

SCHEME INFORMATION DOCUMENT

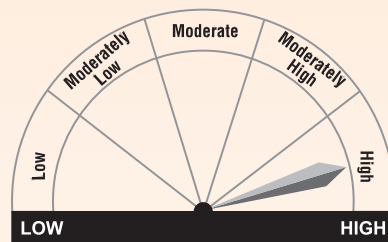
UTI – MNC Fund

(An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies)

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:

- Long term capital appreciation
- Investment predominantly in equity and equity related securities of Multi-National companies

RISKOMETER



Investors understand that their principal will be at High risk

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

UTI Mutual Fund UTI Asset Management Company Limited UTI Trustee Company Private Limited

Address of the Mutual Fund, AMC and Trustee Company:

UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, (herein after referred to as SEBI (MFs) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI, nor has SEBI certified the accuracy or adequacy of the Scheme Information Document (SID).

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / UTI Financial Centres (UFCs) / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of UTI Mutual Fund, Tax and Legal issues and general information on www.utimf.com.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest UTI Financial Centre or log on to our website.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated May 07, 2018.

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HIGHLIGHTS

Category	Thematic Fund																																						
Investment Objective	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																																						
Benchmark	Nifty MNC																																						
Liquidity	The scheme will offer subscription and redemption of units on all business days on an ongoing basis.																																						
Transparency / NAV Disclosure	NAV will be disclosed on every business day.																																						
Entry / Exit load	Entry Load (As % of NAV)	Exit Load (As % of NAV)																																					
	Nil	Less than one year - 1% Greater than or equal to one Year – Nil																																					
Plans and Options Available	<p>The scheme offers following plans Regular Plan Direct Plan^</p> <p>Both the Plans offer the following options: (i) Growth Option (b) Dividend Payout Option (c) Dividend Reinvestment Option Default Option–Growth Option</p> <p>^Direct Plan: Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>All categories of Investors (whether existing or new Unitholders) as permitted under this SID are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various modes (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 shall be paid / charged from Direct Plan.</p> <p>Portfolio of the Scheme under the Regular Plan and Direct Plan will be common.</p> <p>How to apply: Investors subscribing under Direct Plan of UTI-MNC Fund will have to indicate “Direct Plan” against the Scheme name in the application form, as for example. “UTI-MNC Fund - Direct Plan”.</p> <p>Treatment of applications under “Direct” / “Regular” Plans:</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td align="center">1</td> <td align="center">Not mentioned</td> <td align="center">Not mentioned</td> <td align="center">Direct Plan</td> </tr> <tr> <td align="center">2</td> <td align="center">Not mentioned</td> <td align="center">Direct</td> <td align="center">Direct Plan</td> </tr> <tr> <td align="center">3</td> <td align="center">Not mentioned</td> <td align="center">Regular</td> <td align="center">Direct Plan</td> </tr> <tr> <td align="center">4</td> <td align="center">Mentioned</td> <td align="center">Direct</td> <td align="center">Direct Plan</td> </tr> <tr> <td align="center">5</td> <td align="center">Direct</td> <td align="center">Not Mentioned</td> <td align="center">Direct Plan</td> </tr> <tr> <td align="center">6</td> <td align="center">Direct</td> <td align="center">Regular</td> <td align="center">Direct Plan</td> </tr> <tr> <td align="center">7</td> <td align="center">Mentioned</td> <td align="center">Regular</td> <td align="center">Regular Plan</td> </tr> <tr> <td align="center">8</td> <td align="center">Mentioned</td> <td align="center">Not Mentioned</td> <td align="center">Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned in the application form under scenarios 7 or 8 above, the application shall be processed under ‘Regular Plan’. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under ‘Direct Plan’ from the date of application without any exit load.</p>			Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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Minimum Application Amount	<p>Minimum amount of investment under all plans and options Minimum initial investment is ₹ 5,000/-. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.</p>																																						

