towers, Near DIFC, Post Box No. 29288, Sheikh Zayed Road, Dubai (UAE), Tel: +971-4- 3857707 • Fax: +971-4-3857702.

AXIS BANK ATMS (only for redemption transactions), UTI MF website (www.utimf.com), AND STOCK BROKERS REGISTERED ON THE MUTUAL FUND PLATFORM OF NSE/BSE AND ALSO EMPANELLED WITH UTI MF ARE OPAs.

For further details refer to SAI.



FORM FOR SIP / MICRO SIP (AUTO DEBIT/ECS FACILITY)

(OCBs & US PERSONS INCLUDING QUALIFIED FOREIGN INVESTORS REGISTERED IN USA AND CANADA AND RESIDENTS OF CANADA ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF)

S	SYSTEMATIC
I	INVESTMENT
P	PLAN

(Please read instructions)

Name of Financial Advisor and ARN®	Sub ARN Code®	Sub Code®	MO Code®	EUI No.®	UTI RM No.®	SIP
						MICRO SIP

*Refer Instruction '13'

Upfront commission shall be paid directly by the investor to the AMFI / NISM registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. I/We confirm that the EUI 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 in-appropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction. (Please tick and sign below when EUI box is left blank) (Refer instruction 17)

Signature of 1st Applicant / Guardian	Signature of 2nd Applicant	Signature of 3rd Applicant
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I/We hereby declare that the particulars given below are correct and express my willingness to make payments referred below through participation in Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or other reasons, I/we would not hold UTI Mutual Fund responsible. I/We will also inform UTI Mutual Fund, about any changes in my bank account. I/We have read and understood the contents of the SAI, SID, KIM, Instructions and Addenda issued from time to time of the respective Scheme(s) of UTI Mutual Fund mentioned within and have read and agreed to the terms and conditions of SIP/Micro SIP. I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year (applicable only for Micro SIP Applicants). **I/We hereby authorise UTI MF to send my Consolidated Account Statement (CAS)/ Statement of Account (SoA)/ Abridged Annual Report/All other communication related to my investment in SIP/Micro SIP only through e-mail instead of physical copy. (**Those who wish to get physical CAS/SoA/AAA/All other Communication may delete the same). • 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

TRANSACTION CHARGES TO BE PAID TO THE DISTRIBUTOR (Please tick any one of the below. Refer Instruction '14' regarding deduction of transaction charges)

<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS ₹ 150 will be deducted as transaction charges (Refer Instruction '14')	OR	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS ₹ 100 will be deducted as transaction charges (Refer Instruction '14')
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Application No./ Existing Folio No.	Date
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FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

Name of First / Sole Applicant	
Name of Second Applicant	
Name of Third Applicant	
Name of Guardian (in case First/Sole applicant is minor)	

APPLICANT	PAN	KYC Complied (Mandatory)	Date of Birth	Mobile No	E-mail ID
First/Sole Applicant		<input type="checkbox"/>			
Second Applicant		<input type="checkbox"/>			
Third Applicant		<input type="checkbox"/>			
Guardian		<input type="checkbox"/>			

I wish to opt. for Physical Mode Demat Mode

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 DP ID No. Beneficiary Account No.	Central Depository Services (India) Limited	Depository Name Target ID No.
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Enclosures : Client Master List (CM) Transaction cum Holding Statement Delivery Instruction Slip (DIS)

DETAILS OF SIP (For "DIRECT PLAN" please tick here & write the Scheme name, Plan / Option below) (Refer Instruction '15')

Scheme Name, Plan / Option **UTI MF**

Each SIP/Micro SIP Amount (₹)# Frequency: Mntly Qrtly Date# : 1st 7th 15th 25th
(Default Amount is ₹ 500) (Default Date is 1st) *Please refer instruction No. 3

SIP/Micro SIP Period : Start from M M Y Y End On** M M Y Y OR Default Month (December 2009) ** Please refer instruction No. 5

Mandatory Enclosure (if 1st installment is not by cheque) Blank cancelled cheque Copy of cheque
I / We hereby, authorise UTI Mutual Fund and their authorised service providers, to debit my/our following bank account by Direct Debit/ECS Debit for collection of SIP/Micro SIP Payments.

BANK ACCOUNT DETAILS (Mandatory As Per SEBI Guidelines)

A/C Type (✓)	SB	Current	NRO	NRE	FCNR	Account No. (Core Banking A/c No.)
Bank Name						
Branch					Branch City	
PIN	IFSC Code			9 digit MICR Code*		
Account holder Name as in Bank Account						

Signature of 1st Applicant / Guardian / Authorised Signatory	Signature of 2nd Applicant / Authorised Signatory	Signature of 3rd Applicant / Authorised Signatory
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Banker's Attestation (For bank use only)

Signature of Authorised Official from Bank with Stamp and Date

Certified that the signature of the account holder and the details of Bank account are correct as per our records.

TEAR AWAY

Authorisation of the Bank Account Holder (to be signed by the Investor) (To be retained by the Bank)

To,
The Branch Manager

PIN

This is to inform that I/We hereby register for the RBI's Electronic Clearing Service (Debit Clearing)/Direct Debit and that my/our payment towards my investment in UTI Mutual Fund shall be made from my/our below mentioned bank account with your bank. I authorise you to honour such payments. I/We also authorise the representative carrying this Direct/ECS Debit Mandate Form to get it verified & executed, if necessary. The verification charges, if any, may be debited to my/our account.

Bank Account Number

First Account Holder's Signature (As in Bank Records)

Second Account Holder's Signature (As in Bank Records)

Third Account Holder's Signature (As in Bank Records)



FORM FOR SIP / MICRO SIP (FOR POST DATED CHEQUE)

(OCBs & US PERSONS INCLUDING QUALIFIED FOREIGN INVESTORS REGISTERED IN USA AND CANADA AND RESIDENTS OF CANADA ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF) (Please read instructions)

S	SYSTEMATIC
I	INVESTMENT
P	PLAN

Name of Financial Advisor and ARN®	Sub ARN Code®	Sub Code®	MO Code®	EUI No.®	UTI RM No.®	<input type="checkbox"/> SIP
						<input type="checkbox"/> MICRO SIP

*Refer Instruction '13'

Upfront commission shall be paid directly by the investor to the AMFI / NISM registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor. I/We confirm that the EUI 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 in-appropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction. (Please tick and sign below when EUI box is left blank) (Refer instruction 17)

Signature of 1st Applicant / Guardian	Signature of 2nd Applicant	Signature of 3rd Applicant
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I/We have read and understood the contents of the SAI, SID, KIM, Instructions and Addenda issued from time to time of the respective Scheme(s) of UTI Mutual Fund mentioned within and have read and agreed to the terms and conditions of SIP/Micro SIP. I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year (applicable only for Micro SIP applicants). I/We hereby authorize UTI MF to send my Consolidated Account Statement (CAS)/ Statement of Account (SoA)/ Abridged Annual Report/All other communication related to my investment in SIP/Micro SIP only through e-mail instead of physical copy. (**Those who wish to get physical CAS/SoA/AAA/All other Communication may delete the same). 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

TRANSACTION CHARGES TO BE PAID TO THE DISTRIBUTOR (Please tick any one of the below. Refer Instruction '14' regarding deduction of transaction charges)

<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS	OR	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS
₹ 150 will be deducted as transaction charges (Refer Instruction '14')		₹ 100 will be deducted as transaction charges (Refer Instruction '14')

Application No./ Existing Folio No.	Date
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FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

Name of First / Sole Applicant	
Name of Second Applicant	
Name of Third Applicant	
Name of Guardian (in case First/Sole applicant is minor)	

APPLICANT	PAN	KYC Complied (Mandatory)	Date of Birth	Mobile No	E-mail ID
First/Sole Applicant		<input type="checkbox"/>			
Second Applicant		<input type="checkbox"/>			
Third Applicant		<input type="checkbox"/>			
Guardian		<input type="checkbox"/>			

I wish to opt. for Physical Mode Demat Mode

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 the Depository Participant. Demat Account details are compulsory if demat mode is opted above)

National Securities Depository Limited	Depository Name	Central Depository Services (India) Limited	Depository Name
	DP ID No.		Target ID No.
	Beneficiary Account No.		

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

DETAILS OF SIP (For "DIRECT PLAN" please tick here & write the Scheme Name, Plan / Option below) (Refer Instruction '15')

Scheme Name, Plan / Option **UTI MF**

Initial Investment Amount _____ Each SIP/Micro SIP Amount (₹)# _____ (Default Amount is ₹ 500)

SIP/Micro SIP Date# : 1st 7th 15th 25th Frequency : Monthly Quarterly Post Dtd. Chq. Amt. _____ (Default Date is 1*) *Please refer instruction No. 3

SIP/Micro SIP Period : Start from M M Y Y End On** M M Y Y OR Default Month (December 2099) ** Please refer instruction No. 5

Cheque Nos. From _____ To _____ \$ No. of Cheques _____ \$ Please refer instruction (1) under SIP / Micro SIP by Cheque/s. No UCC Cheque are allowed.

Account No. _____ Drawn on _____

Branch _____ PIN Code _____

Mandatory Enclosure (if 1st installment is not by cheque) Blank cancelled cheque Copy of cheque

I/We have attached PAN Card/Document copies of all applicants.

Signature of 1st Applicant / Guardian / Authorised Signatory	Signature of 2nd Applicant / Authorised Signatory	Signature of 3rd Applicant / Authorised Signatory
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Date : _____

SIP AUTO DEBIT FORM CHECKLIST

- Application Form is complete in all respect. Name, Application Number/ Folio, Scheme, Plan, Option are mentioned clearly
- SIP Date, SIP Frequency has been ticked correctly
- Start Date and End Date is clearly mentioned as Month - Year.
- Bank Name, Full Branch Address, Full Account Number, MICR Code for debit has been mentioned clearly and legibly.
- Form is signed by all applicants as in bank records in two places as specified.
- Auto Debit is from first Unit Holder's own bank account only.
- Only CTS - 2010 compliant cheques are submitted.

GENERAL INSTRUCTIONS FOR SIP & MICRO SIP

1. SIP/Micro SIP is offered with following Periodicity.
 - a. Monthly Systematic Investment Plan (MSIP) and
 - b. Quarterly Systematic Investment Plan (QSIP).
2. Both the options (MSIP and QSIP) can not be mingled. A separate Enrolment Form needs to be filled in for MSIP and QSIP.
3. Please submit SIP / Micro SIP Mandate forms not less than 30 days and not more than 60 days before the First installment date. Forms received more than 60 days prior to the First Installment Date are liable to be rejected. Such of the Forms that are received within the period of 1 month before the first installment date, will be considered from the date of the following month/Quarter, as per the date (1st/7th/15th/25th) opted by the Investor.

"If the first instalment month is not written, then by default, it will start from the date of the following month/quarter and as per the Frequency date(1st/7th/15th/25th) opted by the Investor subject to the compliance of the minimum of 30/60 days period as aforesaid. If the Frequency date is not ticked, then, "1st" will be considered as the default option of the investor. However, the above is subject to the acceptance of the investor's mandate by his/her Bank."

If each SIP/Micro SIP amount is not specified, then by default, the same will be reckoned at the rate of ₹ 500/- per month for the frequency period chosen by investor.

New Fund Offer: Investors may submit the mandate Form during the NFO period for such Schemes as may be decided by AMC from time to time. In such case, the mandate shall commence on the dates stipulated by the Investor after a gap of at least 20 days from the date of re-opening of the Scheme for purchase and redemption of Units. For e.g. If the Units of the Scheme re-opens for purchase and redemption post NFO on 16th December, the earliest Installment date can be only on 7th January of the following year.

4. The minimum amount of each investment for SIP Micro SIP is ₹ 500/- (for monthly option) and ₹ 1,500/- (for quarterly option) for all the schemes except for which UTI-Floating Rate Fund-Regular Plan & Direct Plan-Growth Option. The minimum amounts is ₹ 2500/- (for monthly option) and ₹ 7500/- (for quarterly option) and in multiples of Re.1/- . However, investors desiring to start SIP/Micro SIP in a **Dividend Plan** of any of the debt schemes are required to have a minimum investment of ₹ 5,000/-. Minimum Application Amount, as specified in the respective SID of the schemes of UTI Mutual Fund is not applicable in the case of transaction through SIP.
5. There is no stipulated period up to which a SIP/Micro SIP can be under operation, however if no period is specified the default period ended 2099.
6. Units Allotment: Units will be allotted at NAV based purchase price declared on the applicable dates i.e. 1st or 7th or 15th or 25th of the month/quarter. In case the 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. The applications will be accepted at all official points of acceptance of UTI AMC. Outstation cheques will not be accepted.
7. Account statement: An account statement will be sent to the unitholder through e-mail.
8. Investors can choose to discontinue this facility by giving 1 month written notice to the Scheme's registrar.
9. Investor will not hold UTI Mutual Fund or its service providers responsible if the transaction is delayed or not effected or the investors bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / local holidays.
10. Investor will not hold UTI Mutual Fund or its service providers responsible for non-allotment of units for SIP/Micro SIP if the payment is not received from the unitholder's bank for various reasons.
11. UTI Mutual Fund or its other service providers shall not be responsible and liable for any damages/compensation 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 Mutual Fund shall not be responsible for discontinuation of SIP due to non receipt of subsequent cheques in time.**
12. UTI Mutual Fund reserves the right to reject SIP/ Micro SIP or auto debit mandate without assigning any reasons thereof.
13. If you have invested through a distributor, kindly specify the Name of Financial Advisor and ARN Code of the distributor, else, for Direct Investment, please mention "Direct" in the Column "Name of Financial Advisor & Sub Code/ARN". In case nothing is specified, then by default, the Sub Code will be treated as Direct and the application form will be treated as Direct Application.

14. Transaction Charges

Pursuant to SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, a transaction charge of ₹ 100/- for existing investors and ₹ 150/- in the case of first time investor in Mutual Funds, per subscription of ₹ 10,000/- and above, respectively, is to be paid to the distributors of UTI Mutual Fund products. However, there shall be no transaction charges on direct investment/s not made through the distributor/financial advisor etc.

There shall be no transaction charge on subscription below ₹ 10,000/-.

In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases, the transaction charge shall be recovered in 3-4 instalments.

The transaction charge, if any, shall be deducted by UTI AMC from the subscription amount and paid to the distributor and the balance shall be invested. Allocation of Units under the scheme will be Net of Transaction Charges. The Statement of Account (SoA) would also reflect the same.

If the investor has not ticked in the Application form whether he/she is an existing/new investor, then by default, the investor will be treated as an existing investor and transaction charges of ₹ 100/- will be deducted for investments of ₹ 10,000/- and above and paid to distributor/financial advisor etc., whose information is provided by the investor in the Application form. However, where the investor has mentioned 'Direct Plan' against the scheme name, the Distributor code will be ignored and the Application will be processed under 'Direct Plan' in which case no transaction charges will be paid to the distributor.

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

For details on opting in/out by distributors for charging transaction charges etc., refer to SAI/SID.

15. 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

Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme Name in the application form e.g. "UTI-Opportunities Fund - Direct Plan".

Investors should also indicate "Direct" in the ARN column of 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 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'.

For further details refer to SAI

16. 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 or rejection is received, the AMC/RTA/it's agents will deem the same to be registered and confirm the registration to unitholder(s)/s entirely at the risk of unit holder(s).

17. **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, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and Dividend Transfer Plan installments.
18. In case of rejection of SIP form for any reason whatsoever, the Mutual Fund will not entertain any request for refund of proceeds of first cheque which is already processed. Investors will have to redeem the units allotted through first cheque at applicable NAV.
19. The Unit holder(s) agree that the Fund/AMC / 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 holders' bank including but not limited to reasons mentioned below and agree to indemnify the Fund/AMC/RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:
 - a. Loss of the debit mandate form in transit from point of acceptance of the form to RTA head office and further to the unit holder(s)' bank branch;
 - b. Non acceptance or rejection of debit mandate for whatsoever reason by the unit holder(s)' bank branch, with or without any reason assigned by the unit holder(s) bank;
 - c. Non registration of the debit mandate by the unit holder(s)' bank and branch;
 - d. Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;
 - e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit;
 - f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.



ACKNOWLEDGEMENT SLIP

(To be filled in by the Unit holder/Investor)
UTI Mutual Fund, UTI Tower, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051.

Received from Mr./Ms./Mrs

'SIP/Micro SIP' Application for

Scheme/Plan/Option

Folio No./Investor Id/Application No.

Date

Note: All purchases are subject to realisation of Cheques.

Payment Mechanism (Please tick any one box)

Physical Mode <input type="checkbox"/>	Cheque <input type="checkbox"/>
Demat Mode <input type="checkbox"/>	Auto Debit <input type="checkbox"/>

Stamp of UTI AMC Offices alongwith
receiving Officials' Signature

For Micro SIP Only

1. Applicability & Transactions covered:
 - a) Micro SIP is allowed only for those who do not have PAN.
 - b) Systematic Investment Plans (SIPs) where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 will be covered (to be referred as "Micro SIP" hereinafter).
 - c) This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs) and Minors. HUFs and other categories will not be eligible for Micro SIPs.
 - d) The exemption is applicable to joint holders also.
2. Procedure:
 - a) W.e.f. 1st January 2012 KYC has become mandatory through KRA.
3.
 - a) KYC photo ID Proof and Address Proof should be submitted along with KYC Form to any of the official point of acceptance. For details of documents to be submitted please visit: www.cvlkra.com.
 - a) A Micro SIP application will be rejected where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding ₹ 50,000 or where there are deficiencies in supporting documents.
 - b) Rejected application will be sent back to the investor with a deficiency memo.
 - c) In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

SIP/Micro SIP by Cheque/s (Only CTS - 2010 compliant cheques)

1. The disbursement of cheques could be as under :

	Monthly Option	Quarterly Option
New investor	1 Cheque of initial investment + 5 Cheques (Min)	1 Cheque of initial investment + 3 Cheques
Existing unit holder	6 Cheques (Min)	4 Cheques

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 locations 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 Cheques must be dated 1st, 7th, 15th or 25th of the month. All installment cheques under MSIP & QSIP should be of uniform amount. For example: If an investor enrolls under MSIP say under UTI Mastershare for the period Aug 2013 to Jul 2014, the first cheque can be of any amount drawn on any date of Aug 2013. The remaining cheques should be of uniform date (1st/ 7th/ 15th/ 25th) and of uniform amount i.e. ₹2000/-. Similarly for quarterly option the first cheque could be of any amount and of any date of Aug 2013 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, may not be presented again.

SIP/Micro SIP by Auto Debit / ECS

Customers with a bank account with following bank branches can avail of SIP Facility using this form.

- All bank branches participating in Reserve Bank of India ('RBI') Electronic Clearing System ('ECS') /National Electronic Clearing System ('NECS')/Regional Electronic Clearing System ('RECS') facility.
- **All Core Banking branches of following banks, irrespective of location:**
At Present with Axis Bank, Bank of Baroda, Bank of India, Chhattisgarh Gramin Bank, Dhanlaxmi Bank, Federal Bank, HDFC bank, ICICI Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of India, State Bank of Patiala (only in NON ECS locations), UCO Bank (only in NON ECS locations), Union Bank of India, United Bank of India (only in NON ECS locations) subject to Account length specifications prescribed by the banks.
- **ECS Debit :** Currently SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI) is offered only to the investors having bank account in select cities
 - (a) The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of UTI Mutual Fund without assigning any reasons or prior notice.
 - (b) If any city is removed, SIP/Micro SIP instructions for investors in such cities via ECS (debit) route will be discontinued without prior notice.
 - (c) The Investor's bank branch should participate in Electronic Clearing Service (Debit Clearing) of RBI.
 - (d) It is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned overleaf) along with the Auto Debit (ECS Debit) Form.

The investor's bank particulars in the scheme Application Form and the bank particulars in Auto Debit Form should be one and the same.

SIP / Micro SIP is available under the Existing Plan and Direct Plan of the below mentioned schemes

Sr. No.	Scheme Name	Demat eligible	Sr. No.	Scheme Name	Demat eligible	Sr. No.	Scheme Name	Demat eligible
1	UTI-Balanced Fund	✓	14	UTI-MNC Fund	✓	27	UTI-Floating Rate Fund - STP (Regular Plan – Growth Option)	✓
2	UTI-Banking Sector Fund	✓	15	UTI-Opportunities Fund	✓	28	UTI-Gilt Advantage Fund-Growth Plan and Dividend Plan	✓
3	UTI-Contra Fund	✓	16	UTI-Pharma & Healthcare Fund	✓	29	UTI-Bond Fund	✓
4	UTI-Dividend Yield Fund	✓	17	UTI-Services Industries Fund	✓	30	UTI-G-Sec Short Term Plan	✓
5	UTI-Energy Fund	✓	18	UTI-Top 100 Fund	✓	31	UTI-Short Term Income Fund - Institutional Plan	✓
6	UTI-Equity Fund	✓	19	UTI-Transportation & Logistics Fund	✓	32	UTI-Nifty Index Fund	✓
7	UTI India Lifestyle Fund	✓	20	UTI-Wealth Builder Fund – Series II	✓	33	UTI-Retirement Benefit Pension Fund	x
8	UTI-Infrastructure Fund	✓	21	UTI-MIS Advantage Plan	✓	34	UTI Dynamic Bond Fund	✓
9	UTI-Leadership Equity Fund	✓	22	UTI-Monthly Income Scheme	✓	35	UTI Income Opportunities Fund	✓
10	UTI-Master Plus Unit Scheme	✓	23	UTI-Children's Career Balanced Plan	x	36	UTI Banking & PSU Debt Fund	✓
11	UTI-Master Value Fund	✓	24	UTI-CCP Advantage Fund	x			
12	UTI-Mastershare Unit Scheme	✓	25	UTI-Mahila Unit Scheme	x			
13	UTI-Mid Cap Fund	✓	26	UTI-Equity Tax Savings Plan	x			

"Note: Please refer Scheme Information Document (SID) for the applicable load structure of the above listed schemes."

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.
- c. Repurchase on the day of

D	D	M	M	Y	Y	Y	Y
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- 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/Fund
1.	UTI-Banking Sector Fund
2.	UTI-Contra Fund
3.	UTI-Dividend Yield Fund
4.	UTI-Energy Fund
5.	UTI-Equity Fund
6.	UTI-India Lifestyle Fund
7.	UTI-Infrastructure Fund
8.	UTI-Leadership Equity Fund
9.	UTI-Master Plus Unit Scheme
10.	UTI-Nifty Index Fund
11.	UTI-Mastershare Unit Scheme
12.	UTI-Master Value Fund
13.	UTI-Mid Cap Fund
14.	UTI-MNC Fund
15.	UTI-Opportunities Fund
16.	UTI-Pharma & Healthcare Fund
17.	UTI-Services Industries Fund
18.	UTI-Transportation & Logistics Fund
19.	UTI-Top 100 Fund
20.	UTI-G-Sec 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 Mutual Fund
UTI Asset Management Company Limited
UTI Trustee Company Private Limited


UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.
Tel: (022) 6678 6666, Email: service@uti.co.in, Website: www.utimf.com

**KEY INFORMATION MEMORANDUM FOR
INCOME SCHEMES**

UTI – Banking & PSU Debt Fund

(An open-ended income scheme with no assured return)


The product is suitable for investors who are seeking*:

- Generate steady & reasonable income over short to medium term
- Investment in predominantly Debt & Money Market Securities issued by Bank & Public Sector Undertaking (PSUs)
- Low risk  (Blue)

UTI - Bond Fund

(An open-ended pure debt fund)


The product is suitable for investors who are seeking*:

- Regular returns for long-term
- Investment predominantly in medium to long term debt as well as money market instruments
- Low risk  (Blue)

UTI - Dynamic Bond Fund

(An open-ended income scheme)


The product is suitable for investors who are seeking*:

- Optimal returns with adequate liquidity over medium-term
- Investment in debt/money market instruments
- Low risk  (Blue)

UTI - Fixed Maturity Plan

(A close-ended umbrella income scheme comprising of several Investment Plans)


This product is suitable for investors who are seeking*:

- Regular income for short term
- Investment in Debt/Money Market Instrument/Govt. Securities
- Low risk  (Blue)

UTI - Floating Rate Fund STP

(An open-ended income scheme)


The product is suitable for investors who are seeking*:

- Regular income over short-term
- Investment in floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate return
- Low risk  (Blue)

UTI - Gilt Advantage Fund LTP

(An open-ended gilt scheme)


The product is suitable for investors who are seeking*:

- Long-term credit risk free return
- Investment in sovereign securities issued by the Central Government and/or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government
- Low risk  (Blue)

UTI - G-SEC Fund

(An open-ended dedicated gilt fund)

The product is suitable for investors who are seeking*:


- Short term credit risk free return.
- Investment in Central Government Securities, Treasury Bills, Call Money and Repo
- Low risk  (Blue)

Please read overleaf

UTI - Income Opportunities Fund

(An open-ended income scheme)


The product is suitable for investors who are seeking*:

- Reasonable income and capital appreciation over long-term
- Investment in debt and money market instruments across different maturities & credit rating
- Low risk  (Blue)

UTI - Liquid Cash Plan

(An Open-ended Income Scheme)


The product is suitable for investors who are seeking*:

- Steady and reasonable income over short-term with capital preservation.
- Investment in money market securities & high quality debt
- Low risk  (Blue)

UTI - Mahila Unit Scheme

(An open-ended debt oriented scheme)


This product is suitable for investors who are seeking*:

- Reasonable income with moderate capital appreciation over a long-term horizon
- Investment in equity instrument (maximum-30%) and debt/ money market instruments
- Medium risk  (Yellow)

UTI - MIS-Advantage Plan

(An open-ended income scheme)


The product is suitable for investors who are seeking*:

- 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)
- Medium risk  (Yellow)

UTI - Money Market Fund

(An open-ended money market mutual fund)


The product is suitable for investors who are seeking*:

- Current income consistent with preservation of capital over short-term
- Investment in short-term money market securities
- Low risk  (Blue)

UTI - Monthly Income Scheme

(An open-ended debt oriented scheme)


The product is suitable for investors who are seeking*:

- Regular income over medium-term
- Investment in equity instruments (maximum-15%) and fixed income securities (debt and money market securities)
- Medium risk  (Yellow)

UTI - Short Term Income Fund

(An open-ended income scheme)


The product is suitable for investors who are seeking*:

- Steady and reasonable income over short-term
- Investment in money market securities/ high quality debt
- Low risk  (Blue)

UTI - Treasury Advantage Fund

(An open-ended income scheme)


The product is suitable for investors who are seeking*:

- Capital preservation and liquidity for short-term
- Investment in quality debt securities/ money market instruments
- Low risk  (Blue)

UTI - Unit Scheme for Charitable & Religious Trusts & Registered Societies (UTI-C.R.T.S)


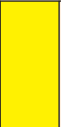

(An open-ended income scheme)

The product is suitable for investors who are seeking*:

- Regular income over long-term
- Investment in equity instruments (maximum-30%) and debt/ money market instruments
- Medium risk  (Yellow)

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

Note: Risk may be represented as:

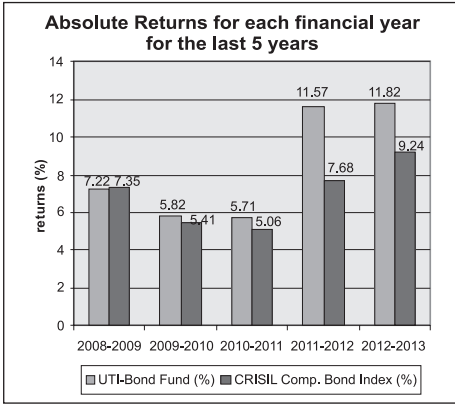
	(BLUE) Investors understand that their principal will be at low risk		(YELLOW) Investors understand that their principal will be at medium risk		(BROWN) Investors understand that their principal will be at high risk
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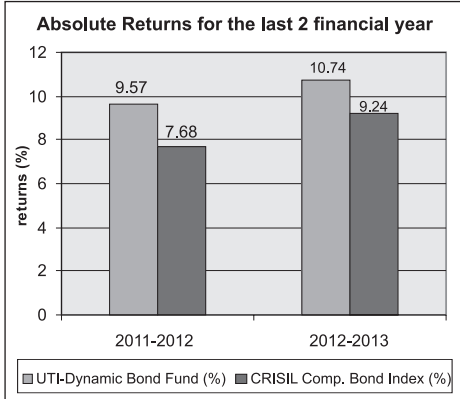
KEY INFORMATION MEMORANDUM

This Common 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.