I. INTRODUCTION

A. RISK FACTORS

Standard Risk Factors

1. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
2. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down
3. Past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the scheme.
4. The name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns. There may be instances where no dividend distribution could be made.
5. The sponsors are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of ₹ 10,000/- made by them towards setting up the Fund.
6. The present scheme is not guaranteed or assured return scheme.
7. Statements/Observations made are subject to the laws of the land as they exist at any relevant point of time.
8. Growth, appreciation, dividend and income, if any, referred to in this Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time.
9. The NAV of the Scheme may be affected by changes in the general market conditions, factors and forces affecting capital market, in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures.
10. **Credit Risk:** Bonds / debentures as well as other money market instruments issued by corporates run the risk of down grading by the rating agencies and even default as the worst case. Securities issued by Central/State governments have lesser to zero probability of credit / default risk in view of the sovereign status of the issuer.
11. **Interest Rate Risk:** Bonds / Government securities which are fixed income securities, run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The level of interest rates is determined by the rates at which government raises new money through RBI, the price levels at which the market is already dealing in existing securities, rate of inflation etc. The extent of fall or rise in the prices is a function of the prevailing coupon rate, number of days to maturity of a security and the increase or decrease in the level of interest rates. The prices of Bonds / Government securities are also influenced by the liquidity in the financial system and / or the open market operations (OMO) by RBI.
Pressure on exchange rate of the rupee may also affect security prices. Such rise and fall in price of bonds / government securities in the portfolio of the scheme may influence the NAVs under the scheme as and when such changes occur.
12. **Liquidity Risk:** The Indian debt market is such that a large percentage of the total traded volumes on particular days might be concentrated in a few securities. Traded volumes for particular securities differ significantly on a daily basis. Consequently, the scheme might have to incur a significant "impact cost" while transacting large volumes in a particular security.
13. **Securities Lending:** It is one of the means of earning additional income for the scheme with a lesser degree of risk. The risk could be in the form of non availability of ready securities for sale during the period the securities remain lent. The scheme could also be exposed to risk through the possibility of default by the borrower/ intermediary in returning the securities.
However, the risk would be adequately covered by taking in of suitable collateral from the borrower by the intermediary involved in the process. The scheme will have a lien on such collateral. They will also have other suitable checks and controls to minimise any risk involved in the securities lending process.
14. **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
15. Money Market Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
16. **Investment in overseas markets:** The success of investment in overseas markets depends upon the ability of the fund manager to understand conditions of those markets and analyse the information which could be different from Indian markets. Operations in foreign markets would be subject to exchange rate fluctuation risk besides market risks of those markets.
17. **Trading in debt and equity derivatives involves certain specific risks like:**
 - a. **Credit Risk:** This is the risk on default by the counter party. This is usually to the extent of difference between actual position and contracted position. This risk is substantially mitigated where derivative transactions happen through clearing corporation.
 - b. **Market Risk:** Market movement may also adversely affect the pricing and settlement of derivative trades like cash trades.
 - c. **Illiquidity Risk:** The risk that a derivative product may not be sold or purchased at a fair price due to lack of liquidity in the market.
 - d. An exposure to derivatives can lead to losses. Success of dealing in derivatives depends on the ability of the Fund Manager to correctly assess the future market movement and in the event of incorrect assessment, if any, performance of the scheme could be lower.
 - e. Interest Rate Swaps (IRs) and Forward Rate Agreements (FRAs) do also have inherent credit and settlement risks. However, these risks are substantially less as they are limited to the interest stream and not the notional principal amount.
 - f. Participating in derivatives is a highly specialized activity and entails greater than ordinary investment risks. Notwithstanding such derivatives being used for limited purpose of hedging and portfolio balancing, the overall market in these segments could be highly speculative due to action of other participants in the market.
 - g. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be

pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

- h. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

18. The aggregate value of “illiquid securities” of a scheme, which are defined by SEBI as non traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of a scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value. The proposed aggregate holding of assets considered “illiquid”, could be more than 10% of the value of the net assets of a scheme.

19. In the event of receipt of inordinately large number of redemption requests or a restructuring of a Schemes’ portfolio, there may be delays in the redemption of units.

20. Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly a scheme’s risk may increase or decrease depending upon its investment pattern. For e.g. Corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

21. Scheme specific risks factors

a) Investors may note that AMC/Fund Manager’s investment decisions may not always be profitable, even though it is intended to generate capital appreciation and maximize the returns by actively investing in equity/ equity related securities.

b) The value of the investments in the scheme, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or policies of any appropriate authority and other political and economic developments and closure of stock exchanges which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down.

c) Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the equity and equity related investments made by the Scheme which could cause the scheme to miss certain investment opportunities. Different segments of the financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The inability of the Scheme to make intended securities purchases due to settlement problems could also cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in a Scheme’s portfolio due to the absence of a well developed and liquid secondary market for debt securities would result, at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in a Scheme’s portfolio.

d) Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the regulatory limits, the AMC may choose to invest in unlisted securities that offer attractive yields. This may however increase the risk of the portfolio.

e) The Scheme may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Usage of derivatives will expose the Scheme to certain risks inherent to such derivatives.

f) The Scheme may also invest in ADRs / GDRs as permitted by Reserve Bank of India and Securities and Exchange Board of India. To the extent that some part of the assets of the scheme may be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee.

The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment

g) 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.

22. Risk Factors specific to investments in Securitised Papers:

Types of Securitised Debt vary and carry different levels and types of risks. Credit Risk on Securitised Bonds depends upon the Originator and varies depending on whether they are issued with Recourse to Originator or otherwise. A structure with Recourse will have a lower Credit Risk than a structure without Recourse. Underlying assets in Securitised Debt may assume different forms and the general types of receivables include Auto Finance, Credit Cards, Home Loans or any such receipts. Credit risks relating to these types of receivables depend upon various factors including macro economic factors of these industries and economies. Specific factors like nature and adequacy of property mortgaged against these borrowings, nature of loan agreement/ mortgage deed in case of Home Loan, adequacy of documentation in case of Auto Finance and Home Loans, capacity of borrower to meet its obligation on borrowings in case of Credit Cards and intentions of the borrower influence the risks relating to the asset borrowings underlying the securitised debt.

Holders of the securitised assets may have low credit risk with diversified retail base on underlying assets especially when securitised assets are created by high credit rated tranches, risk profiles of Planned Amortisation Class tranches (PAC), Principal Only Class Tranches (PO) and Interest Only class tranches (IO) will differ depending upon the interest rate movement and speed of prepayment. Various types of major risks pertaining to Securitised Papers are as below:

Liquidity & Price risk

Presently, secondary market for securitised papers is not very liquid. This could limit the ability of the investor to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

Delinquency and Credit Risk

Securitised transactions are normally backed by pool of receivables and credit enhancement as stipulated by the rating agency, which differ from issue to issue. The Credit Enhancement stipulated represents a limited loss cover to the Investors. These Certificates represent an undivided beneficial interest in the underlying receivables and there is no obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the Certificate Holders against the Investors' Representative. Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Investor Payouts may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of a Obligor to repay his obligation, the Servicer may repossess and sell the underlying Asset. However many factors may affect, delay or prevent the repossession of such Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Asset may be sold may be lower than the amount due from that Obligor.

Prepayment Risk

Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. Full prepayment of underlying loan contract may take place during the tenure of the paper. In the event of prepayments, investors may be exposed to changes in tenor and reinvestment risk.

Risks Associated with scheme

There may be risk associated due to limited diversification of the portfolio.

23. **Risk factors associated with investments in REITs and InvITs –**

VOLATILITY OF DISTRIBUTIONS

The REITs & InvITs distributions will be based on the Net Distributable Cash Flows available for distribution, and not on whether the REITs & InvITs makes an accounting profit or loss. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/InvIT receives as dividends or the interest and principal payments from portfolio assets. The cash flows generated by portfolio assets from operations may fluctuate based on, among other things

- Economic cycles and risks inherent in the business which may negatively impact valuations, returns and profitability of portfolio assets
- Force majeure events related such as earthquakes, floods etc. rendering the portfolio assets inoperable
- Debt service requirements and other liabilities of the portfolio assets
- Fluctuations in the working capital needs of the portfolio assets
- Ability of portfolio assets to borrow funds and access capital markets

- Changes in applicable laws and regulations, which may restrict the payment of dividends by portfolio assets
- Amount and timing of capital expenditures on portfolio assets
- Insurance policies may not provide adequate protection against various risks associated with operations of the REIT/InvIT such as fire, natural disasters, accidents

OPERATIONAL AND RESIDUAL RISKS

- REIT & InvITs Assets are subject to various risks that we may not be insured against, adequately or at all, including:
 - (i) Changes in governmental and regulatory policies;
 - (ii) Shortages of, or adverse price movement for, materials, equipment and plants;
 - (iii) Design and engineering defects;
 - (iv) Breakdown, failure or substandard performance of the underlying assets and other equipments;
 - (v) Improper installation or operation of the underlying assets and other equipment;
 - (vi) Terrorism and acts of war;
 - (vii) Inclement weather and natural disasters;
 - (viii) Environmental hazards, including earthquakes, flooding, tsunamis and landslide
- Any additional debt financing or issuance of additional Units may have a material, adverse effect on the REITs & InvITs distributions.
- Any future issuance of Units by REITs & InvITs or sales of Units by the Sponsor or any of other significant Unitholders may materially and adversely affect the trading price of the Units.
- The Valuation Report, and any underlying reports, and the valuation contained therein may not be indicative of the true value of the Project SPVs' assets.
- Risk related to business or industry sector.
- There can be no assurance that REITs & InvITs will be able to successfully undertake future acquisitions.

Market Risk:

REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.

Liquidity Risk:

As the liquidity of the investments made by the scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities for which a liquid market exists.

Reinvestment Risk:

Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

Price-Risk or Interest-Rate Risk:

REITs & InvITs run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

Credit Risk:

In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.

RISK MITIGATION FACTORS:

The UTI AMC Ltd. (AMC) endeavours to invest in REITs/ InvITs, where adequate due diligence and research has been performed by AMC. The AMC also relies on its own research as well as third party research. This involves one-to-one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will focus, amongst others, on the strength of management, predictability and certainty of cash flows, value of assets, capital structure, business prospects, policy environment, volatility of business conditions, etc.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of a Scheme. The two conditions shall also be complied within each calendar quarter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. DEFINITIONS

In the scheme unless the context otherwise requires:

1. "Acceptance date" or "date of acceptance" with reference to an application made by an applicant to the UTI Asset Management Company Ltd. (UTI AMC) for purchase or redemption/changeover/switchover of units means the day on which the UTI Financial Centres (UFCs) / Registrar or the official point of acceptance as per the list attached with this Scheme Information Document after being satisfied that such application is complete in all respects, accepts the same.
2. "Accounting Year" of UTI Mutual Fund is from April to March.
3. "Act" means the Securities and Exchange Board of India Act, 1992, (15 of 1992) as amended from time to time.