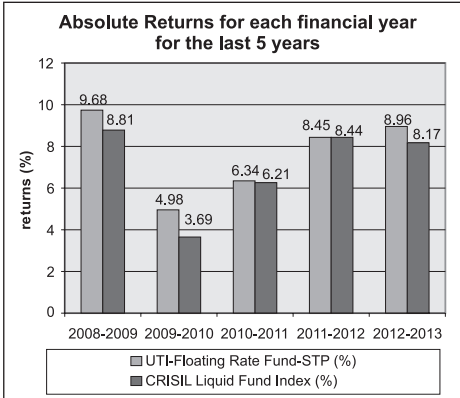
The scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved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

UTI-Banking & PSU Debt Fund		
Investment Objective	The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities by Banks and Public Sector Undertakings (PSUs).	
Asset Allocation Pattern of the scheme	Types of instruments	Indicative Allocation (% of Total Assets)
	Debt and Money Market Securities issued by Banks and Public Sector Undertakings (PSUs)	Minimum - 80% Maximum - 100%
	Debt (including government securities) and Money Market Securities issued by entities other than Banks and Public Sector Undertakings (PSUs)	Minimum - 0% Maximum - 20%
	Total investments in debt, money market instruments, units of mutual fund scheme and gross exposure in derivatives shall not exceed 100% of the net assets of the scheme.	
Plans and Options	1. UTI-Banking & PSU Debt Fund – Regular Plan 2. UTI-Banking & PSU Debt Fund – Direct Plan Both the Plans offer the following options: (a) Growth Option (b) Dividend Option (with payout & reinvestment facilities) Default Option – Growth Option	
Facilities Offered	1. Systematic Investment Plan (SIP) 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as a Source Scheme)	
Minimum Application Amount/Subsequent Minimum Investment in the same folio	₹ 5,000/- and in multiples of ₹ 1/- under both the Plans and Options. Subsequent Minimum Investment Amount is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit under all the Plans and Options.	
Benchmark Index	CRISIL Short Term Bond Fund Index	
Dividend Policy	Dividend distribution, if any, under the scheme will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustee to make dividend distribution.	
Name of the Fund Manager	Sudhir Agarwal	
Performance of the scheme as on 28 February, 2014	UTI – Banking & PSU Debt Fund	
	Compounded Annualised Returns*	Scheme Returns (%)
	Since Inception	0.69
		Crisil Short Term Bond Fund Index (%)
		0.55
	This scheme is a new scheme and does not have any performance track record.	
Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)
	NIL	Less than or equal to (<=) 30 days – 0.25% Greater than (>) 30 days – Nil
(i) Load Structure		
(ii) Recurring expenses	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".	Actual expenses for the period 01.04.12 to 31.03.13 : NA
Investment Strategy	Investment focus and asset allocation strategy The scheme would seek to invest in debt instruments which offer superior levels of yields at lower levels of risks with the intent of maximizing returns and at the same time ensuring reasonable liquidity.	
Comparison with existing schemes	UTI-Banking & PSU Debt Fund is an income scheme investing in a portfolio of predominantly debt & money market securities issued by Banks and Public Sector Undertakings and thus has portfolio restrictions unlike other debt schemes like UTI Bond Fund, UTI Dynamic Bond Fund etc which have no such restrictions on their investment in debt and money market instruments	
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)
	1,522	₹ 269.635 Crore (As of 28/02/2014)

UTI-Bond Fund																	
Investment Objective	The Scheme will retain the flexibility to invest in the entire range of debt and money market instruments. The flexibility is being retained to adjust the portfolio in response to a change in the risk to return equation for asset classes under investment, with a view to maintain risks within manageable limits.																
Asset Allocation Pattern of the scheme	Types of instruments	Normal Allocation (% of Net Assets)															
	Debt Instruments (including securitised debt)	Minimum - 75% Maximum - 100%															
	Money Market Instruments (including cash/call money)	Minimum - 0% Maximum - 25%															
Plans and Options	In addition to the Existing Plan, there is a Direct Plan. Both the Plans offer the following options: (a) Growth Option (b) Dividend Option (with payout & reinvestment facilities) Default Option – Growth Option																
Facilities Offered	1. Systematic Investment Plan (SIP) / Micro SIP 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as a Source Scheme) 4. Dividend Transfer Plan (DTP)																
Minimum Application Amount/Subsequent Minimum Investment in the same folio	1. Growth Option – ₹ 1,000/- 2. Dividend Option – ₹ 20,000/- and in multiples of ₹ 1/- under all the options. 3. Subsequent Minimum Investment Amount is ₹ 1,000/- and in multiples of ₹ 1/-																
Benchmark Index	CRISIL Composite Bond Fund Index																
Dividend Policy	Dividend distribution under Dividend Option, may be made every calendar quarter or at such other intervals as may be decided by UTI AMC from time to time.																
Name of the Fund Manager	Amandeep Chopra																
Performance of the scheme as on 28th February 2014	UTI – Bond Fund																
	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL Comp. Bond Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>2.05</td> <td>3.33</td> </tr> <tr> <td>Last 3 years</td> <td>8.53</td> <td>6.85</td> </tr> <tr> <td>Last 5 years</td> <td>6.75</td> <td>5.95</td> </tr> <tr> <td>Since Inception</td> <td>8.33</td> <td>NA</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 Comp. Bond Fund Index (%)	Last 1 year	2.05	3.33	Last 3 years	8.53	6.85	Last 5 years	6.75	5.95	Since Inception	8.33	NA	
Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Comp. Bond Fund Index (%)															
Last 1 year	2.05	3.33															
Last 3 years	8.53	6.85															
Last 5 years	6.75	5.95															
Since Inception	8.33	NA															
Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)															
(i) Load Structure	NIL	Less than or equal to 365 days – 1.00% Greater than 365 days – Nil															
(ii) Recurring expenses	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50% For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.12 to 31.03.13 : 1.91%															
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 1.87																
Investment Strategy	The Scheme does active duration management by investing typically in medium to long term maturity corporate bonds and G-Secs. However, fund manager has the flexibility to invest in short end of the curve if the investment environment is not conducive for long or medium duration papers.																
Comparison with existing schemes	UTI-Bond Fund is an income scheme investing in medium to long term duration papers with the flexibility to invest in short term papers based on investment views. The scheme takes active duration calls along with credit calls and thus witnesses a certain amount of volatility compared to ultra short term or short term category of funds. In terms of risk return matrix, the Bond Fund would be in a higher risk-return quadrant vis-à-vis the Ultra Short Term category.																
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)															
	63,695	₹ 3204.99 Crore (Quarterly Average as on 31/12/2013)															

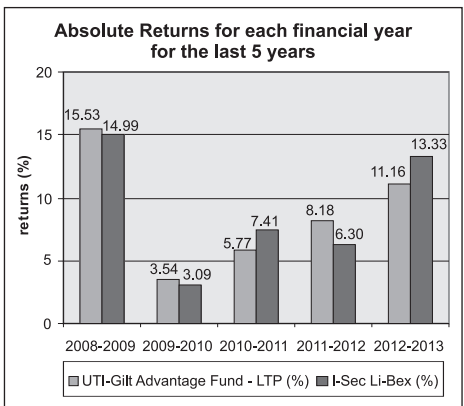
UTI-Dynamic Bond Fund																						
Investment Objective	The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.																					
Asset Allocation Pattern of the scheme	Types of instruments	Indicative Allocation (% of Net Assets)																				
	Money Market, Debentures and Securitised Debt* with residual maturity of less than one year	Minimum - 0% Maximum - 99%																				
	Debt Instruments including Securitised Debt* with maturity more than one year	Minimum - 1% Maximum - 100%																				
	<p>* Debt Securities will also include Securitised Debt, which may go up to 100% of the portfolio.</p> <p>The Fund may use derivative instruments like Stock/Index Futures, Interest Rate Swaps 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, within a permissible limit of 50% of portfolio, which may be increased as permitted under the Regulations and guidelines from time to time.</p> <p>Total investments in debt, money market instruments, units of mutual fund scheme and gross notional exposure in derivatives shall not exceed 100% of the net assets of the scheme.</p>																					
Plans and Options	In addition to the existing Plan, there is a Direct Plan. Both the Plans offer following options: (a) Growth Option (b) Dividend Option (with payout & reinvestment facilities) Default Option – Growth Option																					
Facilities Offered	1. Systematic Investment Plan (SIP) 2. Systematic Transfer Investment Plan (STRIP) (Available as a Source Scheme)																					
Minimum Application Amount/ Subsequent Minimum Investment in the same folio	₹ 10,000/- and in multiples of ₹ 1/- under both the options. Subsequent Minimum Investment Amount is ₹ 1,000/- and in multiples of ₹ 1/- thereafter under a folio.																					
Benchmark Index	CRISIL Composite Bond Fund Index																					
Dividend Policy	Dividend distribution, if any, under the scheme will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustee to make dividend distribution.																					
Name of the Fund Manager	Amandeep Chopra																					
Performance of the scheme as on 28th February 2014	UTI – Dynamic Bond Fund																					
	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL Comp. Bond Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>7.26</td> <td>3.33</td> </tr> <tr> <td>Last 3 years</td> <td>9.23</td> <td>6.85</td> </tr> <tr> <td>Since Inception</td> <td>8.65</td> <td>6.29</td> </tr> </tbody> </table> <p>* Computed on compounded annualized basis using NAV of Growth option</p> <p>Past performance may or may not be sustained in future</p>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Comp. Bond Fund Index (%)	Last 1 year	7.26	3.33	Last 3 years	9.23	6.85	Since Inception	8.65	6.29	 <table border="1"> <caption>Absolute Returns for the last 2 financial year</caption> <thead> <tr> <th>Year</th> <th>UTI-Dynamic Bond Fund (%)</th> <th>CRISIL Comp. Bond Index (%)</th> </tr> </thead> <tbody> <tr> <td>2011-2012</td> <td>9.57</td> <td>7.68</td> </tr> <tr> <td>2012-2013</td> <td>10.74</td> <td>9.24</td> </tr> </tbody> </table>	Year	UTI-Dynamic Bond Fund (%)	CRISIL Comp. Bond Index (%)	2011-2012	9.57	7.68	2012-2013	10.74
Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Comp. Bond Fund Index (%)																				
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Year	UTI-Dynamic Bond Fund (%)	CRISIL Comp. Bond Index (%)																				
2011-2012	9.57	7.68																				
2012-2013	10.74	9.24																				
Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)																				
(i) Load Structure	NIL	<=89 days – 0.75% > 89 days – NIL																				
(ii) Recurring expenses	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".	Actual expenses for the period 01.04.12 to 31.03.13 : 0.75%																				
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 1.18																					
Investment Strategy	UTI-Dynamic Bond Fund will be an innovative long term investment option that provides the much needed flexibility to counter a dynamic environment by actively managing its portfolio in line with the evolving interest rate scenario. It has the ability to mimic a Cash Fund when interest rates are rising thereby preserving capital and it can generate the attractive returns of an Income Fund when interest rates are declining. It will be a fund which could be positioned between a short term fund and a medium/long term fund.																					
Comparison with existing schemes	UTI-Dynamic Bond Fund will be an aggressively managed Fund taking active duration calls.																					
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)																				
	5,714	₹ 705.70 Crore (Quarterly Average as on 31/12/2013)																				

UTI – Fixed Maturity Plan (UTI-FMP)					
Investment Objective	The investment objective of the Scheme and Plans launched thereunder is to seek regular returns by investing in a portfolio of fixed income securities normally maturing in line with the time profile of the respective Plans, thereby enabling the investors to nearly eliminate interest rate risk by remaining invested in the Plan till the Maturity / Final Redemption. However there can be no assurance that the investment objective of the Scheme will be achieved. The Plans do not guarantee / indicate any returns.				
Asset Pattern of the scheme**	Allocation of the	Types of instruments	Proportion % of corpus		
			Minimum	Likely	Max Upto
	Debt Securities and Money Market Securities (including Call Money, Reverse Repos) with residual average maturity of equal to or less than 410 days (or have put options within a period not exceeding 410 days) and including Securitised Debt.	20%	80%	100%	
Debt instruments with residual maturity of more than 410 days.	—	20%	80%		
** 1. Investment in securitised debt may be upto 100% of the net assets of the scheme. 2. Asset Allocation under the scheme would be in line with SEBI guidelines on investment in securities.					
Plans/Options	Each Series of the Fixed Maturity Plan shall offer Regular Plan and Direct Plan. Both the Plans offer Growth and Dividend Options as per the table below. Schedule of UTI-Fixed Maturity Plan and details of the FMPs proposed to be launched under each Series viz., Plans/Options available there under and Fixed Maturity / Redemption Dates are as under:				
	Quarterly Series		Half Yearly Series		Yearly Series
	i) Regular Plan a) Dividend Option b) Growth Option ii) Direct Plan a) Dividend Option b) Growth Option		i) Regular Plan a) Dividend Option b) Growth Option ii) Direct Plan a) Dividend Option b) Growth Option		i) Regular Plan a) Dividend Option b) Growth Option ii) Direct Plan a) Dividend Option b) Growth Option
	Fixed Maturity Series	Options under each FMP	Duration of the FMP	New Fund Offer Period*	Fixed Maturity/ Redemption Date
	Quarterly Series (QFMP)	Growth and Dividend having Dividend Reinvestment facility	94 days	For a period not exceeding 7 business days (or such number of days not exceeding 15 days) at the end of which allotment shall be made. The Face value of the unit is ₹ 10/.	95 th day from the date of closure of the Offer Period of the Plan
	Half-Yearly Series (HFMP)	Growth and Dividend having Dividend Reinvestment facility	186 days	For a period not exceeding 7 business days (or such number of days not exceeding 15 days) at the end of which allotment shall be made. The Face value of the unit is ₹ 10/.	187 th day from the date of closure of the Offer Period of the Plan
	Yearly Series (YFMP)	Growth and Dividend having Dividend Reinvestment facility	396 days	For a period not exceeding 7 business days (or such number of days not exceeding 15 days) at the end of which allotment shall be made. The Face value of the unit is ₹ 10/.	397 th day from the date of closure of the Offer Period of the Plan
The Scheme envisages the launch of the following Fixed Maturity Plans.					
	Name of Series		Date of launch		Date of closure*
	Quarterly Series having a duration of 94 days		1 st of every month 16 th of every month		15 th of that month Last business day of that month
	Half-Yearly Series having a duration of 186 days		1 st of every month		25 th of that month
	Yearly Series having a duration of 396 days		16 th of every month		Last business day of that month
*New Fund Offer period of the schemes will be as per SEBI guidelines which is currently restricted to a maximum 15 days. The units of each plan of the scheme will be listed on the National Stock Exchange (NSE) and/or any other stock exchange(s) as may be decided by UTI AMC, after the closure of the New Fund Offer (NFO) period. Investors will be able to enter & exit the fund through transactions in the Secondary Market.					
Minimum Application Amount	The minimum amount of investment under both the Plans is ₹ 10,000/- and in multiples of ₹ 10/- thereafter.				
Benchmark Index	No comparable benchmark available.				
Dividend Policy	Under the dividend option, it is proposed to declare dividend, subject to availability of distributable surplus, on or before the Maturity Date / Final Redemption Date of the respective Plans or such other day / frequency as may be decided by the Trustees, as computed in accordance with SEBI Regulations.				
Name of the Fund Manager	Manish Joshi				
Expenses of the Scheme	Entry Load : Nil Exit Load : Nil at Maturity (Redemption is not permitted before maturity as the scheme will be listed on a Stock Exchange)				
(i) Load Structure	(1) First ₹ 100 crores – 2.25%		(2) Next ₹ 300 crores – 2.00%		Actual expenses for the pervious financial year of UTI-FMP (YFMP/03/13): 0.03%
(ii) Recurring expenses	(3) Next ₹ 300 crores – 1.75%		(4) Balance – 1.50%		
For details regarding additional expenses charged to the Scheme, please read the related Section under “ Features common to all Schemes”.					

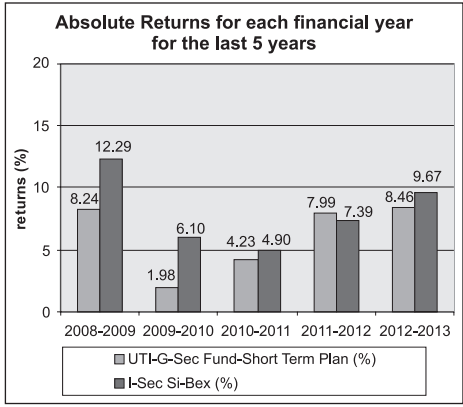
UTI-Floating Rate Fund – Short Term Plan																																		
Investment Objective	To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns and fixed rate debt securities and money market instruments.																																	
Asset Allocation Pattern of the scheme	Types of instruments	Normal Allocation (% of Net Assets)																																
	Floating Rate Debt Securities (including Securitised Debt, Money Market Instruments & Fixed Rate Debt Instruments swapped for floating rate returns)	65 – 100																																
	Fixed Rate Debt Securities (including securitised debt, Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns)	0 - 35																																
	The scheme will not invest in Equity and Equity Linked Instruments.																																	
Plans and Options	1. UTI-Floating Rate Fund – (Short Term Plan) – Regular Plan 2. UTI-Floating Rate Fund – (Short Term Plan)– Direct Plan Both the plans offer following options: (a) Growth Option (b) Daily Dividend Reinvestment Option (c) Weekly Dividend Reinvestment Option (d) Flexi Dividend Option (with payout and reinvestment facilities) Default Option – Growth Option For details regarding discontinued plans/options where fresh subscription has been discounted please refer to the section “ Features Common to all Schemes”.																																	
Facilities Offered	1. Systematic Withdrawal Plan (SWP) 2. Systematic Transfer Investment Plan (STRIP) (Available as a Source Scheme) 3. UTI-STRIP Advantage 4. Systematic Investment Plan (SIP)/Micro SIP is available under both the Plans– Growth Option 5. Dividend Transfer Plan (DTP)																																	
Minimum Application Amount/Minimum Account Balance/Minimum Redemption Amount	Minimum amount of initial investment is ₹ 5000/- and in multiples of ₹ 1/- thereafter under both the Plans Minimum account balance ₹ 1,000/-. Minimum redemption amount ₹ 1,000/- and in multiples of ₹ 1/-.																																	
Benchmark Index	CRISIL Liquid Fund Index																																	
Dividend Policy	Subject to availability of distributable surplus the scheme may make the dividend distribution at such intervals as may be decided by the Trustee from time to time.																																	
Name of the Fund Manager	Sudhir Agrawal																																	
Performance of the scheme as on 28th February 2014	UTI – Floating Rate Fund-STP																																	
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Compounded Annualised Returns*</th> <th style="text-align: center;">Scheme Returns (%)</th> <th style="text-align: center;">CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Last 1 year</td> <td style="text-align: center;">9.74</td> <td style="text-align: center;">9.16</td> </tr> <tr> <td style="text-align: center;">Last 3 years</td> <td style="text-align: center;">9.00</td> <td style="text-align: center;">8.61</td> </tr> <tr> <td style="text-align: center;">Last 5 years</td> <td style="text-align: center;">7.64</td> <td style="text-align: center;">7.10</td> </tr> <tr> <td style="text-align: center;">Since Inception</td> <td style="text-align: center;">7.08</td> <td style="text-align: center;">6.56</td> </tr> </tbody> </table> <p>* Computed on compounded annualized basis using NAV of Growth option</p> <p>Past performance may or may not be sustained in future</p>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Liquid Fund Index (%)	Last 1 year	9.74	9.16	Last 3 years	9.00	8.61	Last 5 years	7.64	7.10	Since Inception	7.08	6.56	 <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>UTI-Floating Rate Fund-STP (%)</th> <th>CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>2008-2009</td> <td>9.68</td> <td>8.81</td> </tr> <tr> <td>2009-2010</td> <td>4.98</td> <td>3.69</td> </tr> <tr> <td>2010-2011</td> <td>6.34</td> <td>6.21</td> </tr> <tr> <td>2011-2012</td> <td>8.45</td> <td>8.44</td> </tr> <tr> <td>2012-2013</td> <td>8.96</td> <td>8.17</td> </tr> </tbody> </table>	Financial Year	UTI-Floating Rate Fund-STP (%)	CRISIL Liquid Fund Index (%)	2008-2009	9.68	8.81	2009-2010	4.98	3.69	2010-2011	6.34	6.21	2011-2012	8.45	8.44	2012-2013	8.96
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Expenses of the Scheme	Entry Load : NIL Exit Load : NIL (i) Load Structure (ii) Recurring expenses First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50% For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.																																	
		Actual expenses for the period 01.04.12 to 31.03.13 : 0.54%																																
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 2.75																																	

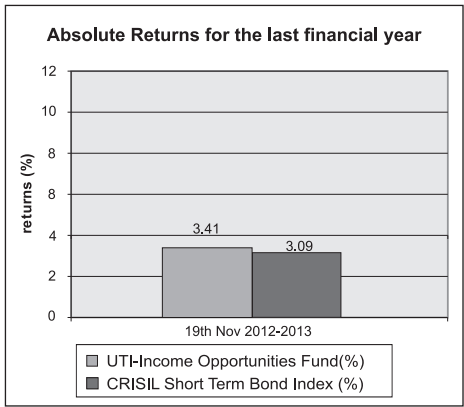
Investment Strategy	UTI-Floating Rate Fund The Scheme will have an appropriate mix of Fixed Rate Debt / Money market securities and Floating Rate Debt/ Money market securities (subject to the investment pattern given above) depending on the prevailing market outlook to generate stable returns. Debt securities include, but are not limited to, debt obligations of Central, State or local governments, statutory bodies, banks, public sector undertakings, development financial institutions, private sector corporate entities and securitised debt. Money market securities include, but are not limited to, treasury bills, government securities with unexpired maturity of one year or less, commercial paper, certificate of deposit, commercial bills arising out of genuine trade transactions (accepted / co-accepted by banks), fixed deposits with scheduled commercial banks, call/notice money, permitted securities under repo / reverse repo agreement, usance bill and any other like instruments as may be permitted by RBI / SEBI from time to time.	
Comparison with existing schemes	The UTI Floating Rate Fund aims at generating regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed debt. This fund also offers a moderate level of defense against volatile debt markets. The fund is positioned as Ultra Short Term category fund with low volatility stable returns as investment strategy. In terms of risk-return matrix, it is less risky than Short Term category of funds and is comparable with UTI Treasury Advantage Fund being slightly more risky than Liquid funds. Though the fund has the flexibility to invest across maturities, it generally invests in papers so that average portfolio maturity is less than 300 days.	
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)
	47,968	₹ 3388.08 Crore (Quarterly Average as on 31/12/2013)

UTI-Gilt Advantage Fund – Long Term Plan (UTI-GAF-LTP)		
Investment Objective	To generate credit risk-free return through investment in sovereign securities issued by the Central and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.	
Asset Allocation Pattern of the scheme	Types of instruments	Normal Allocation (% of Net Assets)
	Debt Securities	Government of India dated Securities and Treasury Bills 75 - 100% State Government dated Securities 0 - 25%
	Money Market Instruments	In addition to the securities stated in the table above, the scheme may enter into repos / reverse repos or other securities as may be permitted by the RBI. From time to time, the scheme may hold cash. A part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
Plans and Options	In addition to the Existing Plan, there is a Direct Plan. Both the Plans offer the following plans:- (a) Growth Plan (b) Dividend Plan (with payout & reinvestment facilities) Default Plan – Growth Plan For details regarding discontinued plans/options where fresh subscription has been discontinued please refer to the section “ Features Common to all Schemes”.	
Facilities Offered	1. Systematic Investment Plan (SIP) / Micro SIP 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as a Source Scheme) 4. Dividend Transfer Plan (DTP) and Switch Facilities are available.	
Minimum Application Amount/Minimum Account Balance / Minimum Redemption Amount	Growth & Dividend Plan – ₹ 5000/- and in multiples of ₹ 1/- Additional purchases of Units by existing Unitholders under all the Plans can be for any amount in multiples of ₹ 1/- and subject to a minimum of ₹ 1,000/-. Minimum account balance ₹ 1,000/-. Minimum redemption amount ₹ 1,000/- or equivalent units.	
Benchmark Index	I-Sec Li-Bex	
Dividend Policy	Under Dividend Plan it is proposed to declare quarterly dividend, subject to availability of distributable profits, on the 15 th day of the last month of each quarter (i.e. quarter ending September, December, March and June). If this is not a business day then the record date would be the next business day. There is no assurance or guarantee that the dividend will be declared.	
Name of the Fund Manager	Amandeep Chopra	

Performance of the scheme as on 28 th February 2014		UTI – Gilt Advantage Fund – Long Term Plan (UTI-GAF-LTP)																
		<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>I-Sec Li-Bex (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>1.58</td> <td>-0.56</td> </tr> <tr> <td>Last 3 years</td> <td>7.10</td> <td>6.85</td> </tr> <tr> <td>Last 5 years</td> <td>5.22</td> <td>5.40</td> </tr> <tr> <td>Since Inception</td> <td>7.75</td> <td>NA</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	I-Sec Li-Bex (%)	Last 1 year	1.58	-0.56	Last 3 years	7.10	6.85	Last 5 years	5.22	5.40	Since Inception	7.75	NA	
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		<p>* Computed on compounded annualized basis using NAV of Growth option</p> <p>Past performance may or may not be sustained in future</p>																
Expenses of the Scheme	Entry Load : NIL																	
(i) Load Structure	Exit Load : Growth Plan and Dividend Plan – NIL																	
(ii) Recurring expenses	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50% For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.12 to 31.03.13: 1.56%																
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 1.21																	
Investment Strategy	<p>The portfolio of the Scheme and the plans there under shall be focused on investments in sovereign securities issued by the Central Government and/or a State Government, with a strategy to generate returns free of credit risk.</p> <p>Investment Strategy and Risk Control – UTI-GAF shall invest in Government Securities, which are generally free from credit risk. Fund Management therefore shall predominantly involve interest rate risk management. The factors affecting yields and therefore prices of the government securities are both global and local and broadly encompass the following:</p> <ol style="list-style-type: none"> Macroeconomic indicators Fiscal policy and fiscal situation Interest rate trends Shape of the yield curve Monetary policy and its effect on the economy Liquidity conditions in the money market Market Sentiment due to political situation and other developments <p>The investment team at the UTI AMC shall continuously analyse these factors affecting yields and shall (re)structure and position the portfolio, based on the analysis. In the absence of significant credit risks the management decision process has to predominantly consider interest rate risk.</p>																	
Comparison with existing schemes	The UTI Gilt Advantage Fund endeavors to offer stable and regular returns along with a decent capital appreciation over a period of time for those investors with a long term horizon by investing in G-Secs. The fund can also invest in state government securities. The Fund retains a higher degree of flexibility in altering its duration even for short-term market movements.																	
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)																
	4,249	₹ 180.97 Crore (Quarterly Average as on 31/12/2013)																

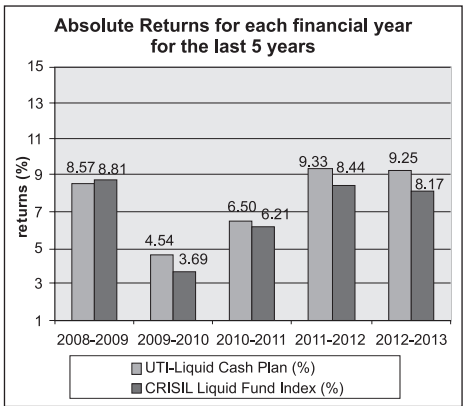
UTI-G-Sec Fund							
Investment Objective	To generate credit risk-free return by way of income or growth by investing in Central Government Securities, Treasury Bills, Call Money and Repos. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/ created by the Central Government.						
Asset Allocation Pattern of the scheme	<table border="1"> <thead> <tr> <th>Types of instruments</th> <th>Normal Allocation (% of Net Assets)</th> </tr> </thead> <tbody> <tr> <td>Debt Securities</td> <td>100% investment in Central Government Securities, Treasury Bills, Call Money, Repos and Money Market Instruments. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/created by the Central Government.</td> </tr> <tr> <td>Money Market Instruments</td> <td>While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme.</td> </tr> </tbody> </table>	Types of instruments	Normal Allocation (% of Net Assets)	Debt Securities	100% investment in Central Government Securities, Treasury Bills, Call Money, Repos and Money Market Instruments. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/created by the Central Government.	Money Market Instruments	While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme.
Types of instruments	Normal Allocation (% of Net Assets)						
Debt Securities	100% investment in Central Government Securities, Treasury Bills, Call Money, Repos and Money Market Instruments. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/created by the Central Government.						
Money Market Instruments	While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme.						

Plans and Options	<p>In addition to the existing Plan (UTI-G-Sec Short Term Plan), there is a Direct Plan.</p> <p>Both the Plans offer the following options:</p> <p>(a) Growth Option</p> <p>(b) Daily Dividend Reinvestment Option (compulsory reinvestment of dividend)</p> <p>(c) Periodic Dividend Option (with payout & reinvestment facilities)</p> <p>Default Option–Growth Option</p>																																		
Facilities Offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) / Micro (SIP) 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as a Source Scheme) 4. Dividend Transfer Plan (DTP) 5. Automatic Trigger facilities are available. 																																		
Minimum Application Amount / Subsequent Minimum Investment	<ol style="list-style-type: none"> 1. Growth Option – ₹ 1,000/-. 2. Periodic Dividend Option & Daily Dividend Option – ₹ 10,000/- and in multiples of ₹ 1/- under all the options. 3. Subsequent Minimum Investment Amount ₹ 1,000/- and in multiples of ₹ 1/- 																																		
Benchmark Index	UTI G-Sec Short Term Plan – I-Sec Si-BEX (1-3 years) given by ICICI Securities																																		
Dividend Policy	Dividend distribution, if any, under the Dividend Options of the schemes will be made subject to availability of distributable surplus at such period/s as UTI AMC may fix.																																		
Name of the Fund Manager	Amandeep Chopra																																		
Performance of the scheme as on 28th February 2014	UTI – G-Sec Fund – Short Term Plan																																		
	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>I-Sec SIBEX (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>8.40</td> <td>6.50</td> </tr> <tr> <td>Last 3 years</td> <td>8.32</td> <td>7.88</td> </tr> <tr> <td>Last 5 years</td> <td>5.99</td> <td>6.59</td> </tr> <tr> <td>Since Inception</td> <td>5.96</td> <td>NA</td> </tr> </tbody> </table> <p>* Computed on compounded annualized basis using NAV of Growth option</p> <p>Past performance may or may not be sustained in future</p>	Compounded Annualised Returns*	Scheme Returns (%)	I-Sec SIBEX (%)	Last 1 year	8.40	6.50	Last 3 years	8.32	7.88	Last 5 years	5.99	6.59	Since Inception	5.96	NA	 <table border="1"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>UTI-G-Sec Fund-Short Term Plan (%)</th> <th>I-Sec Si-Bex (%)</th> </tr> </thead> <tbody> <tr> <td>2008-2009</td> <td>8.24</td> <td>12.29</td> </tr> <tr> <td>2009-2010</td> <td>1.98</td> <td>6.10</td> </tr> <tr> <td>2010-2011</td> <td>4.23</td> <td>4.90</td> </tr> <tr> <td>2011-2012</td> <td>7.99</td> <td>7.39</td> </tr> <tr> <td>2012-2013</td> <td>8.46</td> <td>9.67</td> </tr> </tbody> </table>	Financial Year	UTI-G-Sec Fund-Short Term Plan (%)	I-Sec Si-Bex (%)	2008-2009	8.24	12.29	2009-2010	1.98	6.10	2010-2011	4.23	4.90	2011-2012	7.99	7.39	2012-2013	8.46	9.67
Compounded Annualised Returns*	Scheme Returns (%)	I-Sec SIBEX (%)																																	
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Expenses of the Scheme	Entry Load : NIL																																		
(i) Load Structure	Exit Load : NIL																																		
(ii) Recurring expenses	<p>First ₹ 100 crores – 1.00%</p> <p>Next ₹ 300 crores – 1.00%</p> <p>Next ₹ 300 crores– 1.00%</p> <p>Balance – 1.00%</p> <p>For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.</p>	Actual expenses for the period 01.04.12 to 31.03.13 : 0.77%																																	
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 0.73																																		
Investment Strategy	The fund does not invest in state government securities and generally has a low portfolio churn. The UTI-G-Sec STP aims at low volatility of returns by investing in short term gilts. The maximum average maturity of the portfolio of UTI-G-Sec STP is capped at 3 years.																																		
Comparison with existing schemes	The The UTI-G-Sec Fund endeavors to offer stable and regular returns along with a decent capital appreciation over a period of time for those investors who invest with a long-term horizon. The fund does not invest in state government securities and generally has a low portfolio churn. The UTI G-Sec STP aims at low volatility of returns by investing in short term gilts. The maximum average maturity of the portfolio is capped at 3 years.																																		
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)																																	
	1,848	₹ 38.19 Crore (Quarterly Average as on 31/12/2013)																																	

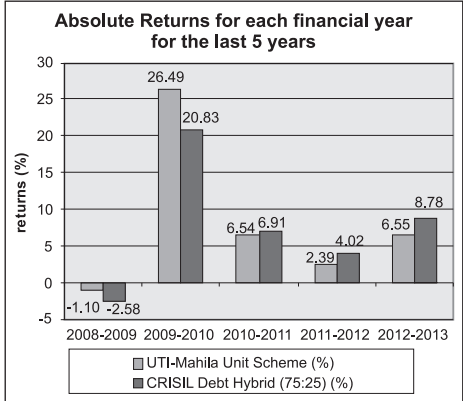
UTI-Income Opportunities Fund										
Investment Objective	The investment objective of the scheme is to generate reasonable income and capital appreciation by investing in debt and money market instruments across different maturities and credit ratings. There is no assurance that the investment objective of the scheme will be achieved.									
Asset Allocation Pattern of the scheme	Types of instruments									
	Normal Allocation (% of Net Assets)									
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Debt Instruments**</td> <td style="width: 25%;">Minimum - 35%</td> <td style="width: 25%;">Maximum - 100%</td> </tr> <tr> <td>Money Market Instruments</td> <td>Minimum - 0%</td> <td>Maximum - 65%</td> </tr> </table>	Debt Instruments**	Minimum - 35%	Maximum - 100%	Money Market Instruments	Minimum - 0%	Maximum - 65%			
Debt Instruments**	Minimum - 35%	Maximum - 100%								
Money Market Instruments	Minimum - 0%	Maximum - 65%								
<p>The scheme may invest upto 50% of its net assets in securities carrying a rating below AA (or equivalent). However all the securities will be of investment grade by accredited / registered credit rating agencies.</p> <p>** The scheme may invest upto 50% of its debt portfolio in domestic securitised debt.</p> <p>The Scheme shall not have exposure in fixed income securities in excess of 30% of the net assets in any sector as per sectoral classification as prescribed by AMFI. However this limit is not applicable for</p> <ol style="list-style-type: none"> 1. AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs), if the investment in respect of the above mentioned 30% limit is in securities of NBFC (issuer), the issuer NBFC being rated AAA (Long term) and A1+ (Short term) 2. Collateralized Borrowing and Lending Obligations (CBLO) 3. Certificate of Deposits issued by Banks 4. Government Securities 5. Treasury Bills. <p>The cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.</p> <p>The scheme does not intend to invest in repo in corporate debt securities.</p> <p>Investment would be restricted to a maximum of 10% of the net assets of the scheme in respect of Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies. Investments in Foreign Debt securities would be made in accordance with the SEBI Circular No SEBI / IMD / Cir No 7 / 104753 / 07 dated September 26, 2007.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.</p>										
Plans and Options	In addition to the existing Plan, there is a Direct Plan Both the Plans offer the following options: (a) Growth Option (b) Dividend Option (with payout & reinvestment facilities) Default Option – Growth Option									
Facilities Offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as a Source Scheme) 									
Minimum Application Amount	₹ 5,000/- and in multiples of ₹ 1/- thereafter without any upper limit under both the options.									
Benchmark Index	CRISIL Short Term Bond Fund Index									
Dividend Policy	Dividend distribution, if any, under the scheme will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustee to make dividend distribution.									
Name of the Fund Manager	Amandeep Chopra									
Performance of the scheme as on 28th February 2014	UTI – Income Opportunities Fund									
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Compounded Annualised Returns*</th> <th style="width: 25%;">Scheme Returns (%)</th> <th style="width: 25%;">CRISIL Short Term Bond Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td style="text-align: center;">7.55</td> <td style="text-align: center;">8.48</td> </tr> <tr> <td>Since Inception</td> <td style="text-align: center;">7.88</td> <td style="text-align: center;">8.27</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Short Term Bond Fund Index (%)	Last 1 year	7.55	8.48	Since Inception	7.88	8.27
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	<div style="text-align: center;"> <p>Absolute Returns for the last financial year</p>  <table border="1" style="margin: 0 auto; border-collapse: collapse;"> <tr> <td style="width: 50%;">UTI-Income Opportunities Fund(%)</td> <td style="width: 50%;">CRISIL Short Term Bond Index (%)</td> </tr> </table> </div>	UTI-Income Opportunities Fund(%)	CRISIL Short Term Bond Index (%)							
UTI-Income Opportunities Fund(%)	CRISIL Short Term Bond Index (%)									

Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)
(i) Load Structure	NIL	Less than or equal to 365 days – 1.25%
(ii) Recurring expenses		Greater than 365 days and less than or equal to 548 days – 0.75%
		Greater than 548 days – Nil
	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50% For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.12 to 31.03.13 : 2.22%
Investment Strategy	The scheme would seek to invest in debt instruments of varying credit rating with the intent of generating returns and at the same time ensuring reasonable liquidity. The scheme would invest in a reasonably diversified portfolio comprising debt instruments like debentures, securitized debt in the form of well seasoned pools / single loan PTCs etc to capitalize on investment opportunities in debt segment which are currently mispriced and which in the view of the fund manager has a potential for some rectification.	
Comparison with existing schemes	UTI-Income Opportunities Fund may invest upto 50% of its net assets in securities carrying a rating below AA (or equivalent) predominantly investing across credit spectrum unlike the UTI Bond Fund which will restrict its papers to high quality debt of rating AA- & above only. UTI Income Opportunities Fund will also not take aggressive duration calls like UTI Dynamic Bond Fund and hence will have more or less a stable weighted average maturity.	
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)
	24,490	₹ 481.79 Crore (Quarterly Average as on 31/12/2013)

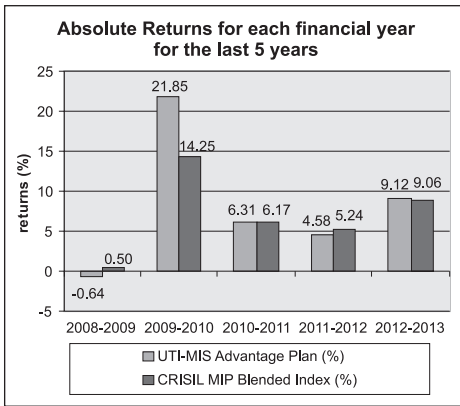
UTI-Liquid Cash Plan		
Investment Objective	The Scheme seeks to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of money market securities and high quality debt.	
Asset Allocation Pattern of the scheme	Types of instruments	Normal Allocation (% of Net Assets)
	Debt Securities (including Central Govt. securities)	Minimum - 0% Maximum - 35%
	Money Market Instruments	Minimum - 65% Maximum - 100%
Plans and Options	In addition to the existing Plan (UTI-Liquid Cash Plan-Institutional), there is a Direct Plan. Both the Plans offer the following options: (a) Growth Option (b) Daily Dividend Reinvestment Option (c) Weekly Dividend Reinvestment Option (d) Monthly Dividend Option (with payout & reinvestment facilities) Default Option–Daily Dividend Reinvestment Option. For details regarding discontinued plans/options where fresh subscription has been discounted please refer to the section “ Features Common to all Schemes”.	
Facilities Offered	1. Systematic Transfer Investment Plan (STRIP) (Available as a Source Scheme) 2. UTI-STRIP (Systematic Transfer Investment Plan) Advantage 3. Dividend Transfer Plan (DTP)	
Minimum Application Amount	₹ 1 lakh and in multiples of ₹ 1/- under both the Plans. Subsequent minimum investment amount : ₹ 10,000/- and in multiples of ₹ 1/- under both the Plans.	
Benchmark Index	CRISIL Liquid Fund Index	
Dividend Policy	Subject to availability of distributable surplus the scheme may make the dividend distribution at such intervals as may be decided by the Trustee from time to time.	
Name of the Fund Manager	Manish Joshi	

Performance of the scheme as on 28 th February 2014	UTI – Liquid Cash Plan																				
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Liquid Fund Index (%)																		
	Last 1 year	9.17	9.16																		
	Last 3 years	9.24	8.61																		
	Last 5 years	7.70	7.10																		
	Since Inception	7.45	6.63																		
	* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future		 <table border="1"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>UTI-Liquid Cash Plan (%)</th> <th>CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>2008-2009</td> <td>8.57</td> <td>8.81</td> </tr> <tr> <td>2009-2010</td> <td>4.54</td> <td>3.69</td> </tr> <tr> <td>2010-2011</td> <td>6.50</td> <td>6.21</td> </tr> <tr> <td>2011-2012</td> <td>9.33</td> <td>8.44</td> </tr> <tr> <td>2012-2013</td> <td>9.25</td> <td>8.17</td> </tr> </tbody> </table>	Financial Year	UTI-Liquid Cash Plan (%)	CRISIL Liquid Fund Index (%)	2008-2009	8.57	8.81	2009-2010	4.54	3.69	2010-2011	6.50	6.21	2011-2012	9.33	8.44	2012-2013	9.25	8.17
Financial Year	UTI-Liquid Cash Plan (%)	CRISIL Liquid Fund Index (%)																			
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2011-2012	9.33	8.44																			
2012-2013	9.25	8.17																			
Expenses of the Scheme	Entry Load : NIL Exit Load : NIL																				
(i) Load Structure	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50%		Actual expenses for the period 01.04.12 to 31.03.13 : 0.12%																		
(ii) Recurring expenses	For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.																				
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 1.70																				
Investment Strategy	The fund is positioned as low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short term surpluses. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, w.e.f. 1st May 2009, the scheme can invest in/purchase debt and money market securities with maturity of up to 91 days																				
Comparison with existing schemes	The UTI Liquid Cash Plan is positioned as a low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short-term surpluses. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, w.e.f. 1st May 09, fund can invest in/ purchase debt and money market securities with maturity of upto 91 days. Also the NAV treatment and Tax treatment are different for this liquid category of funds vis-a-vis other debt funds.																				
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios		Asset Under Management (AUM)																		
	2,830		₹ 16578.94 Crore (Quarterly Average as on 31/12/2013)																		

UTI-Mahila Unit Scheme (UTI-MUS)		
Investment Objective	To invest in a portfolio of equity/equity related securities and debt and money market instruments with a view of generating reasonable income with moderate capital appreciation.	
Asset Allocation Pattern of the scheme	Types of instruments	Normal Allocation (% of Net Assets)
	Equity and Equity Linked Instruments	Minimum 0% Maximum 30%
	Debt Securities	Minimum 70% Maximum 100%
	Money Market Instruments	Investment in money market instruments will be kept to the minimum so as to be able to meet the liquidity needs of the scheme.
Plans and Options	In addition to the existing Plan, there is a Direct Plan. Both the Plans offer the following options: (a) Growth Option (b) Dividend Option (with payout & reinvestment facilities) Default Option – Growth Option	
Facilities Offered	<ol style="list-style-type: none"> Systematic Investment Plan (SIP)/Micro (SIP) Systematic Withdrawal Plan (SWP) Systematic Transfer Investment Plan (STRIP) (Available as a Destination Scheme) Dividend Transfer Plan (DTP) 	
Minimum Application Amount	Growth Option – ₹ 1,000/- Dividend Option – ₹ 5,000/-	

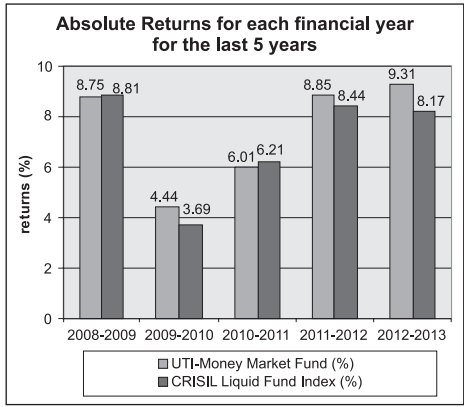
Benchmark Index	CRISIL Debt Hybrid (75:25)																
Dividend Policy	Subject to availability of distributable surplus the scheme may make the dividend distribution at such intervals as may be decided by the Trustee from time to time.																
Name of the Fund Manager	Amandeep Chopra																
Performance of the scheme as on 28th February 2014	UTI – Mahila Unit Scheme (UTI-MUS)																
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Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Debt Hybrid (75:25) (%)															
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Last 5 years	9.19	10.21															
Since Inception	12.68	NA															
	* Computed on compounded annualized basis. Past performance may or may not be sustained in future.																
Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)															
(i) Load Structure	NIL	< 1 year – 0.75% => 1 year – Nil															
(ii) Recurring expenses	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50% For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.12 to 31.03.13 : 2.26%															
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: -0.42																
Investment Strategy	It is a fund with a conservative mix of debt and equity. The equity portfolio is constructed using a bottom-up approach. The debt portfolio is designed with the objective of providing stability of returns to the fund.																
Comparison with existing schemes	This is a debt oriented balanced fund, with a conservative mix of debt and equity. The asset allocation in the fund is designed keeping in mind the necessity of providing consistent returns and which over a medium term holding period could be higher than a pure income fund. The equity portfolio is constructed using a bottom-up approach. The debt portfolio is designed with the objective of providing stability of returns to the fund. The debt to equity asset allocation is generally managed at around 70:30 ratio though investment views may change the asset allocation from time to time.																
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)															
	28,301	₹ 201.40 Crore (Quarterly Average as on 31/12/2013)															

UTI-MIS Advantage Plan		
Investment Objective	To generate regular income through investments in fixed income securities and capital appreciation / dividend income through investment of a portion of net assets of the scheme in equity and equity related instruments so as to endeavor to make periodic income distribution to Unit holders.	
Asset Allocation Pattern of the scheme	Types of instruments	Normal Allocation (% of Net Assets)
	*Debt and Money Market Instruments (including securitised debt)	Upto 100%
	Equity & Equity Related Instruments	Upto 25%
	*Note: It is the intention of the Scheme that the investments in securitised debt will not, normally exceed 60% of the net assets of the respective plans.	
Plans and Options	In addition to the existing Plan, there is a Direct Plan. Both the Plans offer the following Plans: (a) Growth Plan (b) Flexi Dividend Plan (with payout & reinvestment facilities) (c) Monthly Dividend Plan (with payout & reinvestment facilities) (d) Monthly Payment Plan Default Plan – Growth Plan	

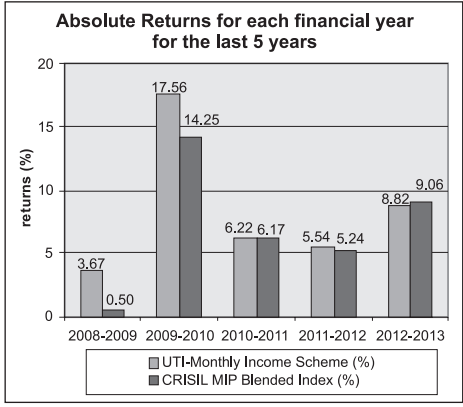
Facilities Offered	1. Systematic Investment Plan (SIP) / Micro SIP 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as a Source Scheme) 4. Dividend Transfer Plan (DTP) and Switch Facilities are available.																																		
Minimum Application Amount / Minimum Account Balance / Minimum Redemption Amount	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/- and in multiples of ₹ 1/-.																																		
Benchmark Index	CRISIL MIP Blended Index																																		
Dividend Policy	<p>(1) Monthly Dividend Plan – It is envisaged to declare dividends on a monthly basis subject to availability of distributable surplus computed in accordance with SEBI Regulations.</p> <p>(2) Flexi Dividend Plan – The Fund will endeavour to declare dividends from time to time subject to availability of distributable surplus. The quantum of dividend would be as decided and approved by the AMC / Trustees from time to time.</p> <p>(3) Monthly Payment Plan – The Scheme intends to make monthly payments to investors by redeeming units. The investor can opt for receiving monthly payouts beginning the last business day of the month following the month of investment subject to the declaration of the dividend under the Monthly Dividend Plan. Under the Plan, the investor will provide standing instructions to the AMC to redeem such Units as equivalent in value terms to the amount of Gross dividend per unit (total of Net dividend in the hands of the investor and dividend tax paid by the AMC) that the Fund will be declaring under the Monthly Dividend Plan, from his existing balance of Units as on the record date of the dividend. The redemption of the Units not being in the nature of the dividends payments, the Fund will not be required to pay the dividend tax on such redemptions being paid to the Unit holders. On receipt of such instructions, the AMC will redeem at monthly rests appropriate part of the unit holdings of the investor and dispatch the redemption proceeds.</p>																																		
Name of the Fund Manager	Amandeep Chopra																																		
Performance of the scheme as on 28th February 2014	UTI – MIS Advantage Plan																																		
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	Nil																																		
	≤ 90 days: 1.50% > 90 days ≤ 180 days: 1.25% > 180 days ≤ 365 days: 1.00% > 365 days: Nil																																		
(ii) Recurring expenses	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50% For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.																																		
	Actual expenses for the period 01.04.12 to 31.03.13 : 2.13%																																		

Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 0.38	
Investment Strategy	<p>UTI-MIS-Advantage Plan</p> <p>The fund follows a bottom-up approach for the equity portfolio. Debt portfolio objective is to generate regular income and provide capital preservation.</p> <p>Investment Strategy and Risk control</p> <p>The Scheme proposes to invest primarily in debt and money market instruments and a limited portion of its net assets into equity and equity related instruments. The Scheme seeks to generate regular returns through investments primarily in Debt and Money Market Instruments and attempts to enhance returns through investments between 0-25% of its net assets in equity/equity related instruments, depending upon the perceived market outlook.</p>	
Comparison with existing schemes	The UTI MIS-Advantage is positioned as a monthly income scheme aiming to generate regular income with a slightly higher risk return profile than Monthly Income Scheme. The fund follows a bottom up approach for the equity portfolio. Debt portfolio objective is to generate regular income and provide capital preservation. The debt to equity asset allocation is generally managed at around 75:25 ratio though investment views may change the asset allocation from time to time.	
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)
	25,697	₹ 475.78 Crore (Quarterly Average as on 31/12/2013)

UTI-Money Market Fund (UTI-MMF)		
Investment Objective	To provide highest possible current income consistent with preservation of capital and providing liquidity from investing in a diversified portfolio of short term money market securities.	
Asset Allocation Pattern of the scheme	Instruments / Securities	Maximum Exposure (% of Net Assets)
	Government Dated Securities	75
	Private Corporate Debt	75
	PSU Bonds	75
	Mortgaged backed Securities	75
	FI & Banking Sector Bonds	75
	Call Money	100
	Treasury Bills	100
	Commercial Paper	75
	Certificates of Deposit	75
	Repo Transactions	100
	Bills Rediscounting	50
Plans and Options	<p>In addition to the existing Plan (UTI-MMF-Institutional Plan), there is a Direct Plan.</p> <p>Both the Plans offer the following options:</p> <p>(a) Growth Option</p> <p>(b) Daily Dividend Reinvestment Option</p> <p>(c) Weekly Dividend Option (with Payout and Reinvestment facilities)</p> <p>Default Option – Growth Option.</p> <p>For details regarding discontinued plans/options where fresh subscription has been discounted please refer to the section “ Features Common to all Schemes”.</p>	
Facilities Offered	<ol style="list-style-type: none"> 1. Systematic Transfer Investment Plan (STRIP) (Available as a Source Scheme) 2. UTI-STRIP (Systematic Transfer Investment Plan) Advantage 3. Dividend Transfer Plan (DTP) 	
Minimum Application / Redemption Amount and balance required in a folio	<p>Minimum amount of initial investment ₹ 10,000/- and in multiples of ₹ 1/-</p> <p>Subsequent minimum investment amount is ₹ 10,000/- and in multiples of ₹ 1/-</p> <p>Minimum amount for redemption is ₹ 10,000/- & minimum balance to be maintained in a folio is ₹ 10,000/-.</p>	
Benchmark Index	CRISIL Liquid Fund Index	
Dividend Policy	Subject to availability of distributable surplus the scheme may make dividend distribution under Dividend Option, at such intervals as may be decided by UTI AMC from time to time.	

Name of the Fund Manager	Manish Joshi	
Performance of the scheme as on 28th February 2014	UTI Money Market Fund	
	Compounded Annualised Returns*	Scheme Returns (%)
	CRISIL Liquid Fund Index (%)	
	Last 1 year	9.24
Last 3 years	9.30	8.61
Since Inception	7.92	7.21
	<p>* Computed on compounded annualized basis using NAV of Growth Option.</p> <p>Past performance may or may not be sustained in future.</p>	
		
Expenses of the Scheme	Entry Load : NIL Exit Load : NIL	
(i) Load Structure		
(ii) Recurring expenses	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".	Actual expenses for the period 01.04.12 to 31.03.13: 0.14%
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 1.98	
Investment Strategy	The fund is positioned as low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short term surpluses. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, w.e.f. 1st May 2009, the scheme can invest in/purchase debt and money market securities with maturity of up to 91 days.	
Comparison with existing schemes	The UTI Money Market Fund is positioned as a low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short-term surpluses. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, w.e.f. 1st May 09, fund can invest in/ purchase debt and money market securities with maturity of upto 91 days. Also the NAV treatment and Tax treatment are different from this Liquid category of fund vis-a-vis other debt funds.	
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)
	18,554	₹ 2962.50 Crore (Quarterly Average as on 31/12/2013)

UTI-Monthly Income Scheme (UTI-MIS)		
Investment Objective	This is an open-end debt oriented scheme with no assured returns. The scheme aims at distributing income, if any, periodically.	
Asset Allocation Pattern of the scheme	Types of instruments	Normal Allocation (% of Net Assets)
	Debt (Government Securities and Money Market instruments including Corporate rated debts)	Minimum – 85% Maximum – 100%
	Equity/Equity Related Instruments	Minimum – NIL Maximum – 15%
	1. To minimise the credit risk in debt instruments, investment would be made only in investment grade papers rated AA and above, at the time of investment. 2. The Equity investment universe would include stocks of companies with strong fundamentals and growth potential.	
Plans and Options	In addition to the existing Plan, there is a Direct Plan. Both the Plans offer the following options: (a) Growth Option (b) Dividend Option (with payout & reinvestment facilities) Default Option – Growth Option	

Facilities Offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) / Micro (SIP) 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as a Source Scheme) 4. Dividend Transfer Plan (DTP) 																																		
Minimum Application Amount	<ol style="list-style-type: none"> 1. Growth Option – ₹ 1,000/- 2. Dividend Option – ₹ 10,000/- and in multiples of ₹ 1/- under both the options. Subsequent amount of investment in the same folio ₹ 1,000/- and in multiples of ₹ 1/- 																																		
Benchmark Index	CRISIL MIP Blended Index (15% of Nifty Index returns and 85% to Composite Bond Index Fund)																																		
Dividend Policy	<ol style="list-style-type: none"> 1. Though it is the intention of the scheme to make regular dividend distribution under the dividend option, there may be instances when no dividend distribution could be made. 2. Dividend distribution under the Dividend option, if any, will be made subject to availability of distributable surplus and a decision is taken by UTI AMC and approved by the Trustees to make dividend distribution. 3. There is no assurance or guarantee to the unitholders as to the rate of dividend distribution. 4. Dividend distribution, if any, will be made every month or at such intervals as may be decided by UTI AMC from time to time. 																																		
Name of the Fund Manager	Amandeep Chopra (Debt Portfolio) and Srivasta (Equity Portfolio)																																		
Performance of the scheme as on 28th February 2014	UTI Monthly Income Scheme																																		
	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL MIP Blended Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>6.35</td> <td>4.53</td> </tr> <tr> <td>Last 3 years</td> <td>7.40</td> <td>6.86</td> </tr> <tr> <td>Last 5 years</td> <td>8.84</td> <td>7.95</td> </tr> <tr> <td>Since Inception</td> <td>7.96</td> <td>7.97</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 MIP Blended Index (%)	Last 1 year	6.35	4.53	Last 3 years	7.40	6.86	Last 5 years	8.84	7.95	Since Inception	7.96	7.97	 <table border="1"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>UTI-Monthly Income Scheme (%)</th> <th>CRISIL MIP Blended Index (%)</th> </tr> </thead> <tbody> <tr> <td>2008-2009</td> <td>3.67</td> <td>0.50</td> </tr> <tr> <td>2009-2010</td> <td>17.56</td> <td>14.25</td> </tr> <tr> <td>2010-2011</td> <td>6.22</td> <td>6.17</td> </tr> <tr> <td>2011-2012</td> <td>5.54</td> <td>5.24</td> </tr> <tr> <td>2012-2013</td> <td>8.82</td> <td>9.06</td> </tr> </tbody> </table>	Financial Year	UTI-Monthly Income Scheme (%)	CRISIL MIP Blended Index (%)	2008-2009	3.67	0.50	2009-2010	17.56	14.25	2010-2011	6.22	6.17	2011-2012	5.54	5.24	2012-2013	8.82	9.06
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Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)																																	
(i) Load Structure	NIL	Investment of any amount																																	
		< = 90 days	1.50%																																
		> 90 days < = 180 days	1.25%																																
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Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 0.34																																		
Investment Strategy	The scheme emphasis is on preserving capital and paying out income under the income option. Hence a more conservative style of management of the funds is adopted. The fund will aim to be low on volatility and consistency in generating returns. Equity component is capped at 15% with a higher weightage to Large Cap stocks.																																		
Comparison with existing schemes	UTI MIS is ideally suited for investors looking for income over a horizon of over 1 year. Emphasis is on preserving capital and paying out income under the income option. Hence a more conservative style of management of the funds is adopted. The fund aims to be low on volatility and consistency in generating returns. Equity component is capped at 15% with a higher weightage to Large Cap stocks.																																		
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)																																	
	20,197	₹ 285.17 Crore (Quarterly Average as on 31/12/2013)																																	

(Contd. after the Application Form & Instructions on page no. 25)



COMMON APPLICATION FORM FOR INCOME SCHEMES

PLEASE USE SEPARATE FORM FOR EACH SCHEME

Sr.No. 2014/

(OCBs & US PERSONS INCLUDING QUALIFIED FOREIGN INVESTORS REGISTERED IN USA AND CANADA AND RESIDENTS OF CANADA ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF)

Registrar Sr. No.

PLEASE FILL IN ALL COLUMNS IN CAPITAL LETTERS ONLY

(PLEASE READ INSTRUCTIONS CAREFULLY TO HELP US SERVE YOU BETTER)

DISTRIBUTOR INFORMATION (only empanelled Distributors/Brokers will be permitted to distribute Units) (refer instruction 'h')							BDA / CA Code
ARN	Name of Financial Advisor	Sub ARN Code	Sub Code/ Bank Branch Code	M O Code	EUI No.®	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 distributor personnel concerned or notwithstanding the advice of in-appropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction. (☐ Please tick and sign below when EUIN box is left blank) (refer instruction 'v').

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
₹ 150 will be deducted as transaction charges per Subscription of ₹ 10,000 and above

OR

I AM AN EXISTING INVESTOR IN MUTUAL FUNDS
₹ 100 will be deducted as transaction charges per Subscription of ₹ 10,000 and above

Existing Unit Holder information Scheme Name: Folio Number:

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

Name of First Applicant / Other Mentally Handicapped Persons (for UBF / MIS) and Adult Female Persons (For MUS) (as appearing in ID proof given for KYC)

F	I	R	S	T	M	I	D	D	L	E	
L	A	S	T	d	d	m	m	y	y	y	y

Date of Birth Mandatory for minors

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*

*PAN OF 1st APPLICANT (whose particulars are furnished in the form) AADHAR CARD NO.

Enclosed PAN Card Copy Know Your Customer (KYC)* Acknowledgement Copy Please (✓)

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

State Country* City* Zip/Pin*

NAME IN FULL OF THE FATHER (OR) MOTHER/ GUARDIAN (if Minor)\$ / Mr. Ms. Mrs.

Contact Person And Designation - For Institutional Applicants / Alternate Applicant (incase of UBF / MIS / MUS)

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

\$ 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).

OPTION FOR DESPATCH OF STATEMENT OF ACCOUNT

Applicant's address (for NRIs) At my Overseas address as mentioned above / To be despatched to my resident relative's address in India as given above

DETAILS OF OTHER APPLICANTS

Name of 2nd Applicant Mr. Ms. Mrs. M/s. Date of Birth of 2nd Applicant d d m m y y y y

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

*PAN of 2nd Applicant AADHAR CARD NO.

Enclosed PAN Card Copy Know Your Customer (KYC)* Acknowledgement Copy Please (✓)

Name of 3rd Applicant Mr. Ms. Mrs. M/s. Date of Birth of 3rd Applicant d d m m y y y y

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

*PAN of 3rd Applicant AADHAR CARD NO.

Enclosed PAN Card Copy Know Your Customer (KYC)* Acknowledgement Copy Please (✓)

PAYMENT DETAILS (Refer Instruction 'x')

#Cheque/DD/*NEFT/*RTGS Ref. No. / Unique Serial No. (For Cash) Cash Account type Savings Current NRE
(please ✓) NRO DD issued from abroad

Account No. Date Amt. of investment (i) # 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"

Bank DD Charges if any (ii) Branch Net amount paid (i-ii) * Investment amount shall be ₹ 2 lacs and above in case of payments through NEFT / RTGS.

Amt. in words

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*	IFS Code <input type="text"/> (this is a 11-digit number)
Account type (please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE			
Account No. <input type="text"/>			

INVESTMENT DETAILS (For "DIRECT PLAN" Please tick here & tick Scheme, Plan / Option given below) (Refer instruction 'j')

<input type="checkbox"/> UTI-BANKING & PSU DEBT FUND - REGULAR PLAN	<input type="checkbox"/> UTI-BOND FUND	<input type="checkbox"/> UTI-CRTS	<input type="checkbox"/> UTI-DYNAMIC BOND FUND
<input type="checkbox"/> UTI-INCOME OPPORTUNITIES FUND	<input type="checkbox"/> UTI-MAHILA UNIT SCHEME	<input type="checkbox"/> UTI-MONTHLY INCOME SCHEME	
<input type="radio"/> Growth	<input type="radio"/> Dividend Payout	<input type="radio"/> Dividend Reinvestment	(Default – Growth Option)
<input type="checkbox"/> UTI-FIXED MATURITY PLAN - Regular Plan (Use separate form for each series)	<input type="checkbox"/> Yearly Series (YFMP) <input type="radio"/> Growth	<input type="checkbox"/> Half Yearly Series (HFMP) <input type="radio"/> Dividend Payout	<input type="checkbox"/> Quarterly Series (QFMP) <input type="radio"/> Dividend Reinvestment
Cheque / DD should be drawn in favour of UTI-Fixed Maturity Plan – YFMP (mm/yy) / HFMP (mm/yy) / QFMP (mm/yy-Plan No.)			(Default – Growth Option)
<input type="checkbox"/> UTI-FLOATING RATE FUND (STP) - Regular Plan	<input type="radio"/> Growth <input type="radio"/> Flexi Dividend Payout	<input type="radio"/> Daily Div. Reinvestment <input type="radio"/> Flexi Dividend Reinvestment	<input type="radio"/> Weekly Div. Reinvestment (Default – Growth Option)
<input type="checkbox"/> UTI-G-SEC FUND-(STP)	<input type="radio"/> Growth <input type="radio"/> Periodic Dividend Payout	<input type="radio"/> Daily Dividend Reinvestment <input type="radio"/> Periodic Dividend Reinvestment	(Default – Growth Option)
<input type="checkbox"/> UTI-GILT ADVANTAGE FUND-LTP	<input type="radio"/> Growth Plan	<input type="radio"/> Dividend Plan Payout <input type="radio"/> Dividend Plan Reinvestment	(Default – Growth Plan)
<input type="checkbox"/> UTI-LIQUID CASH PLAN- Institutional	<input type="radio"/> Growth <input type="radio"/> Monthly Payout	<input type="radio"/> Daily Div. Reinvestment <input type="radio"/> Monthly Reinvestment	<input type="radio"/> Weekly Div. Reinvestment (Default – Daily Div. Reinvestment)
<input type="checkbox"/> UTI-MIS-ADVANTAGE PLAN	<input type="radio"/> Growth Plan <input type="radio"/> Flexi Dividend Plan Payout	<input type="radio"/> Monthly Div. Plan Payout <input type="radio"/> Flexi Dividend Plan Reinvestment	<input type="radio"/> Monthly Div. Plan Reinvestment <input type="radio"/> Monthly Payment Plan (Default Plan - Growth Plan)
<input type="checkbox"/> UTI-MONEY MARKET FUND - Institutional Plan	<input type="radio"/> Growth <input type="radio"/> Weekly Div. Reinvestment	<input type="radio"/> Daily Div. Reinvestment	<input type="radio"/> Weekly Div. Payout (Default – Growth Option)
<input type="checkbox"/> UTI-SHORT TERM INCOME FUND- Institutional Option	<input type="radio"/> Growth Sub Option <input type="radio"/> Flexi Dividend Payout Sub Option	<input type="radio"/> Div Payout Sub Option <input type="radio"/> Flexi Dividend Reinvestment Sub Option	<input type="radio"/> Div. Reinvestment Sub Option (Default – Div. Reinvestment Sub Option)
<input type="checkbox"/> UTI-TREASURY ADVANTAGE FUND- Institutional Plan	<input type="radio"/> Growth <input type="radio"/> Weekly Div. Reinvestment <input type="radio"/> Quarterly Div. Payout <input type="radio"/> Annual Div. Reinvestment	<input type="radio"/> Daily Div. Reinvestment <input type="radio"/> Monthly Div. Payout <input type="radio"/> Quarterly Div. Reinvestment <input type="radio"/> Bonus Option	<input type="radio"/> Weekly Div. Payout <input type="radio"/> Monthly Div. Reinvestment <input type="radio"/> Annual Div. Payout (Default – Daily Div. Option)

Details of Beneficial Ownership (Please tick applicable category). Ownership details to be provided if the Ownership percentage/interest in the trust of 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				
2				
3				
4				
5				
6				

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

GENERAL INSTRUCTIONS FOR FILLING THE APPLICATION FORM

- (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**
Pursuant to SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, a transaction charge of ₹ 100/- for existing investors and ₹ 150/- in the case of first time investor in Mutual Funds, per subscription of ₹ 10,000/- and above, respectively, is to be paid to the distributors of UTI Mutual Fund products. However, there shall be no transaction charges on direct investment/s not made through the distributor/financial advisor etc.
There shall be no transaction charge on subscription below ₹ 10,000/-.
In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases, the transaction charge shall be recovered in 3-4 instalments.
The transaction charge, if any, shall be deducted by UTI AMC from the subscription amount and paid to the distributor and the balance shall be invested. Allocation of Units under the scheme will be Net of Transaction Charges. The Statement of Account (SoA) would also reflect the same.
If the investor has not ticked in the Application form whether he/she is an existing/new investor, then by default, the investor will be treated as an existing investor and transaction charges of ₹ 100/- will be deducted for investments of ₹ 10,000/- and above and paid to distributor/financial advisor etc., whose information is provided by the investor in the Application form. However, where the investor has mentioned 'Direct Plan' against the scheme name, the Distributor code will be ignored and the Application will be processed under 'Direct Plan' in which case no transaction charges will be paid to the distributor.
Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
- For details on opting in/out by distributors for charging transaction charges etc., refer to SAI/SID.
- (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 Existing Plan and Direct Plan will be common.
For further details refer to SAI.
- (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.
- (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.
In the case of UTI-Floating Rate Fund, UTI-Short Term Income Fund, UTI-Liquid Cash Plan and UTI-Money Market Fund the Demand draft charges, if any, will have to be borne by the investors only and no reimbursement of the same will be made by UTI AMC. For further details, refer to SAI/SID of 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 SAI.
- (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 ₹ 20,000/- per investor, per Mutual Fund, per financial year through designated branches of Axis Bank will be accepted subject to the following procedure:-
i. Investors who desire to invest upto ₹ 20,000/- per financial year shall contact any of our UTI UFCs and obtain a Form for Deposit of Cash and fill-up the same.
ii. 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.
iii. 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.
For further details please refer to SAI.