4. "Applicant" means an investor who is eligible to participate in the scheme and who is not a minor and shall include the alternate applicant mentioned in the application form.
5. Alternate applicant" in case of a minor means the parent/step-parent/court guardian who has made the application on behalf of the minor
6. "AMFI" means Association of Mutual Funds in India.
7. "Asset Management Company/UTI AMC/AMC/ Investment Manager" means the UTI Asset Management Company Limited incorporated under the Companies Act, 1956 (1 of 1956) and approved as such by Securities and Exchange Board of India (SEBI) under sub-regulation (2) of Regulation 21 to act as the Investment Manager to the schemes of UTI Mutual Fund.
8. "Body Corporate" or "Corporation" includes a company incorporated outside India but does not include (a) a corporation sole, (b) a co-operative society registered under any law relating to co-operative societies and (c) any other body corporate (not being a company as defined under Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] which the Central Government may, by notification in the Official Gazette, specify in this behalf.
9. "Book Closure" is a period when the register of unit holders is closed for all transactions viz. Purchases, redemptions, changeover, switchover etc. Such Book Closure period will not exceed 15 days in a year.
10. "Business Day" means a day other than (i) Saturday and Sunday or (ii) a day on which the principal stock exchange with reference to which the valuation of securities under a scheme is done is closed, or the Reserve Bank of India or banks in Mumbai are closed for business, or (iii) a day on which the UTI AMC offices in Mumbai remain closed or (iv) a day on which purchase and redemption/ changeover/ switching of unit is suspended by the Trustee or (v) a day on which normal business could not be transacted due to storm, floods, bandhs, strikes or such other events as the AMC may specify from time to time.
The AMC reserves the right to declare any day as a Business day or otherwise at any or all Official Points of Acceptance.
11. "Custodian" means a person who has been granted a certificate of registration to carry on the business of custodian under the Securities and Exchange Board of India (Custodian of Securities) Regulations, 1996, and who may be appointed for rendering custodian services for the Scheme in accordance with the Regulations.
12. "Cut-off timing", in relation to an investor making an application to a mutual fund for purchase or redemption of units, shall mean the outer limits of timings within a particular day which are relevant for determination of the NAV that is to be applied for his transaction.
13. "Distributable surplus" means the Gains that has been realised on a marked to market basis and is carried forward to the balance sheet at market value, arising out of appreciation on investments which is readily available for distribution to the unit holders as Income.
14. "Eligible Trust" means - (i) a trust created by or in pursuance of the provisions of any law which is for the time being in force in any State, or (ii) a trust, the properties of which are vested in a treasurer under the Charitable Endowments Act 1890 (Act 6 of 1890), or (iii) a religious or charitable trust which is administered or controlled or supervised by or under the provisions of any law, which is for the time being in force relating to religious or charitable trusts or, (iv) any other trust, being an irrevocable trust, which has been created for the purpose of or in connection with the endowment of any

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- property or properties for the benefit or use of the public or any section thereof, or (v) a trust created by a will which is valid and has become effective, or (vi) any other trust, being an irrevocable trust, which has been created by an instrument in writing and includes 'depository' within the meaning of Clause (e) of Subsection (1) of Section 2 of The Depository Act, 1996.
15. "Firm", "partner" and "partnership" have the meanings assigned to them in the Indian Partnership Act, 1932 (9 of 1932), but the expression "partner" shall also include any person who being a minor is admitted to the benefits of the partnership.
 16. "Fund Manager" means the manager appointed for the day-to-day management and administration of the scheme.
 17. "IISL" means India Index Services & Products Ltd., a joint venture between Credit Rating Information Services of India Ltd. (CRISIL) and the National Stock Exchange of India Ltd. (NSE).
 18. "Investment Management Agreement or IMA" means the Investment Management Agreement (IMA) dated December 9, 2002, executed between UTI Trustee Company Private Limited and UTI Asset Management Company Limited.
 19. "Investor Service Centre" such offices as are designated as ISC by the AMC from time to time.
 20. "Load" is a charge that may be levied as a percentage of NAV at the time of exiting from the Scheme.
 21. "Money Market" - The money market is where financial instruments with high liquidity and very short maturities are traded. It is used by participants as a means for borrowing and lending in the short term, with maturities that usually range from overnight to just under a year.
 22. "Mutual Fund" or "Fund" or "UTIMF" means UTI Mutual Fund, a Trust under the Indian Trust Act, 1882 registered with SEBI under registration number MF/048/03/01 dated January 14, 2003.
 23. "NAV" means Net Asset Value of the Units of the Scheme calculated in the manner provided in this Scheme Information Document and in conformity with the SEBI Regulations as prescribed from time to time.
 24. **"Non-Resident Indian (NRI)"/"Person of Indian origin(PIO)"** shall have the meaning as defined under Foreign Exchange Management (Deposit) Regulations, 2016 (FEMA Regulation 2016) framed by Reserve Bank of India under Foreign Exchange Management Act, 1999. As per FEMA Regulation 2016. 'Non-Resident Indian (NRI)' means a person resident outside India who is a citizen of India. 'Person of Indian Origin (PIO)' means a person resident outside India who is a citizen of any country other than Bangladesh or Pakistan or such other country as may be specified by the Central Government, satisfying the following conditions: a) Who was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or b) Who belonged to a territory that became part of India after the 15th day of August, 1947; or c) Who is a child or a grandchild or a great grandchild of a citizen of India or of a person referred to in clause (a) or (b); or d) Who is a spouse of foreign origin of a citizen of India or spouse of foreign origin of a person referred to in clause (a) or (b) or (c) Explanation: for the purpose of this sub-regulation, the expression 'Person of Indian Origin' includes an 'Overseas Citizen of India' cardholder within the meaning of Section 7(A) of the Citizenship Act, 1955.'
 25. "Number of units deemed to be in issue" means the aggregate of the number of units issued and still remaining outstanding.
 26. Nifty MNC means an index which is determined, composed and calculated by India Index Services Products Limited
 27. "Official points of acceptance" UTI Financial Centres (UFCs), Offices of the Registrars of the Scheme and any other authorised centre as may be notified by UTI AMC from time to time are the official points of acceptance of purchase/redemption/changeover/ switchover applications of the scheme. The cut off time as mentioned in this Scheme Information Document will be applicable at these official points of acceptance. The list of official points of acceptance is attached with this Scheme Information Document.
For purchase / redemption / changeover / switchover of units applications received at any authorized collection centre, which is not an official point of acceptance, the cut off time at the official point of acceptance alone, will be applicable for determination of NAV for purchase / redemption / changeover / switchover of units.
 28. "RBI" means the Reserve Bank of India, constituted under the Reserve Bank of India Act, 1934.
 29. "Record Date" means the date announced by the Fund for any benefits like dividends etc. The person holding the units as per the records of UTI AMC/Registrars, on the record date shall be eligible for such benefits.
 30. "Registrar" means a person whose services may be retained by UTI AMC to act as the Registrar under the scheme, from time to time.
 31. "Regulations" or "SEBI Regulations" mean the SEBI (Mutual Funds) Regulations, 1996 as amended or reenacted from time to time.
 32. "SEBI" means the Securities and Exchange Board of India set up under the Securities and Exchange Board of India Act, 1992 (15 of 1992).
 33. "Society" means a society established under the Societies Registration Act of 1860 (21 of 1860) or any other society established under any State or Central law for the time being in force.
 34. "Sponsors" are Bank of Baroda, Life Insurance Corporation of India, Punjab National Bank, and State Bank of India;
 35. "Switchover" means transfer of units of one scheme of UTI MF to another scheme of UTI MF wherever permissible.
 36. "Time" all time referred to in the Scheme Information Document stands for Indian Standard Time.
 37. "Trustee" means UTI Trustee Company Private Limited a company set up under the Companies Act, 1956 defined [replaced by The Companies Act, 2013 (No.18 of 2013)] and approved by SEBI to act as the Trustee of the schemes of UTI Mutual Fund.
 38. "Trust Deed" means the Trust Deed dated December 9, 2002 of UTI Mutual Fund.
 39. "Unit" means the interest of the unitholders in a scheme, which consists of each unit representing one undivided share in the assets of a scheme.
 40. "Unit Capital" means the aggregate of the face value of units issued under the scheme and outstanding for the time being.
 41. "Unitholder" means a person holding units in the scheme of the Mutual Fund.
 42. In this Scheme Information Document, unless the context otherwise requires, (i) the singular includes the plural and vice versa, (ii) reference to any gender includes a reference to all other genders, (iii) heading and bold typeface are only for convenience and shall be ignored for the purposes of interpretation.

D. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

**Due Diligence Certificate submitted to
SEBI for UTI-MNC Fund**

It is confirmed that:

- I. the Draft Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- II. all legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc. issued by the Government and any other competent authority in this behalf, have been duly complied with;
- III. the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the scheme.
- IV. all the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

Date : May 07, 2018
Place : Mumbai

Sd/-
Vivek Maheshwari
Compliance Officer

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies.

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies.

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

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

1. Asset Allocation pattern of the scheme is as follows:

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum Allocation (%)	Maximum Allocation (%)	
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100	Medium to High
Debt and Money Market instruments including securitized debt#	0	20	Low to Medium
Units issued by REITs & InvITs	0	10	Medium to High

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

The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme.

The Scheme can take exposure up to 20% of its net assets in stock lending.

The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure

The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.

Investment in Money Market Instruments:

While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.

Investment in units of REITs and InvITs

Investment limits applicable for investment in units of REIT and InvIT-

- (a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and
- (b) At individual scheme level - A mutual fund scheme shall not invest –
 - i. more than 10% of its NAV in the units of REIT and InvIT; and

- ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.