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

Common Standard KYC through CDSL Ventures Ltd (CVL) is applicable for all categories of investors and for any amount of investment. KYC done once with a SEBI registered intermediary will be valid with another intermediary. Intermediaries shall carry out In-Person Verification (IPV) of their clients.

For further details related to KYC, please refer to SAI/SID of the respective scheme.

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, payment amount/instrument and 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.

Please refer to the SAI for further details on KYC.

Details of Beneficial Ownership

In terms of SEBI Master Circular on AML/CFT dated December 31, 2010, 'Beneficial Owner' has been defined as a natural person/s who ultimately own, control or influence a client and / or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement.

Details of the identity of all natural person(s) such as their Name(s), PAN number/Passport details, Address etc together with a self attested PAN Card copy is to be provided by the Investor to the Official Points of Acceptance (OPAs) of the UTI MF Schemes while submitting the Application Form. Such natural persons include those who are acting alone or together, or through one or more juridical person and exercising control through ownership or who ultimately has a controlling ownership interest.

For further details regarding manner of determination of beneficial ownership in doubtful cases (relating to investors other than Trust and Foreign investors), investments by Trust and Foreign Investors and for other details regarding disclosure of information regarding beneficial ownership etc., please refer to SAI/relevant Addendum.

(r) **Aadhar Card**

In addition to KYC compliance proof / self attested PAN Card copy, the investors are advised to provide Aadhar Card No., if any.

(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), bonus transactions and merger, if any.

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

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

(t) **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.

(u) **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).

(v) **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, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and Dividend Transfer Plan installments.

(w) 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.

(x) **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/relevant addenda.

Bank Mandate registration as part of the New Folio creation

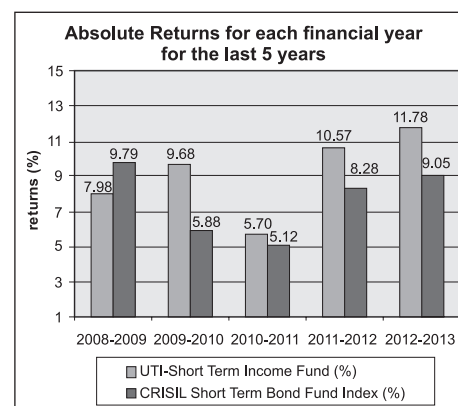
In order to reduce frauds and operational risks relating to fraudulent encashment of redemption/dividend proceeds, Investors are required to submit any of the prescribed documents (along with original document for verification) in support of the bank mandate mentioned in the application form for subscription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

CHECK LIST

Please ensure that:

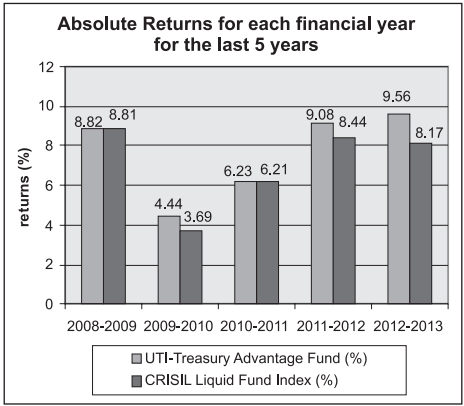
- Your name and address is given in full.
- Your preferred scheme, plan and option is selected.
- Your investment is not less than the minimum investment amount.
- Your application is completed and signed by all applicants.
- Cheques are drawn in favour of 'The name of the scheme' (in case of Direct Plan, "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.

UTI-Short Term Income Fund (UTI-STIF)												
Investment Objective	The Scheme seeks to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of money market securities and high quality debt.											
Asset Allocation Pattern of the scheme	Types of instruments	Normal Allocation (% of Net Assets)										
	Government Securities issued by Central &/or State Govt. and other fixed income/debt Securities including but not limited to corporate bonds and securitised debt.	Minimum - 30% Maximum - 100%										
	Money Market Instruments	Minimum - 0% Maximum - 70%										
	Investment in Securitised Debt upto 100% of debt portfolio.											
Plans and Options / Sub-Options	In addition to the existing Option (Institutional Option), there is a Direct Plan. Both the Option / Plan offer the following sub-options: (a) Growth Sub-Option (b) Dividend Sub-Option (with payout & reinvestment facilities) (c) Flexi Dividend Sub-Option (with payout & reinvestment facilities) Default Sub-Option–Dividend Sub-Option (Reinvestment) For details regarding discontinued plans/options where fresh subscription has been discounted please refer to the section "Features Common to all Schemes".											
Facilities Offered	1. Systematic Investment Plan (SIP) / Micro (SIP) 2. Systematic Transfer Investment Plan (STRIP) (Available as a Source Scheme) 3. Dividend Transfer Plan (DTP)											
Minimum Application Amount	Minimum amount of initial investment ₹ 30,000/- and in multiples of ₹ 1/- Subsequent minimum investment amount is ₹ 10,000/- and in multiples of ₹ 1/-											
Benchmark Index	CRISIL Short Term Bond Fund Index.											
Dividend Policy	Subject to availability of distributable surplus the scheme may make the dividend distribution at such intervals as may be decided by the Trustee from time to time.											
Name of the Fund Manager	Sudhir Agrawal											
Performance of the scheme as on 28th February 2014	UTI - Short Term Income Fund											
	<table border="1" style="width: 100%;"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL Short Term Bond Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td style="text-align: center;">8.30</td> <td style="text-align: center;">8.48</td> </tr> <tr> <td>Last 3 years</td> <td style="text-align: center;">10.39</td> <td style="text-align: center;">8.60</td> </tr> <tr> <td>Since Inception</td> <td style="text-align: center;">8.87</td> <td style="text-align: center;">7.06</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 Short Term Bond Fund Index (%)	Last 1 year	8.30	8.48	Last 3 years	10.39	8.60	Since Inception	8.87
Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Short Term Bond Fund Index (%)										
Last 1 year	8.30	8.48										
Last 3 years	10.39	8.60										
Since Inception	8.87	7.06										
Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)										
	(i) Load Structure	Less than or equal to 90 days – 0.75% Greater than 90 days & less than or equal to 180 days – 0.50% More than 180 days – NIL										
(ii) Recurring expenses	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".	Actual expenses for the period 01.04.12 to 31.03.13: 1.00%										
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 3.64											

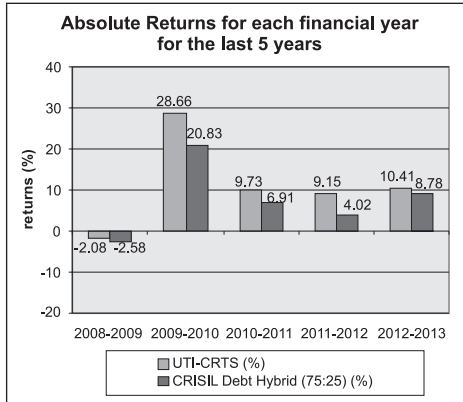


Investment Strategy	It aims to generate reasonable returns with low risk and high liquidity from a portfolio of Money Market securities and high quality debt securities. The fund attaches importance to low credit risk and portfolio diversification. The fund intends to maintain the average maturity of the portfolio upto 4 years.	
Comparison with existing schemes	The Short-Term Income Fund aims at to generate reasonable returns with low risk and high liquidity from a portfolio of Money Market and debt securities. The Fund attaches importance to low credit risk and portfolio diversification. The fund intends to maintain the average maturity of the portfolio upto 4 years. Thus, in terms of risk return matrix the fund is less risky compared to the Bond Fund but riskier than the Ultra Short Term category of funds.	
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)
	10,297	₹ 2731.40 Crore (Quarterly Average as on 31/12/2013)

UTI-Treasury Advantage Fund			
Investment Objective	The scheme will endeavour to generate an attractive return for its investors consistent with capital preservation and liquidity by investing in a portfolio of quality debt securities money market instruments and structured obligations.		
Asset Allocation Pattern of the scheme	Types of instruments	Proportion (% of Corpus)	
		Min.	Likely
			Max. Upto
	Debt Securities (including Securitised debt)	—	80
Money Market (including cash / call money)	10	20	100
	The subtotal of securitised debt would be a Maximum of 25% of the corpus. The scheme will not invest in Equity and Equity Linked Instruments.		
Plans and Options	<p>In addition to the existing Plan (UTI-TAF-Institutional Plan), there is a Direct Plan.</p> <p>Both the Plans offer the following options:</p> <p>(a) Growth Option (b) Daily Dividend Reinvestment Option (c) Weekly Dividend Option (d) Monthly Dividend Option (e) Quarterly Dividend Option (f) Annual Dividend Option and (g) Bonus Option</p> <p>Under daily dividend frequency, only reinvestment option is available</p> <p>However, both Dividend payout & reinvestment options are available under Weekly, Monthly, Quarterly & Annual frequencies.</p> <p>Default Option – Daily Dividend Reinvestment Option</p> <p>For details regarding discontinued plans/options where fresh subscription has been discontinued please refer to the section "Features Common to all Schemes".</p>		
Facilities Offered	<ol style="list-style-type: none"> 1. Systematic Withdrawal Plan (SWP) 2. Systematic Transfer Investment Plan (STRIP) (Available as a Source Scheme) 3. UTI-STRIP Advantage 4. Dividend Transfer Plan (DTP) and Switch Facilities are available. 		
Minimum Application Amount/Subsequent Minimum Investment in the same folio	<p>Minimum amount of investment is ₹ 1 lac and in multiples of ₹ 1/- thereafter.</p> <p>For additional purchase by existing unitholders</p> <p>Subsequent minimum additional investment is ₹ 10,000/- and in multiples of ₹ 1/ thereafter.</p> <p>Minimum redemption amount – For any amount in multiples of ₹ 1,000/-.</p>		
Benchmark Index	CRISIL Liquid Fund Index		
Dividend Policy	<p>Annual Dividend Option</p> <p>Under this option dividend is proposed to be declared once a year subject to availability of distributable surplus.</p> <p>Quarterly Dividend Option</p> <p>Under this option, it is proposed to declare quarterly dividend, subject to availability of distributable profits, on the 15th day of the last month of each quarter (i.e. quarter ending September, December, March and June). If this is not a business day then the record date would be the next business day.</p> <p>Daily Dividend Reinvestment Option, Weekly Dividend Option and Monthly Dividend Option</p> <p>Dividend is proposed to be declared on a daily, weekly and monthly basis subject to availability of distributable surplus.</p>		
Name of the Fund Manager	Sudhir Agrawal		

Performance of the scheme as on 28 th February 2014	UTI – Treasury Advantage Fund		
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Liquid Fund Index (%)
	Last 1 year	9.54	9.16
	Last 3 years	9.51	8.61
	Last 5 years	8.02	7.10
Since Inception	8.24	7.34	
* Computed on compounded annualized basis using NAV of Growth Option. Past performance may or may not be sustained in future.			
			
Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)	
(i) Load Structure	NIL	NIL	
(ii) Recurring expenses	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50% For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.12 to 31.03.13 : 0.43%	
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 2.91		
Investment Strategy	UTI Treasury Advantage Fund is categorised as an Ultra Short Term Fund in terms of investment treasury investing predominantly in Money market instruments. The endeavour is to keep the average maturity of the fund below a year and give stable returns with very low volatility.		
Comparison with existing schemes	The UTI Treasury Advantage Fund is positioned as Ultra Short Term Category Fund with low volatility stable returns as investment strategy. In terms of risk-return matrix, it is less risky than Short Term Category of Funds and is comparable with Liquid Category of Funds being slightly more risky than Liquid Funds. Though the fund has the flexibility to invest across maturities, it generally invests in papers so that average portfolio maturity is less than 250 days.		
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)	
	9,543	₹ 6091.95 Crore (Quarterly Average as on 31/12/2013)	

UTI-Unit Scheme for Charitable and Religious Trusts and Registered Societies (UTI – CRTS)		
Investment Objective	To primarily provide regular income to unitholders of the scheme.	
Asset Allocation Pattern of the scheme	Types of instruments	Normal Allocation (% of Net Assets)
	Debt Securities	Minimum - 70% Maximum - 100%
	Equity and Equity Linked Instruments	Minimum – NIL Maximum – 30%
	Money Market Instruments	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.
Plans and Options	In addition to the existing Plan, there is a Direct Plan. Both the Plans offer the following options: (a) Growth Option (b) Dividend Option (with payout & reinvestment facilities) Default Option – Growth Option	
Facilities Offered	1. Systematic Withdrawal Plan (SWP) 2. Systematic Transfer Investment Plan (STRIP) (Available as a Destination Scheme) 3. Dividend Transfer Plan (DTP)	

Minimum Application Amount	1. Minimum amount of investment is ₹ 10,000/- and in multiples of ₹ 1/- for all the options or such other amount as may be prescribed from time to time. 2. Subsequent minimum investment is ₹ 1,000/- and multiples of ₹ 1/- in the same folio.																
Benchmark Index	CRISIL Debt Hybrid (75:25)																
Dividend Policy	1. The scheme shall distribute a minimum of 75% of its net annual distributable income periodically at such rates as may be decided. 2. UTI AMC may declare interim dividend distribution/s payable on such date/s or at the end of such period/s as the Trustee may fix and deem fit.																
Name of the Fund Manager	Amandeep Chopra (Debt Portfolio) and V. Srivasta (Equity Portfolio)																
Performance of the scheme as on 28th February 2014	UTI – CRTS																
	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL Debt Hybrid (75:25) (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>8.12</td> <td>9.24</td> </tr> <tr> <td>Last 3 years</td> <td>10.46</td> <td>8.15</td> </tr> <tr> <td>Last 5 years</td> <td>13.45</td> <td>10.21</td> </tr> <tr> <td>Since Inception</td> <td>10.64</td> <td>NA</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Debt Hybrid (75:25) (%)	Last 1 year	8.12	9.24	Last 3 years	10.46	8.15	Last 5 years	13.45	10.21	Since Inception	10.64	NA	
Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Debt Hybrid (75:25) (%)															
Last 1 year	8.12	9.24															
Last 3 years	10.46	8.15															
Last 5 years	13.45	10.21															
Since Inception	10.64	NA															
	* Computed on compounded annualized basis. Past performance may or may not be sustained in future.																
Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)															
(i) Load Structure	NIL	<table border="1"> <tr> <td>< 1 year</td> <td>1%</td> </tr> <tr> <td>=> 1 year</td> <td>Nil</td> </tr> </table>	< 1 year	1%	=> 1 year	Nil											
< 1 year	1%																
=> 1 year	Nil																
(ii) Recurring expenses	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50% For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.12 to 31.03.13: 1.49%															
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 0.68																
Investment Strategy	This is a fund with a conservative tilt and a medium term horizon. The scheme has a diversified equity portfolio primarily in large cap companies. The debt portfolio is designed with the objective of providing stability of returns to the fund.																
Comparison with existing schemes	This is a debt oriented balanced fund, with a conservative tilt and a medium term horizon. The scheme has a diversified equity portfolio primarily in large cap companies. The debt portfolio is designed with the objective of providing stability of returns to the fund.																
Number of folios and Asset Under Management (AUM) as on 28th February 2014	Number of Folios	Asset Under Management (AUM)															
	6,328	₹ 338.30 Crore (Quarterly Average as on 31/12/2013)															

Features Common to all Schemes	
Risk Profile of the Schemes	Mutual Fund investments are subject to market risks. Please read the SID carefully for details on risk factors before investment.
Dedicated Fund Manager for Overseas investments	Arpit Kapoor

Eligible Investors	<p>(1) An application for issue of units under all schemes except UTI-CRTS can be made by any resident or non-resident Indian as well as non-individuals (not being OCBs, US Person and residents of Canada) as indicated below:</p> <p>(a) Resident Adult Individuals/Non-Resident Indians (NRIs)/Persons of Indian Origin (PIO) residing abroad on repatriation and non-repatriation basis either singly or jointly not exceeding three (not exceeding two for UTI-Banking & PSU Debt Fund, UTI-MIS, UTI-Liquid Cash Plan, UTI-STIF and UTI-Income Opportunities Fund (UTI-IOF)).</p> <p>(b) Minors through parent/lawful guardian. Units can be held on 'Joint' or 'Anyone or Survivor' basis.</p> <p>(c) Companies, Bodies Corporate, Eligible Trusts, Association of Persons or Bodies of Individuals, Societies, Banks and Financial Institutions, Army, Air Force, Navy and other Paramilitary Fund and bodies created by such institutions,</p> <p>(d) Partnership Firms, Hindu Undivided Family (HUF),</p> <p>(e) Foreign Institutional Investors (FIIs) Registered with SEBI on repatriation basis (not available under UTI-MIS),</p> <p>(f) Mutual Funds registered with SEBI including other schemes of UTI-Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations (not available under UTI-MIS, UTI-G-Sec Fund and UTI-Bond Fund),</p> <p>(g) 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>(2) Apart from those listed above, the following types of applicants can also invest under UTI-Banking & PSU Debt Fund, UTI-IOF, UTI-DBF, UTI-G-Sec Fund, UTI-Treasury Adv. Fund, UTI-GAF, UTI-MIS Adv. Plan & UTI-Floating Rate Fund.</p> <p>(a) Non-government provident funds, superannuation funds & gratuity funds as also other provident funds, pension funds, superannuation funds and gratuity funds (applicable under UTI-G-Sec, UTI-GAF & UTI-STIF),</p> <p>(b) International Multilateral Agencies/Bodies Corporate incorporated outside India with the permission of the Government of India/Reserve Bank of India,</p> <p>(c) Scientific and Industrial Research Organisations,</p> <p>(d) Trustee, AMC, Sponsor and their associates may subscribe to units under these Scheme (applicable under UTI-Banking & PSU Debt Fund, UTI-DBF, UTI-GAF-LTP, UTI-TAF, UTI-Floating Rate Fund, UTI-MIS Adv. Plan & UTI-IOF).</p> <p>(3) Apart from those listed at (1) above, an individual for the benefit of another individual who is a mentally handicapped person can also invest under UTI-MIS and UTI-Bond Fund.</p> <p>(4) Application for units under UTI-CRTS may be made by :</p> <p>(a) a charitable or religious trust or an endowment which is administered or controlled or supervised by or under the provisions of any Central or State enactment which is for the time being in force,</p> <p>(b) A registered society, an educational trust, a school, college, university,</p> <p>(c) Any other body either established under or controlled by a State or Central Act and carrying out any charitable purpose, a non profit company set up under section 25 of the Companies Act, 1956</p> <p>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.</p> <p>Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p>(5) Application for units under UTI-MUS may be made by any adult resident Indian and NRI as indicated below:</p> <p>(a) an Indian resident or an NRI female person who has completed 18 years of age can invest in her own name either singly or jointly with another adult person on the "first holder or survivor" basis. The second applicant will enjoy all the rights like a nominee,</p> <p>(b) a resident or NRI adult person may apply as an alternate applicant for the benefit of a mentally handicapped resident or NRI adult female person.</p> <p>Investment by Individuals – Foreign Nationals (not available under UTI-CRTS)</p> <p>For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund,</p> <ol style="list-style-type: none"> Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999. 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. <p>UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.</p> <p>Overseas Corporate Bodies (OCBs) & US Persons including qualified Foreign Investors registered in USA and Canada and residents of Canada are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID & SAI for details.</p> <p>For further scheme wise details as to who can invest, please refer to SID of respective scheme.</p>
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Applicable NAV For UTI-Liquid Cash Plan and UTI-MMF	Purchase \$\$:		
	Operation	Cut-off Timing	Applicable NAV
	Valid applications received and funds are also available for utilisation before cut off time on the same day.	Upto 2 p.m.	Closing NAV of the day immediately preceding the day of receipt of the application.
	Valid applications received and clear funds are available for utilisation on the same day.	After 2 p.m.	Closing NAV of the day immediately preceding the next business day.
	Irrespective of the time of receipt of application, where the funds are not available before cut off time for utilization on the day of the application.	Within Business Hours	Closing NAV of the day immediately preceding the day on which the funds are available for utilisation.
	\$\$ Funds shall be available for the entire amount of subscription/purchase without availing any credit facility, whether intra-day or otherwise.		
	Redemption :		
Operation	Cut-off Timing	Applicable NAV	
Valid applications received	Upto 3 p.m.	Closing NAV of the day immediately preceding the next business day.	
Valid applications received	After 3 p.m.	Closing NAV of the next business day.	
Applicable NAV For UTI-Banking & PSU Debt Fund, UTI-Bond Fund, UTI-Dynamic Bond Fund, UTI-Floating Rate Fund (STP), UTI-GAF, UTI-G-Sec, UTI-Short Term Income Fund, UTI-Income Opportunities Fund, UTI-Treasury Adv. Fund, UTI-MUS, UTI-MIS Advantage, UTI-MIS and UTI-CRTS	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 SID) 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), Systematic Transfer Investment Plan (STRIP), Switch, etc. The investor will be identified through PAN registered with UTI Mutual Fund.		
	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 Existing and Direct Plans, 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			

Direct Plan	<p>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.</p> <p>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).</p> <p>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.</p> <p>How to apply: Investors subscribing under Direct Plan of UTI-Bond Fund (example scheme) will have to indicate "Direct Plan" against the Scheme name in the application form, as for example., "UTI-Bond Fund-Direct Plan".</p> <p>Investors should also indicate "Direct" in the ARN column of 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 Direct Plan. Further, where an application is received for existing Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.</p> <p>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 Existing Plan and the Direct Plan except that:</p> <ol style="list-style-type: none"> Switch of investments from Existing 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 Existing 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 Existing Plan. No exit load shall be levied in case of switches from Direct Plan to Existing Plan. Portfolio of the Scheme under the Existing 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 Existing Plan of all Schemes, installments falling on or after the January 1, 2013 will automatically be processed under the Direct Plan. <p>Minimum Investment amount under the Direct Plan:</p> <p>In case of already existing investments under the Existing 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 Existing Plan to Direct Plan or vice versa under the same Scheme and same Option.</p> <p>Existing Investments:</p> <p>Investors who have invested without Distributor code and have opted for Dividend Reinvestment facility under Existing Plan may note that the dividend will continue to be reinvested in the Existing Plan only.</p>
Threshold Limit for 'Dividend Payout' Option under all schemes	<p>If the dividend amount payable to the unit holders under the 'Dividend Payout' option under a folio is less than ₹ 250/- 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 will be sent to the investors at their Registered Address.</p>
Expenses in addition to Recurring Expenses	<p>In addition to the recurring expenses stated for the respective Scheme(s) under the paragraph 'Recurring expenses', the following expenses including Service Tax, as may be applicable, may also be charged to the Scheme(s):-</p> <ol style="list-style-type: none"> Expenses in respect of new inflows from beyond top 15 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. Expenses not exceeding 0.20% of the daily net assets towards investment management and advisory fees (including service tax) and various other sub-heads of recurring expenses as mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Fund) Regulations respectively. 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. <p>For further details, please refer to relevant SID</p>

Details of Schemes / Plans / Options Where Fresh Subscriptions has been discontinued with effect from 1st October 2012	Scheme Names	Discontinued Plans / Options	Revised Plan / Option Name (with Compulsory Payout)
	1. UTI-Floating Rate Fund- Short Term Plan	Institutional Plan- (a) Growth Option (b) Daily Dividend Option (c) Weekly Dividend Option	Institutional Plan- (a) No change (b) Periodic Dividend Option (c) Flexi Dividend Option
	2. UTI-Gilt Advantage Fund- Long Term Plan	PF Plan- (a) Prescribed Date Auto Redemption Option (PDAR) (b) Prescribed Appreciation Auto Redemption Option (PAAR) (c) Growth Option (d) Dividend Option	No change under PF Plan
	3. UTI-Liquid Cash Plan	Regular Plan- (a) Daily Dividend Re-investment Option (b) Monthly Dividend Option (c) Growth Option	Regular Plan- (a) Periodic Dividend Option (b) No change (c) No change
	4. UTI-Money Market Fund	Regular Plan- (a) Dividend Option – Daily Dividend Reinvestment (b) Dividend Option - Weekly Dividend Reinvestment (c) Growth Option	Regular Plan- (a) Periodic Dividend Option (b) Flexi Dividend Option (c) No change
	5. UTI-Short Term Income Fund	Regular Option- (a) Growth Sub-Option (b) Monthly Dividend Sub-Option	Regular Option- (a) No change (b) Dividend Sub-Option
	6. UTI-Treasury Advantage Fund	(a) Growth Plan (b) Bonus Plan (c) Daily Dividend Plan (d) Weekly Dividend Plan (e) Monthly Dividend Plan (f) Quarterly Dividend Plan (g) Annual Dividend Plan	(a) No change (b) No change (c) Periodic Dividend Plan (d) Flexi Dividend Plan (e) No change (f) No change (g) No change
	<p>Note: “No change” means that there is no change in the name of the corresponding Plan/Option</p> <p>The existing Investors under the aforesaid Schemes/Plans where Plans/Options are discontinued shall be allowed to continue in the discontinued Plan/Option till they exit.</p> <p>Further, the Dividend Reinvestment facility/option in respect of the above discontinued schemes & plans/options/sub-options/renamed/revised plans & options is withdrawn and the dividend as and when declared under these Plans etc will be compulsorily paid out in such cases even if it is under reinvestment facility/option.</p> <p>Further, under the above Plans & Options, the dividend is proposed to be declared once in a month, subject to availability of distributable surplus, as computed in accordance with SEBI (MF) Regulations 1996. However, there is no assurance or guarantee to the unit holders, as to the rate and frequency of dividend. UTI AMC reserves the right to declare dividend at any other frequency, as it may deem fit, under the above revised Plans & Options.</p>		
<p>Risk Mitigation process against Third Party Cheques</p>	<p>Restriction on Third Party Payments</p> <p>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>The exceptions, inter-alia, includes:-</p> <p>Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment).</p> <p>Further, this restriction is not applicable for payment made by a guardian whose name is registered in the records of UTI Mutual Fund in that folio.</p> <p>For further details, please refer to SAI.</p>		
<p>Exit load on death of an unitholder</p>	<p>In the case of the death of an 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 refer to SAI.</p>		

Despatch of Redemption Request	Within 10 business days of the receipt of the redemption request at the authorised centre of UTI Mutual Fund.	
Name of the Trustee Company	UTI Trustee Company Private Limited	
Tax Treatment for the Investors (Unitholders)	Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
Daily Net Asset Value (NAV) Publication	The NAVs will be declared on all business days and will be issued to two newspapers for publication and will also be available on website of UTI Mutual Fund, www.utimf.com and/or 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).	
For Investor Grievance please contact	Name and Address of Registrar M/s. Karvy Computershare Private Limited Narayani Mansion, H.No.1-90-2/10/E, Vittalrao Nagar, Madhapur, Hyderabad – 500 081. Tel.: 040-2331 2454, Fax: 040-2311 5503 e-mail: uti@karvy.com	All investors could refer their grievances giving full particulars of investment at the following address: Shri G S Arora Assistant Vice President–Department of Operations UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. Tel.: 022-6678 6666 Fax: 022-2652 3031 Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in
Transferability of units (except UTI-FMP, UTI-CRTS & UTI-MUS)	Units of the schemes held in dematerialised form shall be freely transferable from one demat account to another demat account. For details of terms and conditions governing such transferability of units, kindly refer to the Statement of Additional Information. Investment in the Units of the schemes through SIP route under demat mode also is available. The facility of conversion of units held in Dematerialisation (Demat) mode into physical by way of Rematerialisation (Remat) for investments held under various options of the Scheme(s) / Plan(s) of the UTI Mutual Fund including units held under Systematic Investment Plan (SIP), is extended, wherever Demat facility is available. For further details please refer to SAI.	
Unitholders 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 unitholders or published in the newspapers as permitted under SEBI (Mutual Funds) Regulations, 1996.	
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.

Date: 27 March, 2014



CORPORATE OFFICE

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

OFFICIAL POINTS OF ACCEPTANCE

UTI FINANCIAL CENTRES

WEST ZONE

GUJARAT REGION

Ahmedabad: 101/105 A&B, Super Mall, Near Lal Bungalow, CG Road, Ahmedabad-380 006, 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:** "Keshav Complex", First Floor, Opp. Dhanvantary College, Pandit Nehru Marg, Jamnagar – 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. No.: (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:** Shop no.2, Ground floor, Green Lawn Apartment, Opp. St., Pius College, Aarey Road, Goregaon (East), Mumbai – 400 063, Tel.: (022) 26866133, **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:** Suraj Arcade, Ground Floor, Next to Deodhar Hospital, Opp. To HDFC Bank, Gokhale Road, Thane (West)-400 602, Tel: (022) 2533 2409, **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:** Ground Floor, Ayush Complex, Home Science College Road, Napier Town, Jabalpur, Madhya Pradesh-482 001, Tel: (0761) 2480004, 2480005, **Nagpur:** 1st Floor, Shradha 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:** Shop No. 3 Ground Floor, Ratlam Plaza, 16/45 New Road, Ratlam – 457 001, Madhya Pradesh, Tel.: (07412) 243041/222771/2.

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, Kalbhor Nagar, Chinchwad, Pune-411 019, Tel: (020) 65337240, **Jalgaon:** First Floor, Plot No-68, Zilha Peth, Behind Old Court, Near Gujarat 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 Pratishtan, 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:** 1099A, First Floor, Maheshwari Vidya Pracharak Mandal Building, Near Hotel Chetak, Model Colony Road, Shivaji Nagar, Pune-411 016, Tel.: (020) 25670419, **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:** 104, B2, South Block, 1st Floor, Bahu Plaza, Jammu – 180 014, Tel.: (0191) 247 0627, **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. No.: (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 14, 1st floor, Sector 14, Gurgaon-122 001, Tel: (0124) 2336622, **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, **Meerut:** 10/8 Ground Floor, Niranjan 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:** 13th Floor, Jeevan Bharati, Tower II, Connaught Circus, New Delhi – 110 001. Tel: (011) 2332 7497, 2373 9491/2, **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, **Preet Vihar:** Savitri Bhawan, 1st & 2nd Floor, Plot no.3 & 4, Preet Vihar Community Centre, Delhi-110 092, Tel: (011) 22529374, 22529398,

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**: 2nd Floor, Anand Bhavan, Sansar Chandra Road, 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. Bihani 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) 2300040/41, **Darbhanga**: VIP Road, Allalpatti, Opposite Mahamaya Nursing Home, P.O. Darbhanga Medical College, Laheraisarai, Dist – Darbhanga, Bihar – 846 003, Tel.: (06272) 250 033, **Gaya**: 1st Floor, Zion Complex, Opp. Fire Brigade, Swarajpur 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 Bungalow 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, **Bhubaneswar**: 1st & 2nd Floor, OCHC Bldg., 24, Janpath, Kharvela Nagar, Nr. Ram Mandir, Bhubaneswar-751 001, Tel: (0674) 2410995, **Cuttack**: Roy Villa, 2nd floor, Bajrakabati Road, P.O.-Buxi Bazar, Cuttack-753 001, Orissa, 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**: Plot No.2252/3495, 1st Floor, Budharaja, Opp. Budharaja Post Office, Sambalpur, Orissa-768 004, Tel: (0663) 2520214.