The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT,

2. Debt and Money market in India

(i) Debt Instrument Characteristics:

A Debt Instrument is basically an obligation which the borrower has to service periodically and generally has the following features:

- Face Value : Stated value of the paper / Principal Amount
- Coupon : Zero; fixed or floating
- Frequency : Semi-annual; annual, sometimes quarterly
- Maturity : Bullet, staggered
- Redemption : FV; premium or discount
- Options : Call/Put
- Issue Price : Par (FV) or premium or discount

A debt instrument comprises of a unique series of cash flows for each paper, terms of which are decided at the time of issue. Discounting these cash flows to the present value at various applicable discount rates (market rates) provides the market price.

(ii) Debt Market Structure:

The Indian Debt market comprises of the Money Market and the Long Term Debt Market.

Money market instruments have a tenor of less than one year while debt market instruments typically have a tenor of more than one year.

Money market instruments are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills (T-bills), Repos, Inter-bank Call money deposit, CBLOs etc. They are mostly discounted instruments that are issued at a discount to face value.

Long Term Debt market in India comprises mainly of two segments viz., the Government securities market and the corporate securities market.

Government securities includes central, state and local issues. The main instruments in this market are Dated securities (Fixed or Floating) and Treasury bills (Discounted Papers) The Central Government securities are generally issued through auctions on the basis of 'Uniform price' method or 'Multiple price' method while State Govt. are through on-tap sales.

Corporate debt segment on the other hand includes bonds/debentures issued by private corporates, public sector units (PSUs) and development financial institutions (DFIs). The debentures are rated by a rating agency and based on the feedback from the market, the issue

is priced accordingly. The bonds issued may be fixed or floating. The floating rate debt market has emerged as an active market in the rising interest rate scenario. Benchmarks range from Overnight rates or Treasury benchmarks.

Debt derivatives market comprises mainly of Interest Rate Swaps linked to Overnight benchmarks called MIBOR (Mumbai Inter Bank Offered Rate) and is an active market. Banks and corporate are major players here and Mutual Funds have also started hedging their exposures through these products.

Securitised Debt Instruments-Asset securitization is a process of transfer of risk whereby commercial or consumer receivables are pooled packaged and sold in the form of financial instruments. A typical process of asset securitization involves sale of specific Receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company. The SPV in turn issues financial instruments to investors, which are rated by an independent credit rating agency. Bank, Corporates, Housing and Finance companies generally issue securitised instruments. The underlying receivables generally comprise of loans of Commercial Vehicles, Auto and Two wheeler pools, Mortgage pools (residential housing loans), Personal Loan, credit card and Corporate receivables.

The instrument, which is issued, includes loans or receivables maturing only after all receivables are realized. However depending on timing of underlying receivables, the average tenure of the securitized paper gives a better indication of the maturity of the instrument.

- (iii) Regulators:** The RBI operates both as the monetary authority and the debt manager to the government. In its role as a monetary authority, the RBI participates in the market through open-market operations as well as through Liquidity Adjustment facility (LAF) to regulate the money supply. It also regulates the bank rate and repo rate, and uses these rates as indirect tools for its monetary policy. The RBI as the debt manager issues the securities at the cheapest possible rate. The SEBI regulates the debt instruments listed on the stock exchanges.

(iv) Market Participants:

Given the large size of the trades, the debt market has remained predominantly a wholesale market.

Primary Dealers

Primary dealers (PDs) act as underwriters in the primary market, and as market makers in the secondary market.

Brokers

Brokers bring together counterparties and negotiate terms of the trade.

Investors

Banks, Insurance Companies, Mutual Funds are important players in the debt market. Other players are Trusts, Provident and pension funds.

(v) Types of Security Issuances and Eligible Investors

Issuer	Instruments	Yields (as on 26.03.2018)	Maturity	Investors
Central Government	Dated Securities	6.70% - 7.92%	1-30 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Central Government	T-Bills	6.70% - 6.15%	364/91 days	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
State Government	Dated Securities	8.05% - 8.12%	10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals
PSUs Corporates	Bonds	7.50% - 8.28%	5-10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Corporates (AAA rated)	Bonds	7.80% - 8.50%	1-10 years	Banks, MFs, Corporates, Individuals, FPI
Corporates	Commercial Papers	6.80% - 8.15%	15 days to 1 year	Banks, MFs, Fin Inst, Corporates, Individuals, FPIs
Banks	Certificates of Deposit	6.20% - 7.40%	15 days to 1 year	Banks, Insurance Co, PFs, MFs, PDs, Individuals
Banks	Bonds	8.20% - 8.50%	10-15 years	Banks, Companies, MFs, PDs, Individuals

(vi) Trading Mechanism

Government Securities and Money Market Instruments

Currently, G-Sec trades are predominantly routed through NDS-OM which is a screen based anonymous order matching systems for secondary market trading in Government Securities owned by RBI. Corporate Debt is basically a phone driven market where deals are concluded verbally over recorded lines. The reporting of trade is done on the NSE Wholesale Debt Market segment.