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, Parbihat, 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, **Punjabgutta** : 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjabgutta, 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, Koriagunta 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**: House No.9-2-31, Shop No.23 & 24, 1st Floor, Nirmala Mall, J P N Road, Warangal-506 002, Tel: (0870) 2441099 / 2440766.

KARNATAKA REGION

Bengaluru : B-14 & B-15, Gr Floor, Devatha Plaza, 132 Residency Road, Bengaluru - 560 025.Tel. No.:(080) 64535089, **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, Lawyers 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, Essel Tower, Bunts Hostel Circle, Mangalore-575 003, Tel: (0824) 2426290, **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** : "Ruby Regency", First Floor, New No.69/4, (Old Door No.65/4), Anna Salai, Chennai-600 002, Tel: (044) 2851 1727/2851 4466, **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**: U R House, 1st Floor, 1056-C, Avinashi Road, Opp. Nilgiris Dept. Stores, Coimbatore-641 018, Tel: (0422) 2244973, **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. No.:(0487) 2331 259/495, **Tirunelveli:** 1st Floor, 10/4 Thaha Plaza, South Bypass Road, Vannarpet, Tirunelveli-627 003. Tel.: (0462) 2500186, **Tirupur:** 47, Court Street, Sabhapathipuram, Tirupur - 641 601, Tamil Nadu, Tel.: (0421) 223 6337/6339, **Trichy:** Kingston Park No.19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirappalli-620 017, Tel.: (0431) 2770713, **Vellore:** S R Arcade, 1st floor, 15/2 No.30, Officers Line, Vellore - 632 001, Tamil Nadu, Tel.: (0416) 223 5357/5339.

UTI NRI CELL

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.: 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

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, **Alappuzha:** Karvy Computershare Pvt. Ltd., 2nd Floor, JP Towers, Near West of Zilla Court Bridge, Mullakkal, Alappuzha (Alleppey) - 688 011, Tel.: 0477-3294001, **Ananthapur:** # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala 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, **Asansol:** 18, G T Road, 1st Floor, Asansol-713 301, Tel.: (0341) 2214624, **Bilaspur:** Karvy Computershare Pvt. Ltd., Shop no. 201/202, V R Plaza, Link Road, Bilaspur - 495 001, Tel.: 07752-408436, **Chinsura:** J C Ghose Sarani, Near Bus Stand, Chinsura-712101, Tel: (033) 26810049/50, **Dhule:** Karvy Computershare Pvt. Ltd., 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 Havelli, 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 Phone No. 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, **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar-125 001, Tel.: (01662) 225845/68/36, **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, **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284 001, Tel.: (0510) 2333685, **Junagadh:** 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat-362 001, Tel.: (0285) 2624154, **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur- 689 107, 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:** Karvy Computer Pvt Ltd., 18/369, Char Chaman, Kunjapura Road, Karnal - 132 001, Haryana, Tel:(0184) 2251524 / 2251525 /

2251526, **Khammam:** 2-3-117, Gandhi Chowk, Opp. Siramvari Satram, Khammam-507 003, Tel.: (08742) 258567, **Kollam:** Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam-691 008, Tel.: (0474) 3012778, **Korba:** 1st Floor, 35 Indira Complex, P. Nagar, Korba (C.G.) - 495 677, Tel.: (07759) 245089/ 245354/ 320039, **Krishna:** C/o Shri Mamidi Venkateswara Rao, D. No. 25-474, Kojilipet, Machilipatnam, Dist Krishna, Andhra Pradesh, Pin-521001, Tel.: 08672-221520, **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:** Karvy Computershare Pvt. Ltd., Ambey Crown II Floor, In front of BSA Collage, Gaushala Road, Mathura - 281 001, Mob.: 9369918618, **Mehsana:** 14-15, Prabhu Complex, Near HDFC Bank, Mehsana Highway, Mehsana-384 002, Tel.: (02762) 322559, **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, **Nagaon:** C/o Shri Sajal Nandi, A D P Road, Christianpatty, Nagaon, Assam, Pin-782001, Tel.: 03672-233016, **Nagarcoil:** 3 A, South Car Street, Parfan Complex, Nr The Laxmi Vilas Bank, Nagarcoil -629 001, Tel: (04652) 233551/52/53, **Nalanda:** C/o MD Mokhtar Alam, Hotel Anukul Complex, Post Office Road, P.O. Biharsharif, Dist. Nalanda, Bihar, Pin-803101, Tel.: 06112-227199, **Nanded:** Karvy Computershare Private Limited, Shop No.4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded, Maharashtra - 431 602 - Tel.: 02462 - 237885, **Nizamabad:** H. No. 5-6-430, First Floor, Above Bank of Baroda, Beside HDFC Bank, Ginza View, Hyderabad Road, Nizamabad-503 003, Tel.: (08462) 224366, **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, **Patnamthitta:** Near Superintendent of Police Office, Kumbakattu Nagar, Makkamkunnu, Patnamthitta - 689 645, Kerala, Tel.: (0468) 2320769, **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:** Karvy Computershare Pvt. Ltd., 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:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak-124 001, Tel.: (01262) 253597/271984/230258, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee- 247 667, Tel.: (01332) 277664/667, **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:** 1st Floor, KB Complex, Reva Road, Satna-485 001, Tel.: (07672) 503791, **Shimoga:** LLR Road, Opp. Telecom Gm Office, Durgi Gudi, Shimoga-577 201, Tel.: (08182) 227485, **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur-613 001, Tel.: (04362) 279407/08, **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:** Karvy Computershare Pvt Ltd, 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.

DUBAI REPRESENTATIVE OFFICE

UTI International Limited, Office No.4, Level 4, Al Attar Business Towers, Near DIFC, Post Box No. 29288, Sheikh Zayed Road, Dubai (UAE), Tel: +971-4- 3857707 • Fax: +971-4-3857702.

AXIS BANK ATMS (only for redemption transactions), UTI MF website (www.uti-mf.com), AND STOCK BROKERS REGISTERED ON THE MUTUAL FUND PLATFORM OF NSE/BSE AND ALSO EMPANELLED WITH UTI MF ARE OPAs.

For further details refer to SAI.



FORM FOR SIP / MICRO SIP (AUTO DEBIT/ECS FACILITY)
 (OCBs & US PERSONS INCLUDING QUALIFIED FOREIGN INVESTORS REGISTERED IN USA AND CANADA AND RESIDENTS OF CANADA ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF)
 (Please read instructions)

S	SYSTEMATIC
I	INVESTMENT
P	PLAN

Name of Financial Advisor and ARN®	Sub ARN Code®	Sub Code®	MO Code®	EUI No.®	UTI RM No.®	<input type="checkbox"/> SIP
						<input type="checkbox"/> MICRO SIP

*Refer Instruction '13'

Upfront commission shall be paid directly by the investor to the AMFI / NISM registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
 I/We confirm that the EUI 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 in-appropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction. (Please tick and sign below when EUI box is left blank) (Refer instruction 17)

Signature of 1st Applicant / Guardian	Signature of 2nd Applicant	Signature of 3rd Applicant
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* I/We hereby declare that the particulars given below are correct and express my willingness to make payments referred below through participation in Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or other reasons, I/we would not hold UTI Mutual Fund responsible. I/We will also inform UTI Mutual Fund, about any changes in my bank account. I/We have read and understood the contents of the SAI, SID, KIM, Instructions and Addenda issued from time to time of the respective Scheme(s) of UTI Mutual Fund mentioned within and have read and agreed to the terms and conditions of SIP/Micro SIP. • I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year (applicable only for Micro SIP Applicants). • **I/We hereby authorise UTI MF to send my Consolidated Account Statement (CAS)/ Statement of Account (SoA)/ Abridged Annual Report/All other communication related to my investment in SIP/Micro SIP only through e-mail instead of physical copy. (**Those who wish to get physical CAS/SoA/AAA/All other Communication may delete the same). • 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

TRANSACTION CHARGES TO BE PAID TO THE DISTRIBUTOR (Please tick any one of the below. Refer Instruction '14' regarding deduction of transaction charges)

<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS ₹ 150 will be deducted as transaction charges (Refer Instruction '14')	OR	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS ₹ 100 will be deducted as transaction charges (Refer Instruction '14')
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Application No./ Existing Folio No. _____ Date _____

FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

Name of First / Sole Applicant _____
 Name of Second Applicant _____
 Name of Third Applicant _____
 Name of Guardian (in case First/Sole applicant is minor) _____

APPLICANT	PAN	KYC Complied (Mandatory)	Date of Birth	Mobile No	E-mail ID
First/Sole Applicant		<input type="checkbox"/>			
Second Applicant		<input type="checkbox"/>			
Third Applicant		<input type="checkbox"/>			
Guardian		<input type="checkbox"/>			

I wish to opt. for Physical Mode Demat Mode

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 the Depository Participant. Demat Account details are compulsory if demat mode is opted above)

National Securities Depository Limited	Depository Name DP ID No. Beneficiary Account No.	Central Depository Services (India) Limited	Depository Name Target ID No.
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Enclosures : Client Master List (CM) Transaction cum Holding Statement Delivery Instruction Slip (DIS)

DETAILS OF SIP (For "DIRECT PLAN" please tick here & write the Scheme name, Plan / Option below) (Refer Instruction '15')

Scheme Name, Plan / Option **UTI MF**

Each SIP/Micro SIP Amount (₹)# _____ Frequency: Mntly Qrtly Date# : 1st 7th 15th 25th
 (Default Amount is ₹ 500) (Default Date is 1st) *Please refer instruction No. 3

SIP/Micro SIP Period : Start from M M Y Y End On** M M Y Y OR Default Month (December 2099) ** Please refer instruction No. 5

Mandatory Enclosure (if 1st installment is not by cheque) Blank cancelled cheque Copy of cheque
 I / We hereby, authorise UTI Mutual Fund and their authorised service providers, to debit my/our following bank account by Direct Debit/ECS Debit for collection of SIP/Micro SIP Payments.

BANK ACCOUNT DETAILS (Mandatory As Per SEBI Guidelines)

A/C Type (✓)	SB	Current	NRO	NRE	FCNR	Account No. (Core Banking A/c No.)
Bank Name						
Branch					Branch City	
PIN	IFSC Code			9 digit MICR Code*		
Account holder Name as in Bank Account						

Signature of 1st Applicant / Guardian / Authorised Signatory	Signature of 2nd Applicant / Authorised Signatory	Signature of 3rd Applicant / Authorised Signatory
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Banker's Attestation (For bank use only)

Signature of Authorised Official from Bank with Stamp and Date

Certified that the signature of the account holder and the details of Bank account are correct as per our records.

TEAR AWAY

Authorisation of the Bank Account Holder (to be signed by the Investor) (To be retained by the Bank)

To,
The Branch Manager

 PIN _____

This is to inform that I/We hereby register for the RBI's Electronic Clearing Service (Debit Clearing)/Direct Debit and that my/our payment towards my investment in UTI Mutual Fund shall be made from my/our below mentioned bank account with your bank. I authorise you to honour such payments. I/We also authorise the representative carrying this Direct/ECS Debit Mandate Form to get it verified & executed, if necessary. The verification charges, if any, may be debited to my/our account.

Bank Account Number _____

First Account Holder's Signature
(As in Bank Records)

Second Account Holder's Signature
(As in Bank Records)

Third Account Holder's Signature
(As in Bank Records)



FORM FOR SIP / MICRO SIP (FOR POST DATED CHEQUE)
 (OCBs & US PERSONS INCLUDING QUALIFIED FOREIGN INVESTORS REGISTERED IN USA AND CANADA AND RESIDENTS OF CANADA ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF)
 (Please read instructions)

S	SYSTEMATIC
I	INVESTMENT
P	PLAN

Name of Financial Advisor and ARN®	Sub ARN Code®	Sub Code®	MO Code®	EUI No.®	UTI RM No.®	<input type="checkbox"/> SIP
						<input type="checkbox"/> MICRO SIP

Upfront commission shall be paid directly by the investor to the AMFI / NISM registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
 I/We confirm that the EUI 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 in-appropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction. (Please tick and sign below when EUI box is left blank) (Refer instruction 17)

Signature of 1st Applicant / Guardian	Signature of 2nd Applicant	Signature of 3rd Applicant
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• I/We have read and understood the contents of the SAI, SID, KIM, Instructions and Addenda issued from time to time of the respective Scheme(s) of UTI Mutual Fund mentioned within and have read and agreed to the terms and conditions of SIP/Micro SIP. • I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year (applicable only for Micro SIP applicants).
 I/We hereby authorize UTI MF to send my Consolidated Account Statement (CAS)/ Statement of Account (SoA)/ Abridged Annual Report/All other communication related to my investment in SIP/Micro SIP only through e-mail instead of physical copy. (Those who wish to get physical CAS/SoA/AAA/All other Communication may delete the same). • 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

TRANSACTION CHARGES TO BE PAID TO THE DISTRIBUTOR (Please tick any one of the below. Refer Instruction '14' regarding deduction of transaction charges)

I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS OR I AM AN EXISTING INVESTOR IN MUTUAL FUNDS
 ₹ 150 will be deducted as transaction charges (Refer Instruction '14') OR ₹ 100 will be deducted as transaction charges (Refer Instruction '14')

Application No./ Existing Folio No. _____ Date _____

FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

Name of First / Sole Applicant _____
 Name of Second Applicant _____
 Name of Third Applicant _____
 Name of Guardian (in case First/Sole applicant is minor) _____

APPLICANT	PAN	KYC Complied (Mandatory)	Date of Birth	Mobile No	E-mail ID
First/Sole Applicant		<input type="checkbox"/>			
Second Applicant		<input type="checkbox"/>			
Third Applicant		<input type="checkbox"/>			
Guardian		<input type="checkbox"/>			

I wish to opt. for Physical Mode Demat Mode

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 the Depository Participant. Demat Account details are compulsory if demat mode is opted above)

National Securities Depository Limited	Depository Name _____ DP ID No. _____ Beneficiary Account No. _____	Central Depository Services (India) Limited	Depository Name _____ Target ID No. _____
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Enclosures : Client Master List (CM) Transaction cum Holding Statement Delivery Instruction Slip (DIS)

DETAILS OF SIP (For "DIRECT PLAN" please tick here & write the Scheme Name, Plan / Option below) (Refer Instruction '15')

Scheme Name, Plan / Option **UTI MF**

Initial Investment Amount _____ Each SIP/Micro SIP Amount (₹)# _____
 (Default Amount is ₹ 500)

SIP/Micro SIP Date# : 1st 7th 15th 25th Frequency : Monthly Quarterly Post Dtd. Chq. Amt. _____
 (Default Date is 1*) *Please refer instruction No. 3

SIP/Micro SIP Period : Start from M M Y Y End On** M M Y Y OR Default Month (December 2099) ** Please refer instruction No. 5

Cheque Nos. From _____ To _____ \$ No. of Cheques _____
 \$ Please refer instruction (1) under SIP / Micro SIP by Cheque/s. No UCC Cheque are allowed.

Account No. _____ Drawn on _____
 Branch _____ PIN Code _____
 Mandatory Enclosure (if 1st installment is not by cheque) Blank cancelled cheque Copy of cheque
 I/We have attached PAN Card/Document copies of all applicants.

Signature of 1st Applicant / Guardian / Authorised Signatory	Signature of 2nd Applicant / Authorised Signatory	Signature of 3rd Applicant / Authorised Signatory
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Date : _____

SIP AUTO DEBIT FORM CHECKLIST

- Application Form is complete in all respect. Name, Application Number/ Folio, Scheme, Plan, Option are mentioned clearly
- SIP Date, SIP Frequency has been ticked correctly
- Start Date and End Date is clearly mentioned as Month – Year.
- Bank Name, Full Branch Address, Full Account Number, MICR Code for debit has been mentioned clearly and legibly.
- Form is signed by all applicants as in bank records in two places as specified.
- Auto Debit is from first Unit Holder's own bank account only.
- Only CTS - 2010 compliant cheques are submitted.

GENERAL INSTRUCTIONS FOR SIP & MICRO SIP

1. SIP/Micro SIP is offered with following Periodicity.
 - a. Monthly Systematic Investment Plan (MSIP) and
 - b. Quarterly Systematic Investment Plan (QSIP).
2. Both the options (MSIP and QSIP) can not be mingled. A separate Enrolment Form needs to be filled in for MSIP and QSIP.
3. Please submit SIP / Micro SIP Mandate forms not less than 30 days and not more than 60 days before the First installment date. Forms received more than 60 days prior to the First Installment Date are liable to be rejected. Such of the Forms that are received within the period of 1 month before the first installment date, will be considered from the date of the following month/Quarter, as per the date (1st/7th/15th/25th) opted by the Investor.

"If the first instalment month is not written, then by default, it will start from the date of the following month/quarter and as per the Frequency date(1st/7th/15th/25th) opted by the Investor subject to the compliance of the minimum of 30/60 days period as aforesaid. If the Frequency date is not ticked, then, "1st" will be considered as the default option of the investor. However, the above is subject to the acceptance of the investor's mandate by his/her Bank."

If each SIP/Micro SIP amount is not specified, then by default, the same will be reckoned at the rate of ₹ 500/- per month for the frequency period chosen by investor.

New Fund Offer: Investors may submit the mandate Form during the NFO period for such Schemes as may be decided by AMC from time to time. In such case, the mandate shall commence on the dates stipulated by the Investor after a gap of at least 20 days from the date of re-opening of the Scheme for purchase and redemption of Units. For e.g. If the Units of the Scheme re-opens for purchase and redemption post NFO on 16th December, the earliest Installment date can be only on 7th January of the following year.

4. The minimum amount of each investment for SIP Micro SIP is ₹ 500/- (for monthly option) and ₹ 1,500/- (for quarterly option) for all the schemes except for which UTI-Floating Rate Fund-Regular Plan & Direct Plan-Growth Option. The minimum amounts is ₹ 2500/- (for monthly option) and ₹ 7500/- (for quarterly option) and in multiples of Re.1/- . However, investors desiring to start SIP/Micro SIP in a **Dividend Plan** of any of the debt schemes are required to have a minimum investment of ₹ 5,000/-. Minimum Application Amount, as specified in the respective SID of the schemes of UTI Mutual Fund is not applicable in the case of transaction through SIP.
5. There is no stipulated period up to which a SIP/Micro SIP can be under operation, however if no period is specified the default period ended 2099.
6. Units Allotment: Units will be allotted at NAV based purchase price declared on the applicable dates i.e. 1st or 7th or 15th or 25th of the month/quarter. In case the 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. The applications will be accepted at all official points of acceptance of UTI AMC. Outstation cheques will not be accepted.
7. Account statement: An account statement will be sent to the unitholder through e-mail.
8. Investors can choose to discontinue this facility by giving 1 month written notice to the Scheme's registrar.
9. Investor will not hold UTI Mutual Fund or its service providers responsible if the transaction is delayed or not effected or the investors bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / local holidays.
10. Investor will not hold UTI Mutual Fund or its service providers responsible for non-allotment of units for SIP/Micro SIP if the payment is not received from the unitholder's bank for various reasons.
11. UTI Mutual Fund or its other service providers shall not be responsible and liable for any damages/compensation 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 Mutual Fund shall not be responsible for discontinuation of SIP due to non receipt of subsequent cheques in time.**
12. UTI Mutual Fund reserves the right to reject SIP/ Micro SIP or auto debit mandate without assigning any reasons thereof.
13. If you have invested through a distributor, kindly specify the Name of Financial Advisor and ARN Code of the distributor, else, for Direct Investment, please mention "Direct" in the Column "Name of Financial Advisor & Sub Code/ARN". In case nothing is specified, then by default, the Sub Code will be treated as Direct and the application form will be treated as Direct Application.

14. Transaction Charges

Pursuant to SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, a transaction charge of ₹ 100/- for existing investors and ₹ 150/- in the case of first time investor in Mutual Funds, per subscription of ₹ 10,000/- and above, respectively, is to be paid to the distributors of UTI Mutual Fund products. However, there shall be no transaction charges on direct investment/s not made through the distributor/financial advisor etc.

There shall be no transaction charge on subscription below ₹ 10,000/-.

In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases, the transaction charge shall be recovered in 3-4 instalments.

The transaction charge, if any, shall be deducted by UTI AMC from the subscription amount and paid to the distributor and the balance shall be invested. Allocation of Units under the scheme will be Net of Transaction Charges. The Statement of Account (SoA) would also reflect the same.

If the investor has not ticked in the Application form whether he/she is an existing/new investor, then by default, the investor will be treated as an existing investor and transaction charges of ₹ 100/- will be deducted for investments of ₹ 10,000/- and above and paid to distributor/financial advisor etc., whose information is provided by the investor in the Application form. However, where the investor has mentioned 'Direct Plan' against the scheme name, the Distributor code will be ignored and the Application will be processed under 'Direct Plan' in which case no transaction charges will be paid to the distributor.

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

For details on opting in/out by distributors for charging transaction charges etc., refer to SAI/SID.

15. 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

Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme Name in the application form e.g. "UTI-Opportunities Fund - Direct Plan".

Investors should also indicate "Direct" in the ARN column of 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 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'.

For further details refer to SAI

16. 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 or rejection is received, the AMC/RTA/it's agents will deem the same to be registered and confirm the registration to unitholder(s)/s entirely at the risk of unit holder(s).

17. **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, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and Dividend Transfer Plan installments.
18. In case of rejection of SIP form for any reason whatsoever, the Mutual Fund will not entertain any request for refund of proceeds of first cheque which is already processed. Investors will have to redeem the units allotted through first cheque at applicable NAV.
 19. The Unit holder(s) agree that the Fund/AMC / 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 holders' bank including but not limited to reasons mentioned below and agree to indemnify the Fund/AMC/RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:
 - a. Loss of the debit mandate form in transit from point of acceptance of the form to RTA head office and further to the unit holder(s)' bank branch;
 - b. Non acceptance or rejection of debit mandate for whatsoever reason by the unit holder(s)' bank branch, with or without any reason assigned by the unit holder(s) bank;
 - c. Non registration of the debit mandate by the unit holder(s)' bank and branch;
 - d. Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;
 - e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit;
 - f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.



ACKNOWLEDGEMENT SLIP

(To be filled in by the Unit holder/Investor)
UTI Mutual Fund, UTI Tower, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051.

Received from Mr./Ms./Mrs

'SIP/Micro SIP' Application for

Scheme/Plan/Option

Folio No./Investor Id/Application No.

Date

Payment Mechanism (Please tick any one box)

Physical Mode <input type="checkbox"/>	Cheque <input type="checkbox"/>
Demat Mode <input type="checkbox"/>	Auto Debit <input type="checkbox"/>

Stamp of UTI AMC Offices alongwith
receiving Officials' Signature

Note: All purchases are subject to realisation of Cheques.

For Micro SIP Only

1. Applicability & Transactions covered:
 - a) Micro SIP is allowed only for those who do not have PAN.
 - b) Systematic Investment Plans (SIPs) where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 will be covered (to be referred as "Micro SIP" hereinafter).
 - c) This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs) and Minors. HUFs and other categories will not be eligible for Micro SIPs.
 - d) The exemption is applicable to joint holders also.
2. Procedure:
 - a) W.e.f. 1st January 2012 KYC has become mandatory through KRA.
3.
 - a) A Micro SIP application will be rejected where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding ₹ 50,000 or where there are deficiencies in supporting documents.
 - b) Rejected application will be sent back to the investor with a deficiency memo.
 - c) In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.
- b) KYC photo ID Proof and Address Proof should be submitted along with KYC Form to any of the official point of acceptance. For details of documents to be submitted please visit: www.cvlkra.com.

SIP/Micro SIP by Cheque/s (Only CTS - 2010 compliant cheques)

1. The disbursal of cheques could be as under :

	Monthly Option	Quarterly Option
New investor	1 Cheque of initial investment + 5 Cheques (Min)	1 Cheque of initial investment + 3 Cheques
Existing unit holder	6 Cheques (Min)	4 Cheques

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 locations 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 Cheques must be dated 1st, 7th, 15th or 25th of the month. All installment cheques under MSIP & QSIP should be of uniform amount. For example: If an investor enrolls under MSIP say under UTI Mastershare for the period Aug 2013 to Jul 2014, the first cheque can be of any amount drawn on any date of Aug 2013. The remaining cheques should be of uniform date (1st/ 7th/ 15th/ 25th) and of uniform amount i.e. ₹2000/-. Similarly for quarterly option the first cheque could be of any amount and of any date of Aug 2013 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, may not be presented again.

SIP/Micro SIP by Auto Debit / ECS

Customers with a bank account with following bank branches can avail of SIP Facility using this form.

- All bank branches participating in Reserve Bank of India ('RBI') Electronic Clearing System ('ECS') /National Electronic Clearing System ('NECS')/Regional Electronic Clearing System ('RECS') facility.
- **All Core Banking branches of following banks, irrespective of location:**
At Present with Axis Bank, Bank of Baroda, Bank of India, Chhattisgarh Gramin Bank, Dhanlaxmi Bank, Federal Bank, HDFC bank, ICICI Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of India, State Bank of Patiala (only in NON ECS locations), UCO Bank (only in NON ECS locations), Union Bank of India, United Bank of India (only in NON ECS locations) subject to Account length specifications prescribed by the banks.
- **ECS Debit :** Currently SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI) is offered only to the investors having bank account in select cities
 - (a) The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of UTI Mutual Fund without assigning any reasons or prior notice.
 - (b) If any city is removed, SIP/Micro SIP instructions for investors in such cities via ECS (debit) route will be discontinued without prior notice.
 - (c) The Investor's bank branch should participate in Electronic Clearing Service (Debit Clearing) of RBI.
 - (d) It is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned overleaf) along with the Auto Debit (ECS Debit) Form.

The investor's bank particulars in the scheme Application Form and the bank particulars in Auto Debit Form should be one and the same.

SIP / Micro SIP is available under the Existing Plan and Direct Plan of the below mentioned schemes

Sr. No.	Scheme Name	Demat eligible	Sr. No.	Scheme Name	Demat eligible	Sr. No.	Scheme Name	Demat eligible
1	UTI-Balanced Fund	✓	14	UTI-MNC Fund	✓	27	UTI-Floating Rate Fund - STP (Regular Plan – Growth Option)	✓
2	UTI-Banking Sector Fund	✓	15	UTI-Opportunities Fund	✓	28	UTI-Gilt Advantage Fund-Growth Plan and Dividend Plan	✓
3	UTI-Contra Fund	✓	16	UTI-Pharma & Healthcare Fund	✓	29	UTI-Bond Fund	✓
4	UTI-Dividend Yield Fund	✓	17	UTI-Services Industries Fund	✓	30	UTI-G-Sec Short Term Plan	✓
5	UTI-Energy Fund	✓	18	UTI-Top 100 Fund	✓	31	UTI-Short Term Income Fund - Institutional Plan	✓
6	UTI-Equity Fund	✓	19	UTI-Transportation & Logistics Fund	✓	32	UTI-Nifty Index Fund	✓
7	UTI India Lifestyle Fund	✓	20	UTI-Wealth Builder Fund – Series II	✓	33	UTI-Retirement Benefit Pension Fund	x
8	UTI-Infrastructure Fund	✓	21	UTI-MIS Advantage Plan	✓	34	UTI Dynamic Bond Fund	✓
9	UTI-Leadership Equity Fund	✓	22	UTI-Monthly Income Scheme	✓	35	UTI Income Opportunities Fund	✓
10	UTI-Master Plus Unit Scheme	✓	23	UTI-Children's Career Balanced Plan	x	36	UTI Banking & PSU Debt Fund	✓
11	UTI-Master Value Fund	✓	24	UTI-CCP Advantage Fund	x			
12	UTI-Mastershare Unit Scheme	✓	25	UTI-Mahila Unit Scheme	x			
13	UTI-Mid Cap Fund	✓	26	UTI-Equity Tax Savings Plan	x			


"Note: Please refer Scheme Information Document (SID) for the applicable load structure of the above listed schemes."