D. WHERE WILL THE SCHEME INVEST?

1. Subject to SEBI (Mutual Fund) Regulations, as amended from time to time and the disclosures made under the sections "How will the Scheme allocate its assets" and "What is the Investment objective of the Scheme", the corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

- a) Domestic Equity and equity related securities including convertible bonds and debentures and warrants etc carrying the right to obtain equity shares
- b) Derivative instruments like Stock/ Index Futures, Stock/Index Options etc traded on derivatives markets in India and any other derivative instruments permitted by SEBI.
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.
- c) ADRs/GDRs issued by Indian companies subject to the guidelines issued by the Reserve Bank of India and Securities and Exchange Board of India (SEBI)
- d) Equity of overseas companies listed on recognized stock exchanges overseas.
- e) Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities.
- f) Short term deposits with banks overseas where the issuer is rated not below investment grade.
- g) Initial and follow on public offerings for listing at recognized stock exchanges overseas.
- h) 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
- i) Government securities where the countries are rated not below investment grade
- j) Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets).

Investment in various overseas Securities, as aforesaid, (clauses 'c' to 'j') shall be made in accordance with the requirements stipulated by SEBI and RBI. (after considering the monetary ceilings fixed for such investments 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 aggregate ceiling for overseas investments as above mentioned is US \$ 7 bn. Within the overall limit of US \$ 7 bn, mutual funds can make overseas investments subject to a maximum of US \$ 300 mn. per mutual fund.

The fund manager will consider the risk / reward ratio of the investments in these instruments. Risks may include fluctuating currency prices, relevant regulations of exchanges/countries, financial reporting standards, liquidity and political instability, among others. At the same time, these securities offer new investment and portfolio diversification opportunities into multi-market and multi-currency products.

- k) Securities created and issued by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- l) Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills)
- m) Repos in the form of investment, where the counterparty is rated not below investment grade and which does not involve any borrowing of funds by the Scheme/Fund
- n) Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee
- o) Corporate debt securities (of both public and private sector undertakings)
- p) Obligations or Securities issued by banks (both public and private sector) including term deposits as permitted by SEBI / RBI from time to time and development financial institutions
- q) Securitised Debt
- r) Money market instruments as permitted by SEBI/ RBI and rated not below the investment grade
- s) Collateralised Borrowing and Lending Obligations (CBLO)
- t) Securities with Floating rate Instruments
- u) Certificate of Deposits (CDs)
- v) Commercial Paper (CPs)
- w) Pass through, Pay through or other Participation Certificates, representing interest in a pool assets including receivables
- x) Investments in the units of Real Estate Investment Trust ('REITs') & Infrastructure Investment Trust ('InvITs') subject to limits prescribed by SEBI
- y) Any other domestic fixed income securities
- z) Derivative instruments like Interest Rate Futures (IRF), Interest Rate Swaps (IRS) etc and any other debt instruments permitted by SEBI. (including Forward Rate Agreements)

The securities as mentioned above could be listed, unlisted, privately placed, secured, unsecured, rated or unrated (post investment in portfolio) and of any maturity. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals.

2. Participation in repo in corporate debt securities

The scheme shall participate in repo transactions in Corporate Debt Securities within the following overall framework, as per the guidelines of Securities and Exchange Board of India and Boards of UTI Trustee Co P Ltd & UTI AMC Ltd.

(A) Gross Exposure Norms

- (i) The gross exposure of any scheme to 'corporate bonds repo transactions' shall not be more than 10% of the net assets of the concerned scheme.
- (ii) The cumulative gross exposure through 'corporate bonds repo transactions' along

with equity, debt and derivatives shall not exceed 100% of the net assets of the concerned scheme.

- (iii) In addition to investment restrictions specified in SEBI (Mutual Funds) Regulations 1996, the counter-party exposure in a scheme, considering the investments held in the debt securities and value of collaterals held through repo transactions (as a lender), shall not be more than 30% in case of money market instruments (20% in other cases).

(B) Category of the counter-party to be considered for making investment

All entities eligible for transaction in corporate debt repos, as defined by Reserve Bank of India (RBI) and SEBI, shall be considered for repo transactions

(C) Credit Rating of Counterparty to be considered for making investment

The scheme/s shall carry out repo transactions with only those counterparties, who have a credit rating of 'AA- and above' (Long term rating) or 'A1+' (Short term rating).

(D) Tenor of Repo

As a repo seller, the scheme/s can borrow for a period not more than six months as per the existing Regulation 44(2) of the SEBI (Mutual Funds) Regulations, 1996.

As a repo buyer, the scheme/s can lend for a maximum period of one year, subject to provision/s of the Scheme Information Document (SID).

(E) Tenor and Credit Rating of the Collateral

The scheme/s shall participate in repo transactions in Corporate Bonds rated 'AA' and above ('A1+' in respect of money market instruments).

The tenor of the collateral shall not be more than 10 years.

(F) Minimum Haircut

In terms of RBI guidelines, repo transactions shall be subject to the following minimum haircuts:

Rating of the Security	AAA	AA+	AA
Minimum Haircut	7.50%	8.50%	10%

The above are minimum stipulated haircuts where the repo period is overnight or where the re-margining frequency (in case of longer tenor repos) is daily. In all other cases, Fund Manager may adopt appropriate higher haircuts.