4 Solutions for a lifetime

UTI - Childrens Career Balanced Plan

(An open-ended scheme)

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in equity instruments (maximum-40%) and debt instruments
- Medium risk  (Yellow)




children's education

UTI - CCP Advantage Fund

(An open-ended scheme)


This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in equity instruments (above 70%) and debt instruments
- High risk  (Brown)

UTI - Equity Tax Savings Plan

(An open-ended ELSS with a lock-in period of 3 years)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investment in equity instruments of companies that are believed to have growth potential
- High risk  (Brown)




wealth creation

UTI - Unit Linked Insurance Plan

(An open-ended tax saving cum insurance scheme)

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in equity instruments (maximum-40%) and debt instruments
- Medium risk  (Yellow)




insurance plus investment

UTI - Retirement Benefit Pension Fund

(An open-ended notified tax saving -cum- pension scheme)

This product is suitable for investors who are seeking*:




- Long term capital appreciation
- Investment in equity instruments (maximum-40%) and debt/ money market instruments
- Medium risk  (Yellow)

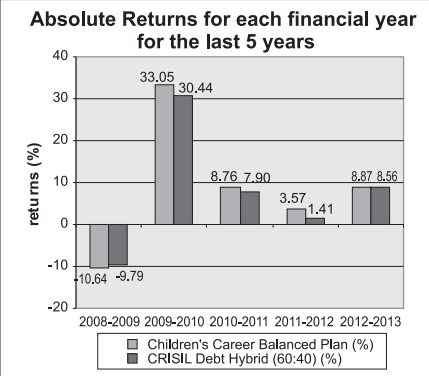
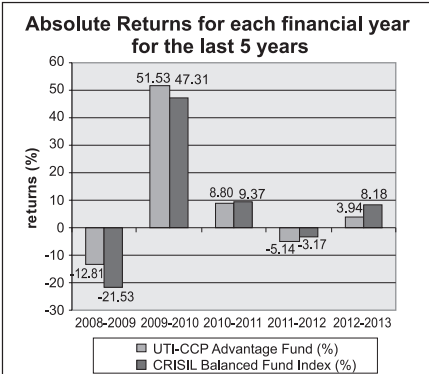


retirement planning

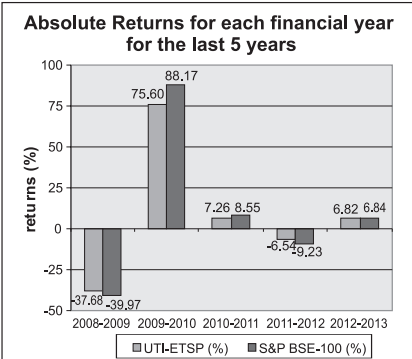
* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note: Risk may be represented as:

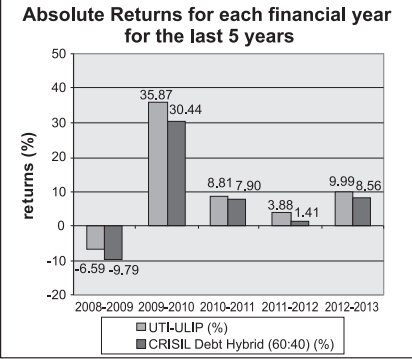
 <p>(BLUE) Investors understand that their principal will be at low risk</p>	 <p>(YELLOW) Investors understand that their principal will be at medium risk</p>	 <p>(BROWN) Investors understand that their principal will be at high risk</p>
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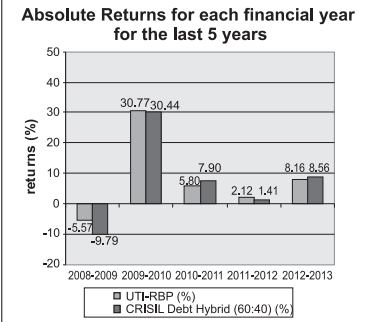
Name of the Fund Manager	Amandeep S Chopra (Debt Portfolio) & Anoop Bhaskar (Equity Portfolio) for UTI-Children Career Balanced Plan Kaushik Basu for UTI-CCP Advantage Fund																					
Performance of the scheme as on 28 February 2014	UTI-Children's Career Balanced Plan																					
	*Compounded Annualised Returns	Scheme Returns (%)	CRISIL Debt Hybrid (60:40) (%)	 <table border="1"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>Children's Career Balanced Plan (%)</th> <th>CRISIL Debt Hybrid (60:40) (%)</th> </tr> </thead> <tbody> <tr> <td>2008-2009</td> <td>-10.64</td> <td>-9.79</td> </tr> <tr> <td>2009-2010</td> <td>33.05</td> <td>30.44</td> </tr> <tr> <td>2010-2011</td> <td>8.76</td> <td>7.90</td> </tr> <tr> <td>2011-2012</td> <td>3.57</td> <td>1.41</td> </tr> <tr> <td>2012-2013</td> <td>8.87</td> <td>8.56</td> </tr> </tbody> </table>	Financial Year	Children's Career Balanced Plan (%)	CRISIL Debt Hybrid (60:40) (%)	2008-2009	-10.64	-9.79	2009-2010	33.05	30.44	2010-2011	8.76	7.90	2011-2012	3.57	1.41	2012-2013	8.87	8.56
	Financial Year	Children's Career Balanced Plan (%)	CRISIL Debt Hybrid (60:40) (%)																			
	2008-2009	-10.64	-9.79																			
	2009-2010	33.05	30.44																			
	2010-2011	8.76	7.90																			
	2011-2012	3.57	1.41																			
	2012-2013	8.87	8.56																			
	Last 1 year	8.91	9.60																			
	Last 3 years	8.41	7.78																			
Last 5 years	12.75	11.91																				
Since Inception	11.06	NA																				
*Computed on compounded annualised basis Past Performance may or may not be sustained in future																						
UTI-CCP Advantage Fund																						
*Compounded Annualised Returns	Scheme Returns (%)	CRISIL Balanced Fund Index (%)	 <table border="1"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>UTI-CCP Advantage Fund (%)</th> <th>CRISIL Balanced Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>2008-2009</td> <td>-12.81</td> <td>-21.53</td> </tr> <tr> <td>2009-2010</td> <td>51.53</td> <td>47.31</td> </tr> <tr> <td>2010-2011</td> <td>8.80</td> <td>9.37</td> </tr> <tr> <td>2011-2012</td> <td>-5.14</td> <td>-3.17</td> </tr> <tr> <td>2012-2013</td> <td>3.94</td> <td>8.18</td> </tr> </tbody> </table>	Financial Year	UTI-CCP Advantage Fund (%)	CRISIL Balanced Fund Index (%)	2008-2009	-12.81	-21.53	2009-2010	51.53	47.31	2010-2011	8.80	9.37	2011-2012	-5.14	-3.17	2012-2013	3.94	8.18	
Financial Year	UTI-CCP Advantage Fund (%)	CRISIL Balanced Fund Index (%)																				
2008-2009	-12.81	-21.53																				
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2012-2013	3.94	8.18																				
Last 1 year	6.96	-34.47																				
Last 3 years	4.69	-9.97																				
Last 5 years	12.79	3.21																				
Since Inception	6.95	-3.17																				
*Computed on compounded annualised basis Past Performance may or may not be sustained in future																						
Expenses of the Scheme	UTI-Children's Career Balanced Plan		UTI-CCP Advantage Fund																			
	(i) Load Structure		(i) Load Structure																			
	Entry Load: Nil Exit Load:		Entry Load: Nil Exit Load:																			
	Period of Holding	Exit Load: (as % of NAV)	Period of Holding	Exit Load (as % of NAV)																		
	Less than 2 years	3%	Less than 1 year	4%																		
	Greater than or equal to 2 years & less than 4 years	2%	Greater than or equal to 1 years & less than 3 years	3%																		
	Greater than or equal to 4 years & less than 5 years	1%	Greater than or equal to 3 years & less than 5 years	1%																		
	Greater than or equal to 5 years	Nil	Greater than or equal to 5 years	Nil																		
	(ii) Recurring expenses		(ii) Recurring expenses																			
	First ₹ 100 crores of the daily net assets - 2.25% Next ₹ 300 crores of the daily net assets - 2.00% Next ₹ 300 crores of the daily net assets - 1.75% Balance - 1.50%		First ₹ 100 crores of the daily net assets - 2.50% Next ₹ 300 crores of the daily net assets - 2.25% Next ₹ 300 crores of the daily net assets - 2.00% Balance - 1.75%																			
For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".																						
Actual expenses for the previous financial year: 01.04.12 to 31.03.13																						
(i) UTI-Children's Career Balanced Plan: 1.69%		(i) UTI-Children's Career Balanced Plan: 1.69%																				
(ii) UTI-CCP Advantage Fund: 1.58%		(ii) UTI-CCP Advantage Fund: 1.58%																				
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: UTI-Children's Career Balanced Plan: 0.21 UTI-CCP Advantage Fund: -0.32																					
Investment Strategy	UTI-Children's Career Balanced Plan		UTI-CCP Advantage Fund																			
	The scheme is positioned as a debt oriented balanced fund with a long term investment horizon. Owing to its long term nature, emphasis will be on adjusting the asset allocation and the mix within an asset class depending on the prevailing market conditions.		This is a balanced fund, with a higher weightage to equity and having a long-term horizon. Equity investments are made using a bottom-up approach. The debt portfolio is designed with the objective of providing stability of returns to the fund.																			
Comparison with existing schemes	It is a debt oriented balanced fund.		This is a balanced fund, with a higher weightage to equity.																			
Number of Folios and AUM as on 28th February 2014	Number of Folios	Assets Under Management (AUM)	Number of Folios	Assets Under Management (AUM)																		
	2,132,571	₹ 2785.87 Crore (Quarterly Average as on 31/12/2013)	24,445	₹ 83.03 Crore (Quarterly Average as on 31/12/2013)																		

UTI-Equity Tax Savings Plan (UTI-ETSP)
(An open-ended equity scheme)

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	Types of Instruments		Normal Allocation (% of Net Assets)															
	Equity and Equity Linked Instruments	Minimum 80%	Maximum 100%															
	Debt Securities	Nil																
	Money Market Instruments	The scheme may hold upto 20% of its net assets in money market and other liquid instruments to fund the redemptions.																
Plans/Options	In addition to the existing Plan, there is a Direct Plan. Both the Plans offer the following options: Growth Option and Dividend Option with payout and reinvestment facility.																	
Facilities Offered	Systematic Investment Plan (SIP) / Micro SIP, Systematic Transfer Investment Plan (STRIP available as a Destination scheme) and Dividend Transfer Plan (DTP) are available.																	
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 below:</p> <p>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/either or survivor basis. (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. (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. (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>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. (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) FIs registered with SEBI, (l) a Mutual Fund.</p> <p>Investment by Qualified Foreign Investors (QFIs): QFI shall mean a person resident in a country that is compliant with Financial Action Task Force (FATF) standards and that is a signatory to International Organization of Securities Commission's (IOSCO's) Multilateral Memorandum of Understanding, provided that</p> <ul style="list-style-type: none"> Such person is not resident in India and Such person is not registered with SEBI as Foreign Institutional Investor or sub account. <p>Explanation: For the above purpose,</p> <ol style="list-style-type: none"> The term "Person" shall carry the same meaning under Section 2(31) of the Income Tax Act, 1961. The phrase "resident in India" shall carry the same meaning as in the Income Tax Act, 1961. "resident" in a country, other than India, shall mean resident as per the direct tax laws of that country. <p>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>																	
Minimum application amount	Minimum investment ₹500/- and in multiples of ₹500/- thereafter. No maximum limit.																	
Benchmark Index	S&P BSE-100																	
Dividend Policy	Subject to availability of distributable surplus, the scheme may make the dividend distribution at such intervals as may be decided by the Trustee from time to time.																	
Name of the Fund Manager	Swati Kulkarni																	
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns*	Scheme Returns (%)	S&P BSE-100 (%)															
	Last 1 year	10.76	9.02															
	Last 3 years	6.16	5.10															
	Last 5 years	17.02	18.93															
	Since Inception	14.64	11.25															
Computed on compounded annualized basis Past performance may or may not be sustained in future																		
<p align="center">Absolute Returns for each financial year for the last 5 years</p>  <table border="1"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>UTI-ETSP (%)</th> <th>S&P BSE-100 (%)</th> </tr> </thead> <tbody> <tr> <td>2009-2010</td> <td>88.17</td> <td>75.60</td> </tr> <tr> <td>2010-2011</td> <td>7.26</td> <td>8.55</td> </tr> <tr> <td>2011-2012</td> <td>-6.54</td> <td>-9.23</td> </tr> <tr> <td>2012-2013</td> <td>6.82</td> <td>6.84</td> </tr> </tbody> </table>				Financial Year	UTI-ETSP (%)	S&P BSE-100 (%)	2009-2010	88.17	75.60	2010-2011	7.26	8.55	2011-2012	-6.54	-9.23	2012-2013	6.82	6.84
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2009-2010	88.17	75.60																
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Expenses of the Scheme	Entry load : Nil	
(i) Load Structure	Exit load : Nil (Lock-in-period of 3 years for each investment)	
(ii) Recurring expenses	(a) First ₹ 100 crores of the daily net assets : 2.50% (b) Next ₹ 300 crores of the daily net assets : 2.25% (c) Next ₹ 300 crores of the daily net assets : 2.00% (d) On the Balance of the assets of the scheme : 1.75%	
	For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".	
	Actual expenses for the period 01.04.12 to 31.03.13 : 2.37%	
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: -0.10	
Investment Strategy	UTI-ETSP 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	It is an open-ended equity linked savings scheme. It enables investors to avail of tax benefit under section 80C of the Income Tax Act, 1961.	
Number of Folios and AUM as on 28th February 2014	Number of Folios	Assets Under Management (AUM)
	141,011	₹ 428 Crore (Quarterly Average as on 31/12/2013)
UTI-Unit Linked Insurance Plan (UTI-ULIP) (An open-ended tax saving cum insurance scheme)		
Investment Objective	To provide return through growth in the NAV or through dividend distribution and reinvestment thereof.	
Asset Allocation Pattern of the scheme	Types of Instruments	
	Equity and Equity Linked Instruments	Minimum 0% Maximum 40%
	Debt Securities	Minimum 60% Maximum 100%
	Money Market Instruments	No fixed allocation will normally be made for money market instruments.
Plans / Options	In addition to the existing Plan, there is a Direct Plan. Both the Plans offer the following tenure plans / covers: Choice of two plans: 10 year plan or 15 year plan. Option of Declining Term Insurance Cover and Fixed Term Insurance Cover Eligibility for Direct Plan – Only new commencement of membership on or after 1st January 2013 can be under the Direct Plan. All the Renewal Contributions (RC) in respect of Membership Accounts opened on or before December 31, 2012 will continue to remain in the existing Plan.	
Facilities Offered	Systematic Transfer Investment Plan (STRIP available as a Destination Scheme) and Systematic Investment Plan (SIP)	
Target Amount	The minimum and maximum target amount of investment under the scheme is ₹ 15,000/- and ₹ 15,00,000/- respectively. The maximum target amount of ₹ 15 lacs is the combined target amount available for the Declining Term Insurance Cover and Fixed Term Insurance Cover together. The chosen target amount is required to be contributed in yearly or half-yearly instalments or through Systematic Investment Plan over 10/15 years as indicated at the time of entry. Renewal contributions can also be paid in advance. An investor can invest more than the maximum target amount of ₹15 lacs in one or more instalments, the life insurance cover will, however, be limited to ₹ 15 lacs.	
Payment of contributions	(a) The first/initial contribution shall have to be paid along with the application for joining the scheme. Subsequent contributions (renewal contributions) are required to be paid by the unit holders either half-yearly or annually or any number of contributions upfront to the extent desired by the unit holder or at such other intervals, as the UTI AMC may permit from time to time, as per the option indicated by him at the time of joining the scheme. The period and mode of contribution once exercised is final and cannot be changed. (b) When the unit holder joins the 10 year plan, the amount of each contribution shall be 1/20th of the target amount in the case of the half-yearly mode of payment and 1/10th of the target amount in the case of the annual mode of payment. For the unit holders joining the scheme for 15 years, each contribution shall be 1/30th of the target amount in the case of the half-yearly mode of payment and 1/15th of the target amount in case of the annual mode of payment. (c) The half-yearly renewal contribution (RC) shall fall due on the first day of the seventh month from the month in which initial contribution is paid and the month in which the unit holder had joined the scheme (the due month). If the yearly mode is opted, the RC will fall due every year on the first of the month in which the unit holder had joined the scheme. Illustratively, if the initial contribution is paid in the month of January, the half yearly contributions will fall due on the first day of the months of July and January every year. Similarly, in case of yearly mode all the subsequent contributions shall fall due on the first day of the month of January every year. However, the unitholder is allowed to pay any number of renewal contributions in advance in multiples of the instalment amount. The contribution paid in advance will have no effect on the life insurance cover. (d) Depending on the "due month" for payment of the renewal contribution as detailed above, the renewal contribution has to be paid latest by the 1st of the "due month". In the event of non-receipt of an instalment from the unitholder, premium will be paid to the Life Insurance Corporation of India or any other insurance company by redeeming the existing units subject to authorisation by the unitholder in the application form and availability of sufficient units in the unitholder's folio. No exit load will be charged on such redemption of units for payment of premium. However, such redemption of units should not reduce the value of investment below ₹ 5000/- to be reckoned at the NAV prevailing on the date of such redemption.	
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. However, in respect of UTI ULIP Scheme, the initial and renewal contribution/s received under UTI-ULIP for investment in the name of the spouse/children above the age of 12 years is exempted from the applicability of Risk Mitigation process against third party cheques, subject to the compliance of the following requirements: 1. For the initial investments made under the scheme, it is mandatory for both, the person investing and the unit holder/ guardian in case of minor, to be KYC compliant as below: (a) In case of investment made by guardian in the name of minor, the guardian is required to be KYC compliant; (b) In case of investment made in the name of spouse, both the spouses i.e. the unit holder in whose name the investment is made and the person making the investment are required to be KYC compliant. 2. The spouse/guardian are required to submit in the application form, the details of the bank account from which the payment is made and specify relationship of the remitter with the unit holder. The Initial and renewal contribution/s received from Hindu Undivided Family (HUF) under UTI ULIP for investment in the name of its Member/s is/are exempted from the applicability of Risk Mitigation process against third party cheques, subject to the compliance of the following requirements: 1. HUF and the Member in whose name investment is made are 'Know Your Client' (KYC) compliant. 2. HUF provides the details of the bank account from which the investment is made and the relationship with the beneficiary. 3. The payment instrument is issued from the above mentioned HUF's bank account only. For further details, please refer to SAI and the Application Form for subscription of Units in the Scheme.	

Payment of premium	The life insurance premium is payable by the unit holder from each contribution made for obtaining group insurance cover on the life of the unit holder from Life Insurance Corporation of India. Under the Declining Term Insurance Cover premia is paid for a period of 7 and 10 years for the 10 and 15 years plan periods respectively. Under the Fixed Term Insurance Cover the premium payable is same for both the modes (half yearly/yearly) and terms (10 yr/15 yr) and is payable for the entire term.																				
Eligible Investors	Investment is open to the following categories of investors (both resident as well as NRIs) between the age of 12 years and 55½ years in case of the 10 year plan and between the age of 12 and 50 ½ years for the 15 year plan, at the time of joining the plan on each occasion: (a) An adult male person, (b) An adult female person having regular and independent source of income. However adult female persons having no regular income of their own are allowed to participate in the scheme subject to the life insurance cover being restricted to ₹ 5,00,000/- even if the target amount chosen by them is above ₹ 5,00,000/-, (c) A minor above 12 years of age through his parent. However, such minors having no regular and independent source of income will not be eligible for the life insurance cover, (d) Investment can also be made in the name of the spouse/children above the age of 12 years, (e) The age of the applicant at entry to the scheme will be the one, which is as on the date on which UTI AMC accepts his application, (f) A physically handicapped person can also join the scheme subject to lapse of 5 years from the date of event causing physical handicap and his holding gainful employment at the time of application and subject to such conditions as may be prescribed.																				
Other Benefits	(a) Life insurance cover to the extent of the unpaid but not due amount of the chosen target amount under the Declining Term Insurance Cover and to the extent of the chosen target amount under the Fixed Term Insurance Cover. (b) Personal accident insurance cover upto ₹ 50,000/-, irrespective of the target amount chosen or the number of investments made in the scheme. (c) At present, on payment of all the renewal contributions and completion of the chosen plan period, a bonus of 5% and 7.5% of the target amount is payable under the 10 and 15 year plans respectively. At present, those who continue in the scheme even after maturity will get a post-maturity bonus @ 0.5% of the target amount after maturity for each completed year provided he/she has not withdrawn any amount earlier. The maturity bonus as well as post-maturity bonus shall be accrued on a daily basis for all unit holders. In the cases where premium is paid to the Insurance Company by redeeming the existing units no maturity bonus will be paid in case all instalments are not paid by the unitholder and the 10/15 year plan period is not completed.																				
Benchmark Index	CRISIL Debt Hybrid (60:40)																				
Dividend Policy	Generally the income earned by or accrued to the scheme will be ploughed back in the scheme and therefore the scheme may not make any dividend distribution. However, in appropriate circumstances, dividend may be distributed. Dividend distribution, if any, will automatically get reinvested in the scheme.																				
Name of the Fund Manager	Amandeep S Chopra																				
Performance of the scheme as on February 28, 2014	*Compounded Annualised Returns	Scheme Returns (%)	CRISIL Debt Hybrid (60:40) (%)																		
	Last 1 year	4.90	9.60																		
	Last 3 years	7.36	7.78																		
	Last 5 years	12.82	11.91																		
	Since Inception	10.72	NA																		
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Absolute Returns for each financial year for the last 5 years	 <table border="1"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>UTI-ULIP (%)</th> <th>CRISIL Debt Hybrid (60:40) (%)</th> </tr> </thead> <tbody> <tr> <td>2008-2009</td> <td>-6.59</td> <td>-9.79</td> </tr> <tr> <td>2009-2010</td> <td>35.87</td> <td></td> </tr> <tr> <td>2010-2011</td> <td>30.44</td> <td>7.90</td> </tr> <tr> <td>2011-2012</td> <td>8.81</td> <td>3.88</td> </tr> <tr> <td>2012-2013</td> <td>9.99</td> <td>8.56</td> </tr> </tbody> </table>			Financial Year	UTI-ULIP (%)	CRISIL Debt Hybrid (60:40) (%)	2008-2009	-6.59	-9.79	2009-2010	35.87		2010-2011	30.44	7.90	2011-2012	8.81	3.88	2012-2013	9.99	8.56
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2012-2013	9.99	8.56																			
Expenses of the Scheme	Entry load : Nil																				
(i) Load Structure	Exit load : If withdrawn prematurely - 2% On or after maturity - Nil																				
(ii) Recurring expenses	(a) First ₹ 100 crores of the daily net assets : 2.25% (b) Next ₹ 300 crores of the daily net assets : 2.00% (c) Next ₹ 300 crores of the daily net assets : 1.75% (d) On the Balance of the assets of the scheme : 1.50% For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes". Actual expenses for the period 01.04.12 to 31.03.13 : 1.80%																				
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 0.45																				
Termination of membership	(a) For any unit holder who has not authorised redemption of units for payment of premia and whose RC remains unpaid even after the expiry of the period specified under 'payment of contribution' above, or who has authorized such redemption but does not have sufficient units for payment of premia shall cease to participate in the scheme forthwith unless otherwise decided by the UTI AMC. Insurance cover on the life of such a unit holder will also stand to terminate simultaneously. (b) A unit holder whose participation in the scheme stands terminated in terms of sub-clause (a) above, may approach the UTI AMC not later than one year from the first day of the month of the earliest contribution in default, to revive his participation. This request will be considered subject to such terms and conditions as may be prescribed by the UTI AMC in consultation with the LIC or any insurance company as the case may be.																				
Investment Strategy	UTI ULIP is a debt oriented balanced fund with a long term investment horizon. Owing to its long term nature, emphasis will be on adjusting the asset allocation and the mix within an asset class depending on the prevailing market conditions.																				
Comparison with existing schemes	UTI ULIP is an open end tax saving cum insurance scheme.																				
Number of Folios and AUM as on 28th February 2014	Number of Folios		Assets Under Management (AUM)																		
	288,024		₹ 2465.78 Crore (Quarterly Average as on 31/12/2013)																		

UTI-Retirement Benefit Pension Fund (UTI-RBP) (An open ended notified Tax Savings-cum-Pension Scheme with no assured returns)			
Investment Objective	Investment objective and policies of the scheme are primarily to provide pension in the form of periodical income/cash flow to the unit holders to the extent of redemption value of their holding after they complete 58 years of age. Considering the objective of the scheme not less than sixty percent of the assets will be invested in fixed income securities, like non-convertible debentures, bonds, other debt and money market instruments of predominantly low to medium risk profile. Not more than 40% of the funds of the scheme may be invested in equities and equity related instruments like fully/partly convertible debentures, convertible preference shares etc. The risk profile of equity investments could be high.		
Asset Allocation Pattern of the scheme	Types of Instruments		Normal Allocation (% of Net Assets)
	Equity and Equity Linked Instruments		Minimum 0% Maximum 40%
	Debt Securities (including securitised debt)		Minimum 60% Maximum 100%
	Money Market Instruments		No fixed allocation will normally be made for money market instruments. The same will be kept to the minimum generally to meet the liquidity needs of the scheme.
Plans	In addition to the existing Plan, there is a Direct Plan. Both Plans offer the below mentioned facilities.		
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP available as a Destination Scheme) and Systematic Withdrawal Plan (SWP) are available. Payments under SWP are made after 58 years / 5 years from the date of each such investment, whichever is later at monthly, quarterly, half-yearly or yearly intervals. Minimum amount of redemption is ₹ 1000/- and in multiples of ₹ 100 thereafter.		
Eligible Investors	<p>Applicants</p> <p>(a) An application for units may be made by any resident or non-resident Indian adult individual in the age group of 18 to 65 years either singly or jointly with another individual on joint / anyone or survivor basis. Age will be considered in completed years. Illustratively, in case of a person born on 1st April 1948, the 65th birthday / completion of 65 years will be on 1st April 2013. A person who has completed 65 years may not be allowed to invest in the scheme.</p> <p>(b) A Body Corporate or an eligible trust or a society can also invest in the scheme for the benefit of individuals. However, membership will be granted in the name of such beneficiary individuals and not in the name of body corporate or eligible trust.</p> <p>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>		
Minimum application amount	The minimum amount of each investment that can be made in the scheme is ₹ 500/-. A unitholder of the scheme has to ensure that he invests in the scheme an aggregate sum of atleast ₹ 10,000/- before he completes 52 years of age. The minimum for those joining the scheme after 52 years of age is ₹ 10,000/- (purchase value). Unit holders with an existing folio under the scheme and having an investment of ₹ 10,000/- or more under a folio, can continue investing a minimum of ₹500/- even after completing 52 years of age instead of having to invest a minimum of ₹ 10,000/- every time.		
Benchmark Index	CRISIL Debt Hybrid (60:40)		
Dividend Policy	Subject to availability of distributable surplus, the scheme may make the dividend distribution at such intervals as may be decided by the Trustee from time to time. Generally, for unitholders below the age of 58 years, dividend distribution, if any, will automatically get reinvested in the scheme.		
Name of the Fund Manager	Amandeep S Chopra (Debt Portfolio) & V. Srivasta (Equity Portfolio)		
Performance of the scheme as on February 28, 2014	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Debt Hybrid (60:40) (%)
	Last 1 year	5.77	9.60
	Last 3 years	6.59	7.78
	Last 5 years	10.65	11.91
	Since Inception	10.64	NA
*Computed on compounded annualized basis Past performance may or may not be sustained in future			
			
Expenses of the Scheme	Entry load : Nil Exit load : as detailed below		
(i) Load Structure	Period of Holding		Exit Load (as % of NAV)
	Less than 1 Year		5%
	Greater than or equal to 1 Year & less than 3 Years		3%
	Greater than or equal to 3 Years		1%
(ii) Recurring expenses	Redemption at maturity (i.e. 58 years of age) or after 5 years from the date of investment whichever is later. Nil		
	(a) First ₹ 100 crores of the daily net assets	: 2.25%	
	(b) Next ₹ 300 crores of the daily net assets	: 2.00%	
(c) Next ₹ 300 crores of the daily net assets	: 1.75%		
(d) On the Balance of the assets of the scheme	: 1.50%		
For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".			
Actual expenses for the period 01.04.12 to 31.03.13 : 1.95%			
Sharpe Ratio	Period 01-04-2012 to 31-03-2013: 0.03		
Investment Strategy	It is a debt oriented balanced scheme with a long term investment horizon. Owing to its long-term nature, emphasis will be on adjusting the asset allocation and the mix within an asset class depending on the prevailing market conditions.		
Comparison with existing schemes	It is an open ended notified tax saving cum pension scheme.		
Number of Folios and AUM as on 28th February 2014	Number of Folios		Assets Under Management (AUM)
	938,664		₹ 996.70 Crore (Quarterly Average as on 31/12/2013)

Features common for the Schemes

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.		
Dedicated Fund Manager for Overseas investments	Arpit Kapoor		
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 SID) 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), Systematic Transfer Investment Plan (STRIP), Switch, etc. The investor will be identified through PAN registered with UTI Mutual Fund.		
	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 Existing and Direct Plans, 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.			
Direct Plan	<p>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.</p> <p>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).</p> <p>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.</p> <p>How to apply: Investors subscribing under Direct Plan of UTI-Equity Tax Savings Plan (example scheme) will have to indicate "Direct Plan" against the Scheme name in the application form, as for example, "UTI-Equity Tax Savings Plan-Direct Plan".</p> <p>Investors should also indicate "Direct" in the ARN column of 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 Direct Plan. Further, where an application is received for existing Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.</p> <p>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 existing Plan and the Direct Plan except that:</p> <p>(a) Switch of investments from Existing 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.</p> <p>(b) However, no exit load shall be levied for switch of investments from Existing 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 Existing Plan.</p> <p>(c) No exit load shall be levied in case of switches from Direct Plan to Existing Plan.</p> <p>(d) Portfolio of the Scheme under the Existing Plan and Direct Plan will be common.</p> <p>(e) 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.</p> <p>(f) 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 Existing Plan of all Schemes, installments falling on or after the January 1, 2013 will automatically be processed under the Direct Plan.</p> <p>Minimum Investment amount under the Direct Plan:</p> <p>In case of already existing investments under the Existing 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 Existing Plan to Direct Plan or vice versa under the same Scheme and same Option.</p> <p>Existing Investments:</p> <p>Investors who have invested without Distributor code and have opted for Dividend Reinvestment facility under Existing Plan may note that the dividend will continue to be reinvested in the Existing Plan only.</p>		
Threshold Limit for 'Dividend Payout' Option under all schemes	If the dividend amount payable to the unit holders under the 'Dividend Payout' option under a folio is less than ₹ 250/- 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 will be sent to the investors at their Registered Address.		
Expenses in addition to Recurring Expenses	<p>In addition to the recurring expenses stated for the respective Scheme(s) under the paragraph 'Recurring expenses', the following expenses including Service Tax, as may be applicable, shall also be charged to the Scheme(s):-</p> <p>(a) Expenses in respect of new inflows from beyond top 15 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.</p>		

	(b) Expenses not exceeding 0.20% of the daily net assets towards investment management and advisory fees (including service tax) 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. For further details, please refer to relevant SID.										
Investment by Individuals – Foreign Nationals	For the purposes of carrying out the transactions by Foreign Nationals in the units of UTI-Children's Career Plan, UTI-Equity Tax Savings Plan Savings Plan and UTI-Retirement Benefit Pension 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 there under) including in all the applicable jurisdictions. UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies. Overseas Corporate Bodies (OCBs) & US Persons including qualified Foreign Investors registered in USA and Canada and residents of Canada are not allowed to invest in units of any of the schemes of UTI MF. For further details, refer to SAI and SID of the respective Scheme. For further scheme wise details as to who can invest, please refer to the SID of respective scheme.										
Risk Mitigation process against Third Party Cheques (Except UTI-ULIP)	Restriction on Third Party Payments 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. The exceptions, inter-alia, includes:- Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹50,000/- (each regular purchase or per SIP installment). However, the aforesaid limit of ₹50,000/- shall not be applicable for making investment under UTI Children's Career Plan, provided the donor has complied with the requirements mentioned hereinafter:- • It is mandatory for the Investor and the person making the payment to be KYC compliant. • The investor should give details of the bank account from which the payment is made and the relationship with the beneficiary. • Further, the payment instrument issued should be from the drawer's account only. Further, this restriction is not applicable for payment made by a guardian whose name is registered in the records of UTI Mutual Fund in that folio. For further details, please refer to SAI.										
Exit load on death of an unitholder	In the case of the death of an 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 refer to SAI.										
Despatch of redemption request	Within 10 business days of the receipt of the redemption request at the authorised centre of UTI Mutual Fund.										
Transferability, purchase and redemption of units for UTI ETSP only	1. Units of the scheme held in dematerialised form shall be freely transferable from one demat account to another demat account. However, restrictions on transfer of units of UTI ETSP schemes during the lock-in period shall continue to be applicable as per the ELSS guidelines. For details of terms and conditions governing such transferability of units, kindly refer to the SAI. 2. Units of the scheme can be transacted through clearing Members of National Stock Exchange (NSE) and Bombay Stock Exchange (BSE) for accepting purchase and redemption transactions and through Depository participants of National Securities Depository Ltd. (NSDL) and Central Depository Services Ltd. (CDSL) for accepting Redemption transactions. For details refer to SAI. 3. Investment in the Units of UTI ETSP through SIP route under demat mode is available. 4. The facility of conversion of units held in Dematerialisation (Demat) mode into physical by way of Rematerialisation (Remat) for investments held under various options of the Scheme(s) / Plan(s) of the UTI Mutual Fund including units held under Systematic Investment Plan (SIP), is extended, wherever Demat facility is available. For further details please refer to SAI.										
Name of the Trustee Company	UTI Trustee Company Private Limited.										
Tax treatment for the Investors (Unitholders)	Investor is advised to refer to the details in the Statement of Additional Information, Scheme Information Document and also independently refer to his tax advisor.										
Daily Net Asset Value (NAV) Publication	The NAVs will be declared on all business days and will be issued to two newspapers for publication and will also be available on the website of UTI Mutual Fund, www.utimf.com and/or 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).										
For Investor Grievances please contact	Name and Address of Registrar 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 All investors could refer their grievances giving full particulars of investment at the following address: Shri G S Arora Assistant Vice President–Department of Operations UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051. Tel. : 022-6678 6666 Fax : 022-2652 3031 Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in										
Unitholders' 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 unitholders or published in the newspapers as permitted under SEBI (Mutual Funds) Regulations, 1996.										
Risk Mitigation Factors	<table border="1"> <thead> <tr> <th>Type of Risk</th> <th>Risk Mitigation Strategies</th> </tr> </thead> <tbody> <tr> <td>Non-adherence to the various Asset allocation limits, as per the Regulations / SID</td> <td>System control. Continuous review and management of schemes' portfolio. Internal norms/process on equity investments & monthly review thereof.</td> </tr> <tr> <td>Market Risk</td> <td>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.</td> </tr> <tr> <td>Liquidity Risk</td> <td>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.</td> </tr> <tr> <td>Credit Risk</td> <td>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.</td> </tr> </tbody> </table>	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.
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GENERAL INSTRUCTIONS FOR FILLING THE FORM

- (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 / ULIP Membership 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 of the distributor, else for Direct Investment, please mention "Direct" in the Column "Name & Broker Code/ARN". 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**
Pursuant to SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, a transaction charge of ₹ 100/- for existing investors and ₹ 150/- in the case of first time investor in Mutual Funds, per subscription of ₹ 10,000/- and above, respectively, is to be paid to the distributors of UTI Mutual Fund products. However, there shall be no transaction charges on direct investment/s not made through the distributor/financial advisor etc.
There shall be no transaction charge on subscription below ₹ 10,000/-.
In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases, the transaction charge shall be recovered in 3-4 instalments.
The transaction charge, if any, shall be deducted by UTI AMC from the subscription amount and paid to the distributor and the balance shall be invested. Allocation of Units under the scheme will be Net of Transaction Charges. The Statement of Account (SoA) would also reflect the same.
If the investor has not ticked in the Application form whether he/she is an existing/new investor, then by default, the investor will be treated as an existing investor and transaction charges of ₹ 100/- will be deducted for investments of ₹ 10,000/- and above and paid to distributor/financial advisor etc., whose information is provided by the investor in the Application form. However, where the investor has mentioned 'Direct Plan' against the scheme name, the Distributor code will be ignored and the Application will be processed under 'Direct Plan' in which case no transaction charges will be paid to the distributor.
Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
For details on opting in/out by distributors for charging transaction charges etc., refer to SAI/SID.
- (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 Existing Plan and Direct Plan will be common.
However, for UTI-Unit Linked Insurance Plan (ULIP), only new commencement of membership on or after 1st January, 2013 can be under the Direct Plan. All the Renewal Contributions (RC) in respect of Membership Accounts opened on or before December 31, 2012 will continue to remain in the Existing Plan.
For further details refer to SAI.
- (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.

Under UTI-CCP:

	UTI-Children's Career Balanced Plan and UTI-CCP Advantage Fund - Scholarship Option	UTI-Children's Career Balanced Plan - Growth Option and UTI-CCP Advantage Fund - Growth & Dividend Options
PAN to be furnished by	Applicant*	Minor Child or Father or Mother or Guardian whose particulars are provided in the application form

* The applicant can be other than the Father/Mother/Guardian of the beneficiary child.

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 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 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 ₹ 20,000/- 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 ₹ 20,000/- 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.
For further details please refer to SAI.

(q) Know Your Customer (KYC) Norms:

Common Standard KYC through CDSL Ventures Ltd (CVL) is applicable for all categories of investors (guardian in case of UTI-CCP), and for any amount of investment. KYC done once with a SEBI registered intermediary will be valid with another intermediary. Intermediaries shall carry out In-Person Verification (IPV) of their clients.
For further details related to KYC, please refer to SAI/SID of the respective scheme.

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, payment amount/instrument and 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.
Please refer to the SAI for further details on KYC.

Details of Beneficial Ownership

In terms of SEBI Master Circular on AML/CFT dated December 31, 2010, 'Beneficial Owner' has been defined as a natural person/s who ultimately own, control or influence a client and / or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement.
Details of the identity of all natural person(s) such as their Name(s), PAN number/Passport details, Address etc together with a self attested PAN Card copy is to be provided by the investor to the Official Points of Acceptance (OPAs) of the UTI MF Schemes while submitting the Application Form. Such natural persons include those who are acting alone or together, or through one or more juridical person and exercising control through ownership or who ultimately has a controlling ownership interest.

For further details regarding manner of determination of beneficial ownership in doubtful cases (relating to investors other than Trust and Foreign investors), investments by Trust and Foreign Investors and for other details regarding disclosure of information regarding beneficial ownership etc., please refer to SAI/relevant Addendum.

(r) Aadhar Card

In addition to KYC compliance proof / self attested PAN Card copy, the investors are advised to provide Aadhar Card No., if any.

(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), bonus transactions and merger, if any.

However, Folios under Micropension arrangement shall be exempted from the issuance of CAS. For further details on other Folios exempted from issuance of CAS, PAN related matters of CAS etc, please refer to SAI.

- (t) **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.

(u) 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).

- (v) **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 :

- Transactions to be included - Purchases, Switches, SIP/ STP / STP Triggers registration, Dividend Transfer Plan registration.
 - Transactions to be excluded - Auto SIP/ STP / SWP / STP Triggers Installments, Dividend Reinvestments, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and Dividend Transfer Plan installments.
- (w) 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.

(x) 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/relevant addenda.

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.

CHECK LIST

Please ensure that:

- 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 completed and signed by all applicants.
- Cheques are drawn in favour of "The name of the scheme" (in case of Direct Plan, "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.



COMMON APPLICATION FORM FOR UTI-CHILDREN'S CAREER PLAN (UTI-CCP), UTI-EQUITY TAX SAVINGS PLAN (UTI-ETSP), UTI-UNIT LINKED INSURANCE PLAN (UTI-ULIP) AND UTI-RETIREMENT BENEFIT PENSION FUND (UTI-RBP)

Sr. No. 2014/

Registrar Sr. No.

(OCBs & US PERSONS INCLUDING QUALIFIED FOREIGN INVESTORS REGISTERED IN USA AND CANADA AND RESIDENTS OF CANADA ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF)

(PLEASE READ INSTRUCTIONS CAREFULLY) PLEASE FILL IN ALL COLOUMS IN CAPITAL LETTERS ONLY AND USE SEPARATE FORM FOR EACH SCHEME

DISTRIBUTOR INFORMATION (only empanelled Distributors/Brokers will be permitted to distribute Units) (refer instruction 'h')							BDA / CA Code
ARN	Name of Financial Advisor	Sub ARN Code	Sub-Code / Bank Branch Code	M O Code	EUI No.##	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 EUI 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 in-appropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction. (Please tick and sign below when EUI box is left blank) (refer instruction 'v').

Signature of 1st Applicant / Donor (for UTI CCP) / 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')

<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS	OR	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS
₹ 150 will be deducted as transaction charges per Subscription of ₹ 10,000 and above		₹ 100 will be deducted as transaction charges per subscription of ₹ 10,000 and above
Existing Unit Holder information		Folio Number:

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

Name of First Applicant Minor (above 12 years of age under UTI-ULIP) / Karta of HUF / the Beneficiary under UTI-RBP (for investment by Non-Individual) (as appearing in ID proof given for KYC)

F	I	R	S	T	M	I	D	D	L	E		
L	A	S	T	Date of Birth	d	d	m	m	y	y	y	y

* For UTI CCP, applicant can be other than Father / Mother / Guardian of the beneficiary child. However, Parent/Guardian details must be provided below separately.

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 / FII applicants in addition to mailing address in India)

State	Country*	City*	Zip/Pin*
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NAME IN FULL OF THE BENEFICIARY CHILD UNDER UTI-CCP Master/Kum: (Not exceeding 15 years of age)

F	I	R	S	T	M	I	D	D	L	E		
L	A	S	T	Date of Birth of Beneficiary Child	d	d	m	m	y	y	y	y

NAME IN FULL OF THE FATHER (OR) MOTHER (OR) GUARDIAN (IN CASE OF MINOR UNDER UTI-ULIP & BENEFICIARY CHILD UNDER UTI-CCP) \$/ CONTACT PERSON FOR INSTITUTIONAL APPLICANTS/HUSBAND OF THE APPLICANT (UNDER UTI-ULIP) Mr. Ms. Mrs.

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

ADDRESS OF THE FATHER/MOTHER/GUARDIAN OF THE BENEFICIARY CHILD WHERE SCHOLARSHIP / REDEMPTION UNDER GROWTH OPTION TO BE SENT UNDER UTI-CCP / PARENT OR GUARDIAN OF MINOR UNDER UTI-ULIP (Post box no. alone is not sufficient)

State	Country*	City*	Pin*
-------	----------	-------	------

OPTION FOR DESPATCH OF STATEMENT OF ACCOUNT

<input type="checkbox"/> Applicant's address as mentioned above (for NRIs)	<input type="checkbox"/> At my Overseas address / to be despatched to my resident relative's address in India as given above	<input type="checkbox"/> Beneficiary's father/mother/guardian address under UTI-CCP (If no option is given, it will be sent to the address of beneficiary's father/mother/guardian)
--	--	---

***PAN OF 1st APPLICANT / BENEFICIARY CHILD/FATHER/MOTHER/GUARDIAN (whose particulars are furnished in the form)** Please (✓)

Enclosed copy of <input type="checkbox"/> PAN Card <input type="checkbox"/> KYC Compliance Proof* AADHAR Card No.	
PAN No. OF HUF/SPOUSE Enclosed copy of <input type="checkbox"/> PAN Card <input type="checkbox"/> KYC Compliance Proof	

DETAILS OF OTHER APPLICANTS (Not Applicable under UTI-ULIP)

Name of 2nd Applicant Mr. Ms. Mrs. (Alternate Parent of Minor under UTI-ETSP) / Alternate Child under UTI-CCP: Master/Kum: (Not exceeding 15 years of age)

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T			
Date of Birth of 2nd Applicant	d	d	m	m	y	y	y	y	Date of Birth of Alternate Child	d	d	m	m	y	y	y	y

NAME IN FULL OF FATHER/MOTHER/GUARDIAN OF THE ALTERNATE CHILD \$ (Only for UTI CCP) Mr. Ms. Mrs.

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

ADDRESS OF FATHER/MOTHER/GUARDIAN OF THE ALTERNATE CHILD (Do not repeat the name) (Post box no. alone is not sufficient)

City*	State
Pin*	Country*

***PAN OF 2ND APPLICANT/ALTERNATE CHILD/FATHER/MOTHER/GUARDIAN (whose particulars are furnished in the form)** Please (✓)

Enclosed copy of PAN Card KYC Compliance Proof* **AADHAR Card No.** _____

\$ 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).

NAME OF 3RD APPLICANT (Applicable only under UTI-ETSP) Mr. Ms. Mrs.

F I R S T M I D D L E L A S T

Date of Birth of 3rd Applicant d d m m y y y y

***PAN OF 3RD APPLICANT** Please (✓)

Enclosed copy of PAN Card KYC Compliance Proof* **AADHAR Card No.** _____

FRIEND IN NEED DETAILS (refer instruction - k) 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.

Name F I R S T M I D D L E L A S T

Address: _____

Relationship with the applicant (optional) Email Mobile

Unitholding Option Demat Mode Physical Mode (Available under UTI-ETSP)

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 _____ DP ID No. _____ Beneficiary Account No. _____	Central Depository Services (India) Limited	Depository Name _____ Target ID No. _____
--	---	---	--

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

BANK PARTICULARS OF FIRST APPLICANT / BENEFICIARY CHILD (UNDER UTI-CCP) (Mandatory as per SEBI guidelines)

Bank Name	Branch
Address	MICR Code _____ (this is a 9-digit number next to your cheque number)
City	*Pin _____
Account type (please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE	IFS Code _____ (this is a 11-digit number)
Account No.	

INVESTMENT AND PAYMENT DETAILS (For "DIRECT PLAN" Please tick here & tick Scheme, Plan / Option given below) (refer instruction 'j' & 'x') for UTI-ULIP fill next page

If no scheme/plan name is selected, the application will be rejected.

Scheme / Plan	Option (#Default, if not ticked)	Amount of Investment (₹)	DD Charge if any (₹)	Net Amount Paid (₹)	Cheque / DD# No. & Date	Bank & Branch
<input type="checkbox"/> UTI-RBP						
<input type="checkbox"/> UTI-ETSP	<input type="checkbox"/> Growth #					
	<input type="checkbox"/> Dividend Payout					
	<input type="checkbox"/> Dividend Reinvestment					
<input type="checkbox"/> UTI-Children's Career Balanced Plan #	<input type="checkbox"/> Growth					
	<input type="checkbox"/> Scholarship #					
<input type="checkbox"/> UTI-CCP Advantage Fund	<input type="checkbox"/> Growth#					
	<input type="checkbox"/> Dividend					
	<input type="checkbox"/> Scholarship					

For Scholarship option under UTI-CCP please tick the mode and the No. of instalments

UTI-Children's Career Balanced Plan					
Mode	No. of instalments				
<input type="checkbox"/> Yearly	4	5	6	7	8
<input type="checkbox"/> Half Yearly	8	10	12	14	16

(If no option is exercised, the application will be deemed to be under the Scholarship Option with yearly mode of giving 4 instalments of scholarship and processed accordingly)

UTI-CCP Advantage Fund					
Mode	No. of instalments				
<input type="checkbox"/> Yearly	4	5	6	7	8
<input type="checkbox"/> Half Yearly	8	10	12	14	16

(If no option is exercised, the application will be deemed to be under the Growth Option and processed accordingly)

UTI-ULIP Investment Details must be furnished separately in the subsequent page. Payment details must be furnished below.

#Cheque/DD/*NEFT/*RTGS Ref.No. / Unique Serial No. (For Cash) _____ Cash Account type Savings Current NRE (please ✓) NRO DD issued from abroad

Bank & Branch (For UTI-ULIP) _____

Please tick if the above payment is made from your Spouse / HUF Bank Account. In case of Spouse, please tick Husband Wife

Please mention the Application No. on the reverse of the Cheque/DD, NEFT/RTGS advice. Please use separate Cheque/DD for each Scheme. Cheque/DD must be drawn in favour of "The Name of the Scheme" & crossed "A/c Payee Only". * Investment amount shall be Rs. 2 lacs and above in case of payments through NEFT / RTGS.

Details of Beneficial Ownership (Please tick applicable category). Ownership details to be provided if the Ownership percentage/interest in the trust of any Beneficiary is as per the threshold limit provided below. Details to be provided for each such beneficiary. (Applicable only under UTI-ETSP) (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				
2				
3				
4				
5				
6				

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

GENERAL INFORMATION - Please (✓) wherever applicable

Status Resident Individual Listed Company Unlisted Company Minor through guardian HUF Partnership
 Trust Sole Proprietorship Society Body Corporate AOP BOI
 FII NRI Foreign Nationals* Others (Please specify) _____

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 (not applicable to UTI-ULIP)

Marital Status Unmarried Married Wedding Anniversary /

Category under UTI-ULIP In my/our individual capacity (Please fill in the nomination form) On behalf of minor as Father/Mother/Lawful guardian

* OCBs & US persons including Qualified Foreign Investors registered in USA and Canada and residents of Canada are not allowed to invest in units of any of the schemes of UTI MF.

OTHER DETAILS (For Individuals Only)

1. **Gross Annual Income Details** Please tick (✓) Below 1 Lac 1-5 lacs 5-10 Lacs 10-25 Lacs >25 Lacs
[OR]
 Net-worth in ₹ _____ (Net worth should not be older than 1 year) as on (date) / /

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

3. **Any other information:** _____

OTHER DETAILS (For Non-Individuals Only)

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

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

3. **Is the entity involved in / providing any or 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

4. **Any other information:** _____

FOR NRIS ONLY UNDER UTI-CCP

I am a Non-Resident Applicant Beneficiary Child Alternate Child

I am a Resident Applicant Beneficiary Child Alternate Child

I am an Indian National of: _____ and of Indian Origin
 (Name of the Country)
 _____ and of Indian Origin
 (Name of the Country)
 _____ and of Indian Origin
 (Name of the Country)

UTI-ULIP INVESTMENT DETAILS (For "DIRECT PLAN" Please tick here & tick Plan / Type of Insurance Cover given below) (refer instruction 'j' & 'x')

Target Amount (₹) Mode of contribution Yrly Half Yrly SIP / Micro SIP Age in Yrs Sex Male Female

Investor opting for Systematic Investment Plan (SIP) / Micro SIP should fill in the separate form for the same.
 Number of contributions now paid (initial + renewal) = _____ (not applicable for SIP / Micro SIP)

Scheme / Plan Period	Insurance Cover (#Default, if not ticked)	Amount of Investment (₹)	DD Charge if any (₹)	Net Amount Paid (₹)
<input type="checkbox"/> UTI-ULIP 10 Year Plan	<input type="checkbox"/> Declining Term #			
	<input type="checkbox"/> Fixed Term			
<input type="checkbox"/> UTI-ULIP 15 Year Plan	<input type="checkbox"/> Declining Term #			
	<input type="checkbox"/> Fixed Term			

I have regular and independent income YES NO
 I am a resident non-resident Indian. In case I become NRI, I Shall inform UTI AMC my address in India to which communications may be sent by UTI AMC.
⁵⁵ In case of non-receipt of contribution by the due date, UTI AMC is hereby authorised to redeem units in my folio for payment of premium to the insurance company.
 I hereby declare that an aggregate target amount of all my memberships in force including the one being now applicable for does not exceeds ₹ 15,00,000/- . I realise that in the event of its exceeding ₹ 15,00,000/- for any reason whatsoever, the insurance cover on my life, will be restricted to ₹ 15,00,000/- (₹ 5,00,000/- for females without regular income).
 I am aware that (i) I will be covered under the Personal Accident Insurance to such extent and so long as UTI MF extends the facility irrespective of the aggregate target amount under the Scheme. (ii) The above insurance cover when in force is in addition to the Life Insurance cover under the Scheme, I declare that in the event of my having taken or taking up a similar accident insurance policy to cover the same risk my claim shall stand restricted under my own policy and will not be eligible for the cover provided under the Scheme.
⁵⁵ Please strike off if the same is not acceptable.

Particulars of health:

(A) Am I in sound health: YES NO

(B) Have I ever suffered from any of the following: NO YES If yes, please tick from the following
 Tuberculosis Cancer Paralysis Insanity Any disease of the heart and lungs
 Kidney disease Any disease of brain Diabetes Hypertension Any other serious disease

(C) Do I have any physical deformity or handicap: NO YES If yes, (i) the date of occurrence _____
 (ii) the extent of deformity _____ (iii) the present condition _____ (iv) whether gainfully employed YES NO

(D) **Declaration of health:** I hereby declare that I am in good health and free from disease, that I did not have any serious illness or major operation for the last five years and no proposal of insurance on my life to Life Insurance Corporation of India / any other life insurance company has ever been adversely treated. I further declare that to the best of my knowledge the foregoing statements and answers are true and correct in every particular and the said statements and this declaration shall be the basis of my admission to UTI MF's UTI-Unit Linked Insurance Plan.

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

(UTI-ETSP, UTI-ULIP and UTI-RBP are eligible for deduction under Section 80C of the Income-Tax Act, 1961)



Received from Mr./Ms./M/s.

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/PAN details are given, failing which your application will be rejected.**
4. All communications relating to issue of Statement of Account, Change in Name, Address or Bank Particulars, etc. may please be addressed to the Registrar.

M/s. Karvy Computershare Private Limited,

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

Stamp of UTI AMC Office /
 Authorised Collection Centre

HEALTH DECLARATION (To be completed by the agent of UTI AMC or by the authorised person[^])

The applicant has completed and signed the application in my presence. From his/her appearance and to best of my judgement, I find that he/she is in good health and has a sound constitution. His/Her date of birth mentioned above is verified by me from _____ (Please state nature of proof). The applicant is known to me personally/has been introduced to me by Shri/Smt./Kum. _____ whose signature is appended.

(Signature of witness identifying the applicant)

(Signature of the authorised person)

Date: _____ Place: _____

Date: _____ Place: _____

Name of witness
(in block letters) _____

Name of authorised person
(in block letters) _____

Occupation: _____

Status: (UTI AMC Agent, Magistrate, Bank Manager etc.) _____

Address: _____

Code No. (If UTI AMC Agent): _____

Office Seal (if others): _____

Address: _____

[^]UTI AMC CR/Agent/Magistrate/Manager of a scheduled bank/JP/Gazetted Officer/Officer in charge of Defence Personnel/Officer of UTI AMC/RBI/IDBI Bank

NOMINATION DETAILS (Please ✓) (Person applying on behalf of Minor cannot nominate under UTI-ULIP) (Not available under UTI-CCP) (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 and Address of Nominee	To be furnished in case nominee is a minor
Name	Name of the guardian
Date of Birth <input type="text" value="d"/> <input type="text" value="d"/> <input type="text" value="m"/> <input type="text" value="m"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> <input type="text" value="y"/> (in case of nominee is a minor)	Address of guardian
Address	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

DECLARATION AND SIGNATURE OF APPLICANT/S

• I/We have read and understood the contents of the scheme information documents, statement of additional information and Key information Memoranda, 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 schemes 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. I/We agree that in case of scholarship option the first named child shall get the scholarship as per the installments selected herein above for which, the scheme will make the payment directly to the child. • 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 NRIs.) • 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. (strike out if this declaration is not applicable).

* Please send the Account Statement, Abridged Annual Report, Transaction confirmation, communication of change of address, change of bank details etc. through email only at the below email ID. (If you wish to receive in physical form please tick)

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

Signature of 1st Applicant / Donor (for UTI CCP) / Guardian@
Name of 1st Authorised Signatory

Signature of 2nd Applicant
Name of 2nd Authorised Signatory

Signature of 3rd Applicant
Name of 3rd Authorised Signatory

Designation _____

Designation _____

Designation _____

@Signature of Guardian (if different from Donor) (for UTI CCP)

@ For UTI CCP-Growth option, both Guardian & Donor (if different from Guardian) must sign.

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) COMMON APPLICATION FORM

• Subject to realisation

Sr.No.	Scheme Name	Plan / Option	Net Amount Paid (₹)	Payment Details	
				• Cheque/DD No.	Bank & Branch
1					
2					
3					
4					
5					



FORM FOR SIP / MICRO SIP (AUTO DEBIT/ECS FACILITY)
(For ULIP SIP/Micro SIP application is to be submitted alongwith scheme application form)
 (OCBs & US PERSONS INCLUDING QUALIFIED FOREIGN INVESTORS REGISTERED IN USA AND CANADA AND RESIDENTS OF CANADA ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF)
 (Please read instructions)

S	SYSTEMATIC
I	INVESTMENT
P	PLAN

Name of Financial Advisor and ARN®	Sub ARN Code®	Sub Code®	MO Code®	EUI No.®	UTI RM No.®	<input type="checkbox"/> SIP
						<input type="checkbox"/> MICRO SIP

*Refer Instruction '13'

Upfront commission shall be paid directly by the investor to the AMFI / NISM registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
 I/We confirm that the EUI 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 in-appropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction. (Please tick and sign below when EUI box is left blank) (Refer instruction 17)

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

* I/We hereby declare that the particulars given below are correct and express my willingness to make payments referred below through participation in Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or other reasons, I/we would not hold UTI Mutual Fund responsible. I/We will also inform UTI Mutual Fund, about any changes in my bank account. I/We have read and understood the contents of the SAI, SID, KIM, Instructions and Addenda issued from time to time of the respective Scheme(s) of UTI Mutual Fund mentioned within and have read and agreed to the terms and conditions of SIP/Micro SIP. • I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year (applicable only for Micro SIP Applicants). • **I/We hereby authorise UTI MF to send my Consolidated Account Statement (CAS)/ Statement of Account (SoA)/ Abridged Annual Report/All other communication related to my investment in SIP/Micro SIP only through e-mail instead of physical copy. (**Those who wish to get physical CAS/SoA/AAA/All other Communication may delete the same). • 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

TRANSACTION CHARGES TO BE PAID TO THE DISTRIBUTOR (Please tick any one of the below. Refer Instruction '14' regarding deduction of transaction charges)

<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS ₹ 150 will be deducted as transaction charges (Refer Instruction '14')	OR	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS ₹ 100 will be deducted as transaction charges (Refer Instruction '14')
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Application No./ Existing Folio No. _____ Date _____

FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

Name of First / Sole Applicant _____
 Name of Second Applicant _____
 Name of Third Applicant _____
 Name of Guardian (in case First/Sole applicant is minor) _____

APPLICANT	PAN	KYC Complied (Mandatory)	Date of Birth	Mobile No	E-mail ID
First/Sole Applicant		<input type="checkbox"/>			
Second Applicant		<input type="checkbox"/>			
Third Applicant		<input type="checkbox"/>			
Guardian		<input type="checkbox"/>			

I wish to opt. for Physical Mode Demat Mode

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 the Depository Participant. Demat Account details are compulsory if demat mode is opted above)

National Securities Depository Limited	Depository Name DP ID No. Beneficiary Account No.	Central Depository Services (India) Limited	Depository Name Target ID No.
--	---	---	----------------------------------

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

DETAILS OF SIP (For "DIRECT PLAN" please tick here & write the Scheme name, Plan / Option below) (Refer Instruction '15')

Scheme Name, Plan / Option **UTI MF**

Each SIP/Micro SIP Amount (₹)# _____ Frequency: Mntly Qrtly Date# : 1st 7th 15th 25th
 (Default Amount is ₹ 500) (Default Date is 1st) *Please refer instruction No. 3

SIP/Micro SIP Period : Start from M M Y Y End On** M M Y Y OR Default Month (December 2009) ** Please refer instruction No. 5

Mandatory Enclosure (if 1st installment is not by cheque) Blank cancelled cheque Copy of cheque
 I / We hereby, authorise UTI Mutual Fund and their authorised service providers, to debit my/our following bank account by Direct Debit/ECS Debit for collection of SIP/Micro SIP Payments.

BANK ACCOUNT DETAILS (Mandatory As Per SEBI Guidelines)

A/C Type (✓)	SB	Current	NRO	NRE	FCNR	Account No. (Core Banking A/c No.)
Bank Name						
Branch					Branch City	
PIN	IFSC Code			9 digit MICR Code*		
Account holder Name as in Bank Account						

Signature of 1st Applicant / Guardian / Authorised Signatory	Signature of 2nd Applicant / Authorised Signatory	Signature of 3rd Applicant / Authorised Signatory
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Banker's Attestation (For bank use only)

Signature of Authorised Official from Bank with Stamp and Date

Certified that the signature of the account holder and the details of Bank account are correct as per our records.

✂ TEAR AWAY ✂

Authorisation of the Bank Account Holder (to be signed by the Investor) (To be retained by the Bank)

To,
The Branch Manager

PIN _____

First Account Holder's Signature
(As in Bank Records)

Second Account Holder's Signature
(As in Bank Records)

Third Account Holder's Signature
(As in Bank Records)

This is to inform that I/We hereby register for the RBI's Electronic Clearing Service (Debit Clearing)/Direct Debit and that my/our payment towards my investment in UTI Mutual Fund shall be made from my/our below mentioned bank account with your bank. I authorise you to honour such payments. I/We also authorise the representative carrying this Direct/ECS Debit Mandate Form to get it verified & executed, if necessary. The verification charges, if any, may be debited to my/our account.

Bank Account Number _____



FORM FOR SIP / MICRO SIP (FOR POST DATED CHEQUE)
(For ULIP SIP/Micro SIP application is to be submitted alongwith scheme application form)
 (OCBs & US PERSONS INCLUDING QUALIFIED FOREIGN INVESTORS REGISTERED IN USA AND CANADA AND RESIDENTS OF CANADA ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF)
 (Please read instructions)

S	SYSTEMATIC
I	INVESTMENT
P	PLAN

Name of Financial Advisor and ARN [®]	Sub ARN Code [®]	Sub Code [®]	MO Code [®]	EUI No. [®]	UTI RM No. [®]	<input type="checkbox"/> SIP <input type="checkbox"/> MICRO SIP
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[®]Refer Instruction '13'

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

I/We confirm that the EUI 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 in-appropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction. (Please tick and sign below when EUI box is left blank) (Refer instruction 17)

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

• I/We have read and understood the contents of the SAI, SID, KIM, Instructions and Addenda issued from time to time of the respective Scheme(s) of UTI Mutual Fund mentioned within and have read and agreed to the terms and conditions of SIP/Micro SIP. • I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year (applicable only for Micro SIP applicants).
 I/We hereby authorize UTI MF to send my Consolidated Account Statement (CAS)/ Statement of Account (SoA)/ Abridged Annual Report/All other communication related to my investment in SIP/Micro SIP only through e-mail instead of physical copy. (Those who wish to get physical CAS/SoA/AAA/All other Communication may delete the same). • 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

TRANSACTION CHARGES TO BE PAID TO THE DISTRIBUTOR (Please tick any one of the below. Refer Instruction '14' regarding deduction of transaction charges)

<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS ₹ 150 will be deducted as transaction charges (Refer Instruction '14')	OR	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS ₹ 100 will be deducted as transaction charges (Refer Instruction '14')
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Application No./ Existing Folio No. _____ Date _____

FIRST / SOLE APPLICANT INFORMATION (MANDATORY)

Name of First / Sole Applicant _____
 Name of Second Applicant _____
 Name of Third Applicant _____
 Name of Guardian (in case First/Sole applicant is minor) _____

APPLICANT	PAN	KYC Complied (Mandatory)	Date of Birth	Mobile No	E-mail ID
First/Sole Applicant		<input type="checkbox"/>			
Second Applicant		<input type="checkbox"/>			
Third Applicant		<input type="checkbox"/>			
Guardian		<input type="checkbox"/>			

I wish to opt. for Physical Mode Demat Mode

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 the Depository Participant. Demat Account details are compulsory if demat mode is opted above)

National Securities Depository Limited	Depository Name _____ DP ID No. _____ Beneficiary Account No. _____	Central Depository Services (India) Limited	Depository Name _____ Target ID No. _____
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Enclosures : Client Master List (CM) Transaction cum Holding Statement Delivery Instruction Slip (DIS)

DETAILS OF SIP (For "DIRECT PLAN" please tick here & write the Scheme Name, Plan / Option below) (Refer Instruction '15')

Scheme Name, Plan / Option **UTI MF**

Initial Investment Amount _____ Each SIP/Micro SIP Amount (₹)# _____
 (Default Amount is ₹ 500)

SIP/Micro SIP Date# : 1st 7th 15th 25th Frequency : Monthly Quarterly Post Dtd. Chq. Amt. _____
 (Default Date is 1st) *Please refer instruction No. 3

SIP/Micro SIP Period : Start from M M Y Y End On** M M Y Y OR Default Month (December 2099) ** Please refer instruction No. 5

Cheque Nos. From _____ To _____ \$ No. of Cheques _____
 \$ Please refer instruction (1) under SIP / Micro SIP by Cheque/s. No UCC Cheque are allowed.

Account No. _____ Drawn on _____

Branch _____ PIN Code _____

Mandatory Enclosure (if 1st installment is not by cheque) Blank cancelled cheque Copy of cheque

I/We have attached PAN Card/Document copies of all applicants.

Signature of 1st Applicant / Guardian / Authorised Signatory	Signature of 2nd Applicant / Authorised Signatory	Signature of 3rd Applicant / Authorised Signatory
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Date : _____

SIP AUTO DEBIT FORM CHECKLIST

- Application Form is complete in all respect. Name, Application Number/ Folio, Scheme, Plan, Option are mentioned clearly
- SIP Date, SIP Frequency has been ticked correctly
- Start Date and End Date is clearly mentioned as Month – Year.
- Bank Name, Full Branch Address, Full Account Number, MICR Code for debit has been mentioned clearly and legibly.
- Form is signed by all applicants as in bank records in two places as specified.
- Auto Debit is from first Unit Holder's own bank account only.
- Only CTS - 2010 compliant cheques are submitted.

GENERAL INSTRUCTIONS FOR SIP & MICRO SIP

1. SIP/Micro SIP is offered with following Periodicity.
 - a. Monthly Systematic Investment Plan (MSIP) and
 - b. Quarterly Systematic Investment Plan (QSIP).
2. Both the options (MSIP and QSIP) can not be mingled. A separate Enrolment Form needs to be filled in for MSIP and QSIP.
3. Please submit SIP / Micro SIP Mandate forms not less than 30 days and not more than 60 days before the First installment date. Forms received more than 60 days prior to the First Installment Date are liable to be rejected. Such of the Forms that are received within the period of 1 month before the first installment date, will be considered from the date of the following month/Quarter, as per the date (1st/7th/15th/25th) opted by the Investor.

"If the first instalment month is not written, then by default, it will start from the date of the following month/quarter and as per the Frequency date(1st/7th/15th/25th) opted by the Investor subject to the compliance of the minimum of 30/60 days period as aforesaid. If the Frequency date is not ticked, then, "1st" will be considered as the default option of the investor. However, the above is subject to the acceptance of the investor's mandate by his/her Bank."

If each SIP/Micro SIP amount is not specified, then by default, the same will be reckoned at the rate of ₹ 500/- per month for the frequency period chosen by investor.

New Fund Offer: Investors may submit the mandate Form during the NFO period for such Schemes as may be decided by AMC from time to time. In such case, the mandate shall commence on the dates stipulated by the Investor after a gap of at least 20 days from the date of re-opening of the Scheme for purchase and redemption of Units. For e.g. If the Units of the Scheme re-opens for purchase and redemption post NFO on 16th December, the earliest Installment date can be only on 7th January of the following year.

4. The minimum amount of each investment for SIP Micro SIP is ₹ 500/- (for monthly option) and ₹ 1,500/- (for quarterly option) for all the schemes except for which UTI-Floating Rate Fund-Regular Plan & Direct Plan-Growth Option. The minimum amounts is ₹ 2500/- (for monthly option) and ₹ 7500/- (for quarterly option) and in multiples of Re.1/- . However, investors desiring to start SIP/Micro SIP in a **Dividend Plan** of any of the debt schemes are required to have a minimum investment of ₹ 5,000/-. Minimum Application Amount, as specified in the respective SID of the schemes of UTI Mutual Fund is not applicable in the case of transaction through SIP.
5. There is no stipulated period up to which a SIP/Micro SIP can be under operation, however if no period is specified the default period ended 2099.
6. Units Allotment: Units will be allotted at NAV based purchase price declared on the applicable dates i.e. 1st or 7th or 15th or 25th of the month/quarter. In case the 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. The applications will be accepted at all official points of acceptance of UTI AMC. Outstation cheques will not be accepted.
7. Account statement: An account statement will be sent to the unitholder through e-mail.
8. Investors can choose to discontinue this facility by giving 1 month written notice to the Scheme's registrar.
9. Investor will not hold UTI Mutual Fund or its service providers responsible if the transaction is delayed or not effected or the investors bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / local holidays.
10. Investor will not hold UTI Mutual Fund or its service providers responsible for non-allotment of units for SIP/Micro SIP if the payment is not received from the unitholder's bank for various reasons.
11. UTI Mutual Fund or its other service providers shall not be responsible and liable for any damages/compensation 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 Mutual Fund shall not be responsible for discontinuation of SIP due to non receipt of subsequent cheques in time.**
12. UTI Mutual Fund reserves the right to reject SIP/ Micro SIP or auto debit mandate without assigning any reasons thereof.
13. If you have invested through a distributor, kindly specify the Name of Financial Advisor and ARN Code of the distributor, else, for Direct Investment, please mention "Direct" in the Column "Name of Financial Advisor & Sub Code/ARN". In case nothing is specified, then by default, the Sub Code will be treated as Direct and the application form will be treated as Direct Application.

14. Transaction Charges

Pursuant to SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, a transaction charge of ₹ 100/- for existing investors and ₹ 150/- in the case of first time investor in Mutual Funds, per subscription of ₹ 10,000/- and above, respectively, is to be paid to the distributors of UTI Mutual Fund products. However, there shall be no transaction charges on direct investment/s not made through the distributor/financial advisor etc.

There shall be no transaction charge on subscription below ₹ 10,000/-.

In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases, the transaction charge shall be recovered in 3-4 instalments.

The transaction charge, if any, shall be deducted by UTI AMC from the subscription amount and paid to the distributor and the balance shall be invested. Allocation of Units under the scheme will be Net of Transaction Charges. The Statement of Account (SoA) would also reflect the same.

If the investor has not ticked in the Application form whether he/she is an existing/new investor, then by default, the investor will be treated as an existing investor and transaction charges of ₹ 100/- will be deducted for investments of ₹ 10,000/- and above and paid to distributor/financial advisor etc., whose information is provided by the investor in the Application form. However, where the investor has mentioned 'Direct Plan' against the scheme name, the Distributor code will be ignored and the Application will be processed under 'Direct Plan' in which case no transaction charges will be paid to the distributor.

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

For details on opting in/out by distributors for charging transaction charges etc., refer to SAI/SID.

15. 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

Investors subscribing under Direct Plan of a Scheme will have to indicate "Direct Plan" against the Scheme Name in the application form e.g. "UTI-Opportunities Fund - Direct Plan".

Investors should also indicate "Direct" in the ARN column of 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 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'.

For further details refer to SAI

16. 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 or rejection is received, the AMC/RTA/it's agents will deem the same to be registered and confirm the registration to unitholder(s)/s entirely at the risk of unit holder(s).

17. **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, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and Dividend Transfer Plan installments.
18. In case of rejection of SIP form for any reason whatsoever, the Mutual Fund will not entertain any request for refund of proceeds of first cheque which is already processed. Investors will have to redeem the units allotted through first cheque at applicable NAV.
19. The Unit holder(s) agree that the Fund/AMC / 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 holders' bank including but not limited to reasons mentioned below and agree to indemnify the Fund/AMC/RTA for all liabilities, losses, damages and expenses which they may consequent sustain or incur either directly or indirectly:
 - a. Loss of the debit mandate form in transit from point of acceptance of the form to RTA head office and further to the unit holder(s)' bank branch;
 - b. Non acceptance or rejection of debit mandate for whatsoever reason by the unit holder(s)' bank branch, with or without any reason assigned by the unit holder(s) bank;
 - c. Non registration of the debit mandate by the unit holder(s)' bank and branch;
 - d. Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of debit of bank account for funds;
 - e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit;
 - f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.



ACKNOWLEDGEMENT SLIP

(To be filled in by the Unit holder/Investor)
UTI Mutual Fund, UTI Tower, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051.

Received from Mr./Ms./Mrs

'SIP/Micro SIP' Application for

Scheme/Plan/Option

Folio No./Investor Id/Application No.

Date

Payment Mechanism (Please tick any one box)

Physical Mode <input type="checkbox"/>	Cheque <input type="checkbox"/>
Demat Mode <input type="checkbox"/>	Auto Debit <input type="checkbox"/>

Stamp of UTI AMC Offices alongwith
receiving Officials' Signature

Note: All purchases are subject to realisation of Cheques.

For Micro SIP Only

1. Applicability & Transactions covered:
 - a) Micro SIP is allowed only for those who do not have PAN.
 - b) Systematic Investment Plans (SIPs) where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 will be covered (to be referred as "Micro SIP" hereinafter).
 - c) This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs) and Minors. HUFs and other categories will not be eligible for Micro SIPs.
 - d) The exemption is applicable to joint holders also.
2. Procedure:
 - a) W.e.f. 1st January 2012 KYC has become mandatory through KRA.
3.
 - a) A Micro SIP application will be rejected where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding ₹ 50,000 or where there are deficiencies in supporting documents.
 - b) Rejected application will be sent back to the investor with a deficiency memo.
 - c) In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.
- b) KYC photo ID Proof and Address Proof should be submitted along with KYC Form to any of the official point of acceptance. For details of documents to be submitted please visit: www.cvlkra.com.

SIP/Micro SIP by Cheque/s (Only CTS - 2010 compliant cheques)

1. The disbursal of cheques could be as under :

	Monthly Option	Quarterly Option
New investor	1 Cheque of initial investment + 5 Cheques (Min)	1 Cheque of initial investment + 3 Cheques
Existing unit holder	6 Cheques (Min)	4 Cheques

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 locations 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 Cheques must be dated 1st, 7th, 15th or 25th of the month. All installment cheques under MSIP & QSIP should be of uniform amount. For example: If an investor enrolls under MSIP say under UTI Mastershare for the period Aug 2013 to Jul 2014, the first cheque can be of any amount drawn on any date of Aug 2013. The remaining cheques should be of uniform date (1st/ 7th/ 15th/ 25th) and of uniform amount i.e. ₹2000/-. Similarly for quarterly option the first cheque could be of any amount and of any date of Aug 2013 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, may not be presented again.

SIP/Micro SIP by Auto Debit / ECS

Customers with a bank account with following bank branches can avail of SIP Facility using this form.

- All bank branches participating in Reserve Bank of India ('RBI') Electronic Clearing System ('ECS') /National Electronic Clearing System ('NECS')/Regional Electronic Clearing System ('RECS') facility.
- **All Core Banking branches of following banks, irrespective of location:**
At Present with Axis Bank, Bank of Baroda, Bank of India, Chhattisgarh Gramin Bank, Dhanlaxmi Bank, Federal Bank, HDFC bank, ICICI Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of India, State Bank of Patiala (only in NON ECS locations), UCO Bank (only in NON ECS locations), Union Bank of India, United Bank of India (only in NON ECS locations) subject to Account length specifications prescribed by the banks.
- **ECS Debit :** Currently SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI) is offered only to the investors having bank account in select cities
 - (a) The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of UTI Mutual Fund without assigning any reasons or prior notice.
 - (b) If any city is removed, SIP/Micro SIP instructions for investors in such cities via ECS (debit) route will be discontinued without prior notice.
 - (c) The Investor's bank branch should participate in Electronic Clearing Service (Debit Clearing) of RBI.
 - (d) It is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned overleaf) along with the Auto Debit (ECS Debit) Form.

The investor's bank particulars in the scheme Application Form and the bank particulars in Auto Debit Form should be one and the same.

SIP / Micro SIP is available under the Existing Plan and Direct Plan of the below mentioned schemes

Sr. No.	Scheme Name	Demat eligible	Sr. No.	Scheme Name	Demat eligible	Sr. No.	Scheme Name	Demat eligible
1	UTI-Balanced Fund	✓	14	UTI-MNC Fund	✓	27	UTI-Floating Rate Fund - STP (Regular Plan – Growth Option)	✓
2	UTI-Banking Sector Fund	✓	15	UTI-Opportunities Fund	✓	28	UTI-Gilt Advantage Fund-Growth Plan and Dividend Plan	✓
3	UTI-Contra Fund	✓	16	UTI-Pharma & Healthcare Fund	✓	29	UTI-Bond Fund	✓
4	UTI-Dividend Yield Fund	✓	17	UTI-Services Industries Fund	✓	30	UTI-G-Sec Short Term Plan	✓
5	UTI-Energy Fund	✓	18	UTI-Top 100 Fund	✓	31	UTI-Short Term Income Fund - Institutional Plan	✓
6	UTI-Equity Fund	✓	19	UTI-Transportation & Logistics Fund	✓	32	UTI-Nifty Index Fund	✓
7	UTI India Lifestyle Fund	✓	20	UTI-Wealth Builder Fund – Series II	✓	33	UTI-Retirement Benefit Pension Fund	x
8	UTI-Infrastructure Fund	✓	21	UTI-MIS Advantage Plan	✓	34	UTI Dynamic Bond Fund	✓
9	UTI-Leadership Equity Fund	✓	22	UTI-Monthly Income Scheme	✓	35	UTI Income Opportunities Fund	✓
10	UTI-Master Plus Unit Scheme	✓	23	UTI-Children's Career Balanced Plan	x	36	UTI Banking & PSU Debt Fund	✓
11	UTI-Master Value Fund	✓	24	UTI-CCP Advantage Fund	x			
12	UTI-Mastershare Unit Scheme	✓	25	UTI-Mahila Unit Scheme	x			
13	UTI-Mid Cap Fund	✓	26	UTI-Equity Tax Savings Plan	x			

Note: Please refer Scheme Information Document (SID) for the applicable load structure of the above listed schemes.

UTI-ULIP SIP AND MICRO SIP INSTRUCTIONS

1. Monthly Systematic Investment Plan (MSIP) and Quarterly Systematic Investment Plan (QSIP) are offered under UTI-ULIP. Investors will be considered to be under the yearly mode of contribution and premium applicable for yearly payment will be considered. The premium payable for a year will be deducted from the first SIP/Micro SIP instalment received that year.
2. MSIP under UTI ULIP is open to investors between the age group 12 years and 48½ years in case of the 10 year plan and between the age group 12 years and 42½ years in case of the 15 year plan.
3. QSIP under UTI ULIP is open to investors between the age group 12 years and 55½ years in the case of 10 year Plan and between the age group of 12 years and 50½ years in case of the 15 year Plan.
4. The load applicable under SIP is the same as for regular investments viz. Purchase load: Nil. Redemption load: 2% if redeemed before maturity.
5. **Monthly Instalment:** The initial investment (to be given by cheque) and SIP instalments should be of uniform amount. The minimum monthly instalment under SIP is ₹ 500/- and in multiples of ₹ 100/- i.e. the minimum target amount under the 10 year Plan is ₹ 60,000/- and in multiples of ₹ 12,000/- (Total subscriptions during the term shall be ₹ 72,000/-, ₹ 84,000/-, ₹ 96,000/- and so on) and the minimum target amount under the 15 year Plan is ₹ 90,000/- and in multiples of ₹ 18,000/- (Total subscriptions during the term shall be ₹ 1,08,000/-, ₹ 1,26,000/-, ₹ 1,44,000 and so on).
Quarterly Instalment: The initial investment (to be given by cheque) and SIP instalments should be of uniform amount. The minimum quarterly instalment under SIP is ₹ 1,500/- and in multiples of ₹ 100/- i.e. the minimum target amount under the 10 year Plan is ₹ 60,000/- and in multiples of ₹ 4,000/- (Total subscriptions during the terms shall be ₹ 64,000/-, ₹ 68,000/-, ₹ 72,000 and so on) and the minimum target amount under the 15 year Plan is ₹ 90,000/- (Total subscriptions during the term shall be ₹ 96,000/- ₹ 1,02,000/-, ₹ 1,08,000/- and so on).
6. **Under Declining Term Insurance Cover:** Life insurance cover is to the extent of the unpaid but not due amount of the chosen target amount as applicable for the yearly instalment payment. No life insurance cover is payable in case of death less than 6 months from the commencement of membership. For 6 months and above but less than 1 year the life insurance cover is 50% of the target amount unpaid but not due. For example for target amount of ₹ 120,000/- under the 10 year plan, the yearly instalment due is ₹ 12,000/- and the unitholder has died after paying only ₹ 7000/- (7 monthly instalments) the Life Insurance Cover payable is 50% of ₹ 120,000/- less ₹ 12,000/- i.e. ₹ 54,000/- and not ₹ 56,500/- (50% of ₹ 120000/- less ₹ 7000/-). For 1 year and above 100% of the target amount unpaid but not due is payable. For example under the 10 year Plan for a target amount of ₹ 1,20,000/- in case a unitholder dies after paying 15 instalments (₹ 15000/-) the life insurance cover payable is ₹ 1,20,000/- less ₹ 24,000/- i.e. ₹ 96,000/-).
Under Fixed Term Insurance Cover: No life insurance cover is payable in case of death less than 6 months from the commencement of membership. For 6 months and above but less than 1 year the life insurance cover is 50% of the target amount. For 1 year and above 100% of the target amount is payable.
7. SIP/Micro SIP Mandate Form should be submitted atleast 1 month before the first instalment date. Such of the Forms that are received within the period of 1 month before the first instalment date, will be considered from the SIP/Micro SIP date of the subsequent month, as per the date opted by the Investor. Currently investment can be made on the 1st, 7th, 15th or 25th of a month.
8. The period of SIP/Micro SIP shall be the plan period chosen by the investor i.e. 10 years or 15 years. For a 10 year SIP/Micro SIP there will be the initial investment plus 119 instalments for Monthly SIP/Micro SIP and 39 instalments for Quarterly SIP/Micro SIP. For a 15 year SIP/ Micro SIP there will be the initial investment plus 179 instalments for Monthly SIP/Micro SIP and 59 instalments for Quarterly SIP/Micro SIP. Post dated cheques will have to be given for a period of atleast 1 year at a time.
9. Existing Investor cannot start the SIP/Micro SIP for target amounts already chosen by him. SIP/Micro SIP can be started only for additional target amounts. Investors should attach the SIP/Micro SIP Enrolment Form with the Scheme Application Form. All details about the Investor will be as provided by the Investor in the Scheme Application Form.
10. Units Allotment: Units will be allotted at NAV based sale price declared on the applicable dates i.e. 1st or 7th or 15th or 25th of the month/quarter. In case the 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. The applications will be accepted at all UTI AMC Financial Centres.
11. Instalments can be made using ECS Debit or Direct Debit or through post dated cheques.
 - (i) All SIP/Micro SIP Cheques must be dated 1st or 7th or 15th or 25th of the month. All instalment cheques under MSIP and QSIP should be of uniform amount.
 - (ii) Cheques should be drawn on UTI-ULIP.
 - (iii) Returned Cheques, if any, may not be presented again.
 - (iv) The Auto Debit Facility is available as under:
 - (a) Direct Debit: The Direct Debit Facility is available only with the banks with which UTI AMC or its service provider has tied up for Direct Debit. (At Present with Axis Bank, Bank of Baroda, Bank of India, Chhattisgarh Gramin Bank, Dhanlaxmi Bank, Federal Bank, HDFC Bank, ICICI Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank of India, Union Bank of India, subject to account length specifications prescribed by the banks.
 - (b) ECS Debit: Currently SIP/Micro SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI) is offered only to the investors having bank account in select cities mentioned below:
Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhubnagar, Bhilwara, Bhopal, Bhubaneshwar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hasan, Hubli, Hyderabad, Imphal, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shillong, Shimla, Shimoga, Sholapur, Siliguri, Surat, Tirunelveli, Tirupati, Tiruppur, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udupi, Varanasi, Vijaywada, Vizag.
 - i. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of UTI Mutual Fund without assigning any reasons or prior notice.
 - ii. If any city is removed, SIP/Micro SIP instructions for investors in such cities via ECS (debit) route will be discontinued without prior notice.



ACKNOWLEDGEMENT SLIP FOR UTI-ULIP

(To be filled in by the Unit holder/Investor)
(UTI-ULIP if eligible for deduction under Section 80C of the Income Tax Act, 1961)

Received from Mr./Ms./Mrs
'SIP/Micro SIP' Application for
Scheme/Plan/Option
Folio No./Application No.
Date

Payment Mechanism (Please tick any one box)	
Physical Mode	<input type="checkbox"/>
Demat Mode	<input type="checkbox"/>
Cheque	<input type="checkbox"/>
Auto Debit	<input type="checkbox"/>

Stamp of UTI AMC Offices alongwith
receiving Officials' Signature

Note: All purchases are subject to realisation of Cheques / Demand Drafts.

- iii. The Investor's bank branch should participate in Electronic Clearing Service (Debit Clearing) of RBI.
 - iv. It is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned in the form) along with the Auto Debit (ECS Debit) Form.
- (c) The investor's bank particulars in the scheme application form and the bank particulars in Auto Debit form should be one and the same.
- (d) If the monthly/quarterly instalment required for payment of premium i.e. the 13th, 25th, 37th etc. instalment is not honoured, premium will be paid to the Life Insurance Corporation of India or any other insurance company by redeeming the existing units subject to authorization by the unitholder in the application form and availability of active units in the unitholder's folio. In the absence of such authorisation, the unitholder will cease to participate in the scheme and the insurance cover on the life of such unitholder will terminate simultaneously. If the next monthly/quarterly instalment is received from the unitholder the SIP/ Micro SIP will continue and the unitholder's participation in the scheme will be considered as revived subject to the terms of the scheme.
12. Account statement: An account statement will be dispatched to the unitholder through e-mail.
 13. Investors can choose to discontinue this facility by giving 1 month written notice to the Scheme's registrar.
 14. Investor will not hold UTI Mutual Fund or its service providers responsible if the transaction is delayed or not effected or the investors bank account is debited in advance or after the specific SIP/Micro SIP date due to various clearing cycles of ECS / local holidays.
 15. Investor will not hold UTI Mutual Fund or its service providers responsible for non-allotment of units for SIP/Micro SIP if the payment is not received from the unit holder's bank for various reasons.
 16. UTI Mutual Fund or its other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
 17. UTI Mutual Fund reserves the right to reject SIP/Micro SIP or auto debit mandate without assigning any reasons thereof.
 18. The number of insurance premium instalments to be paid etc. will be similar to that available for regular investment under the yearly payment mode of the Plan chosen.
19. If you have invested through a distributor, kindly specify the Name and ARN Code of the distributor, else, for Direct Investment, please mention "Direct" in the Column "Name & Broker Code/ ARN". 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.
 20. Transaction Charges to be paid to the Distributor

Pursuant to SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, a transaction charge of ₹ 100/- for existing investors and ₹ 150/- in the case of first time investor in Mutual Funds, per subscription of ₹ 10,000/- and above, respectively, is to be paid to the distributors of UTI Mutual Fund products. However, there shall be no transaction charges on direct investment/s not made through the distributor/financial advisor etc.

There shall be no transaction charge on subscription below ₹ 10,000/-.

In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases, the transaction charge shall be recovered in 3-4 instalments.

The transaction charge, if any, shall be deducted by UTI AMC from the subscription amount and paid to the distributor and the balance shall be invested. Allocation of Units under the scheme will be Net of Transaction Charges. The Statement of Account (SoA) would also reflect the same.

If the investor has not ticked in the Application form whether he/ she is an existing/new investor, then by default, the investor will be treated as an existing investor and transaction charges of ₹ 100/- will be deducted for investments of ₹ 10,000/- and above and paid to distributor/financial advisor etc., whose information is provided by the investor in the Application form. However, where the investor has mentioned 'Direct Plan' against the scheme name, the Distributor code will be ignored and the Application will be processed under 'Direct Plan' in which case no transaction charges will be paid to the distributor.

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

For details on opting in/out by distributors for charging transaction charges etc., refer to SAI/SID.
 21. For Micro SIP Instructions and other general Instructions please refer page nos. 17 & 18.

CORPORATE OFFICE

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

OFFICIAL POINTS OF ACCEPTANCE

UTI FINANCIAL CENTRES

WEST ZONE

GUJARAT REGION

Ahmedabad: 101/105 A&B, Super Mall, Near Lal Bungalow, CG Road, Ahmedabad-380 006, 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:** "Keshav Complex", First Floor, Opp. Dhanvantary College, Pandit Nehru Marg, Jamnagar – 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. No.: (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:** Shop no.2, Ground floor, Green Lawn Apartment, Opp. St., Pius College, Aarey Road, Goregaon (East), Mumbai – 400 063, Tel.: (022) 26866133, **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:** Suraj Arcade, Ground Floor, Next to Deodhar Hospital, Opp. To HDFC Bank, Gokhale Road, Thane (West)-400 602, Tel: (022) 2533 2409, **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:** Ground Floor, Ayush Complex, Home Science College Road, Napier Town, Jabalpur, Madhya Pradesh-482 001, Tel: (0761) 2480004, 2480005, **Nagpur:** 1st Floor, Shradha 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:** Shop No. 3 Ground Floor, Ratlam Plaza, 16/45 New Road, Ratlam – 457 001, Madhya Pradesh, Tel.: (07412) 243041/222771/2.

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, Kalbhor 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:** 1099A, First Floor, Maheshwari Vidya Pracharak Mandal Building, Near Hotel Chetak, Model Colony Road, Shivaji Nagar, Pune-411 016, Tel.: (020) 25670419, **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:** 104, B2, South Block, 1st Floor, Bahu Plaza, Jammu – 180 014, Tel.: (0191) 247 0627, **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. No.: (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 14, 1st floor, Sector 14, Gurgaon-122 001, Tel: (0124) 2336622, **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, **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:** 13th Floor, Jeevan Bharati, Tower II, Connaught Circus, New Delhi - 110 001. Tel: (011) 2332 7497, 2373 9491/2, **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, **Preet Vihar :** Savitri Bhawan, 1st & 2nd Floor, Plot no.3 & 4, Preet Vihar Community Centre, Delhi-110 092, Tel: (011) 22529374, 22529398,

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:** 2nd Floor, Anand Bhavan, Sansar Chandra Road, 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. Bihani 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) 2300040/41, **Darbhanga:** VIP Road, Allalpatti, Opposite Mahamaya Nursing Home, P.O. Darbhanga Medical College, Laheriasarai, 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 Bungalow 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, **Bhubaneswar:** 1st & 2nd Floor, OCHC Bldg., 24, Janpath, Kharvela Nagar, Nr. Ram Mandir, Bhubaneswar-751 001, Tel: (0674) 2410995, **Cuttack:** Roy Villa, 2nd floor, Bajrakabati Road, P.O.-Buxi Bazar, Cuttack-753 001, Orissa, 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:** Plot No.2252/3495, 1st Floor, Budharaja, Opp. Budharaja Post Office, Sambalpur, Orissa-768 004, Tel: (0663) 2520214.

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, **Punjabgutta** : 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjabgutta, 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 Ramataalkies Junction, Visakhapatnam-530 003, Tel : (0891) 2550 275, **Warangal**: House No.9-2-31, Shop No.23 & 24, 1st Floor, Nirmala Mall, J P N Road, Warangal-506 002, Tel: (0870) 2441099 / 2440766.

KARNATAKA REGION

Bengaluru : B-14 & B-15, Gr Floor, Devatha Plaza, 132 Residency Road, Bengaluru - 560 025. Tel. No.:(080) 64535089, **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, Essel Tower, Bunts Hostel Circle, Mangalore-575 003, Tel: (0824) 2426290, **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** : "Ruby Regency", First Floor, New No.69/4, (Old Door No.65/4), Anna Salai, Chennai-600 002, Tel: (044) 2851 1727/2851 4466, **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**: U R House, 1st Floor, 1056-C, Avinashi Road, Opp. Nilgiris Dept. Stores, Coimbatore-641 018, Tel: (0422) 2244973, **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. No.:(0487) 2331 259/495, **Tirunelveli**: 1st Floor, 10/4 Thaha Plaza, South Bypass Road, Vannarpet, Tirunelveli-627 003. Tel.: (0462) 2500186, **Tirupur**: 47, Court Street, Sabhapathipuram, Tirupur – 641 601, Tamil Nadu, Tel.: (0421) 223 6337/6339, **Trichy**: Kingston Park No.19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirapalli-620 017, Tel.: (0431) 2770713, **Vellore**: S R Arcade, 1st floor, 15/2 No.30, Officers Line, Vellore – 632 001, Tamil Nadu, Tel.: (0416) 223 5357/5339.

UTI NRI CELL

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.: 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

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, **Alappuzha**: Karvy Computershare Pvt. Ltd., 2nd Floor, JP Towers, Near West of Zilla Court Bridge, Mullakkal, Alappuzha (Alleppey) – 688 011, Tel.: 0477-3294001, **Ananthapur**: # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala 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, **Asansol**: 18, G T Road, 1st Floor, Asansol-713 301, Tel.: (0341) 2214624, **Bilaspur**: Karvy Computershare Pvt. Ltd., Shop no. 201/202, V R Plaza, Link Road, Bilaspur – 495 001, Tel.: 07752-408436, **Chinsura**: J C Ghose Sarani, Near Bus Stand, Chinsura-712101, Tel: (033) 26810049/50, **Dhule**: Karvy Computershare Pvt. Ltd., 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, Gubbavari 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, Ahmedabad-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 Phone No. 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, **Hissar**: Sco 71, 1st Floor, Red Square Market, Hissar-125 001, Tel.: (01662) 225845/68/36, **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, **Jhansi**: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284 001, Tel.: (0510) 2333685, **Junagadh**: 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat-362 001, Tel.: (0285) 2624154, **Kannur**: 2nd Floor, Prabhat Complex, Fort Road, Kannur- 689 107, 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**: Karvy Computer Pvt Ltd., 18/369, Char Chaman, Kunjpura Road, Karnal – 132 001, Haryana, Tel:(0184) 2251524 / 2251525 / 2251526, **Khammam**: 2-3-117, Gandhi Chowk, Opp. Siramvari Satram, Khammam-507 003, Tel.: (08742) 258567, **Kollam**: Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam-691 008, Tel.: (0474) 3012778, **Korba**: 1st Floor, 35 Indira Complex, P. Nagar, Korba (C.G.) – 495 677, Tel.: (07759) 245089/ 245354/ 320039, **Krishna**: C/o Shri Mamidi Venkateswara Rao, D. No. 25-474, Kojjilipet, Machilipatnam, Dist Krishna, Andhra Pradesh, Pin-521001, Tel.: 08672-221520, **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**: Karvy Computershare Pvt. Ltd., Ambey Crown II Floor, In front of BSA Collage, Gaushala Road, Mathura – 281 001, Mob.: 9369918618, **Mehsana**: 14-15, Prabhu Complex, Near HDFC Bank, Mehsana Highway, Mehsana-384 002, Tel.: (02762) 322559, **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, **Nagaon**: C/o Shri Sajal Nandi, A D P Road, Christianpatty, Nagaon, Assam, Pin-782001, Tel.: 03672-233016, **Nagarcoil**:

3 A, South Car Street, Parfan Complex, Nr The Laxmi Vilas Bank, Nagarcoil-629 001, Tel: (04652) 233551/52/53, **Nalanda**: C/o MD Mokhtar Alam, Hotel Anukul Complex, Post Office Road, P.O. Biharsharif, Dist. Nalanda, Bihar, Pin-803101, Tel.: 06112-227199, **Nanded**: Karvy Computershare Private Limited, Shop No.4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded, Maharashtra – 431 602 – Tel.: 02462 – 237885, **Nizamabad**: H. No. 5-6-430, First Floor, Above Bank of Baroda, Beside HDFC Bank, Ginza View, Hyderabad Road, Nizamabad-503 003, Tel.: (08462) 224366, **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, **Patnamthitta**: Near Superintendent of Police Office, Kumbakattu Nagar, Makkamkunnu, Patnamthitta – 689 645, Kerala, Tel.: (0468) 2320769, **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**: Karvy Computershare Pvt. Ltd., 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**: 1st Floor, Ashoka Plaza, Delhi Road, Rohtak-124 001, Tel.: (01262) 253597/271984/230258, **Roorkee**: Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee- 247 667, Tel.: (01332) 277664/667, **Saharanpur**: 18 Mission Market, Court Road, Saharanpur- 247 001, Uttar Pradesh, Tel.: (0132) 3297451, **Sangli**: C/o. Shri Shridhar D Kulkarni, “Gurukrupa Sahnivas” 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**: 1st Floor, KB Complex, Reva Road, Satna-485 001, Tel.: (07672) 503791, **Shimoga**: LLR Road, Opp. Telecom Gm Office, Durgi Gudi, Shimoga-577 201, Tel.: (08182) 227485, **Thanjavur**: Nalliah Complex, No.70, Srinivasan Pillai Road, Thanjavur-613 001, Tel.: (04362) 279407/08, **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**: Karvy Computershare Pvt Ltd, 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.

DUBAI REPRESENTATIVE OFFICE

UTI International Limited, Office No.4, Level 4, Al Attar Business Towers, Near DIFC, Post Box No. 29288, Sheikh Zayed Road, Dubai (UAE), Tel: +971-4- 3857707 • Fax: +971-4-3857702.

AXIS BANK ATMS (only for redemption transactions), UTI MF website (www.utimf.com), AND STOCK BROKERS REGISTERED ON THE MUTUAL FUND PLATFORM OF NSE/BSE AND ALSO EMPANELLED WITH UTI MF ARE OPAs.

For further details refer to SAI.