Depending on the market conditions and risk perceptions, the Fund Manager may seek higher haircut (while lending) or give a higher haircut (while borrowing).

(G) Risk factors of repo market

(i) Illiquidity Risk

The repo market for corporate debt securities is over the counter (OTC) and

illiquid. Hence, repo obligations cannot be easily sold to other parties. Therefore, to mitigate such risks, it has been stipulated that gross exposure to Repo in corporate bonds would be limited to 10% of net assets of the concerned scheme. Further, the tenor of repo would be taken based on nature and unit holders' pattern of the scheme.

(ii) Counter-party Risk

Credit risk would arise if the counter-party fails to repurchase the security as contracted or if counterparty fails to return the security or interest received on due date. To mitigate such risks, the schemes shall carry out repo transactions with only those counterparties, which has a credit rating of 'A1+' or 'AA- and above'. In case of lending of funds as a repo buyer, minimum haircuts on the value of the collateral security have been stipulated, and we would receive the collateral security in the scheme's account before the money is lent to the counter-party. Overall, we would have a limited number of counter-parties, primarily comprising of Mutual Funds, Scheduled Commercial banks, Financial Institutions and Primary dealers.

Similarly, in the event of the scheme being unable to pay back the money to the counterparty as contracted, the counterparty may hurriedly dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the Scheme. Thus, the Scheme may suffer losses in such cases. Sufficient funds flow management systems are in place to mitigate such risks.

(iii) Collateral Risk (as a repo buyer)

Collateral risks arise due to fall in the value of the security (change in credit rating and/ or interest rates) against which the money has been lent under the repo arrangement. To mitigate such risks, we have stipulated the minimum credit rating of the issuer of collateral security ('AA' for long-term instruments / A1+ for money market instruments), maximum duration of the collateral security (10 years) and minimum haircuts on the value of the security.

3. Participating in Derivative Products:

Derivatives:

A derivative instrument, broadly, is a financial contract whose payoff structure is determined by the value of an underlying security, index, interest rate etc. Thus a derivative instrument derives its value from some underlying variable.

Derivatives are further classified into:-

- Futures
- Options
- Swaps

Futures: A futures contract is a standardized contract between two parties where one of the parties commits to sell, and the other to buy, a stipulated quantity of a security at an agreed price on or before a given date in future.

Options:

An option is a derivative instrument, which gives its holder (buyer) the right but not the obligation to buy or sell the underlying security at the contracted price on or before the specified date. The purchase of an option requires an up-front payment (premium) to the seller of the option.

There are two basic types of options, call options and put options.

(a) Call option: A call option gives the buyer of the option the right but not the obligation to buy a given quantity of the underlying asset, at a given price (strike price), on or before a given future date.

(b) Put option: A put option gives the buyer of the option the right but not the obligation to sell a given quantity of the underlying asset, at a given price (strike price), on or before a given future date.

On expiry of a call option, if the market price of the underlying asset is lower than the strike price the call would expire unexercised. Likewise, if, on the expiry of a put option, the market price of the underlying asset is higher than that of the strike price the put option will expire unexercised.

The buyer/holder of an option can make loss of not more than the option premium paid to the seller/writer but the possible gain is unlimited. On the other hand, the option seller/writer's maximum gain is limited to the option premium charged by him from the buyer/holder but can make unlimited loss.

Swaps:

The exchange of a sequence of cash flows that derive from two different financial instruments. For example, the party receiving fixed in an ordinary Interest Rate Swap receives the excess of the fixed coupon payment over the floating rate payment. Of course, each payment depends on the rate, the relevant day count convention, the length of the accrual period, and the notional amount.

Debt derivatives are as of now customized over the counter products and there is no guarantee that these products will be available on tap. There are various possible combinations of strategies, which may be adopted, in a specific situation. The provision for trading in derivatives is an enabling provision and it is not binding on the Scheme to undertake trading on a day to day basis.

Some of the derivative techniques/ strategies that may be used are:-

- (i) The scheme will use hedging techniques including dealing in derivative products – like futures and options, warrants, interest rate swaps (IRS), forward rate agreement (FRA) as may be permissible under SEBI (MFs) Regulations.
- (ii) The scheme may take derivatives position based on the opportunities available and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio and rebalance the same.
- (iii) The Fund manager may use various strategies for trading in derivatives with a view to enhancing returns and taking cover against possible fluctuations in the market.
- (iv) The Fund Manager may sell the index forward by taking a short position in index futures to save on the cost of outflow of funds or in the event of negative view on the market.

Exposure limits: As per SEBI Circular No. Cir/IMD/DF/11/2010 dated 18th August 2010

- a. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.
- b. Mutual Funds shall not write options or purchase instruments with embedded written options.
- c. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
- d. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- e. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
 - (i) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - (ii) Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point a.
 - (iii) Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - (iv) The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
- f. Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The counter

party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.

- g. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point a.

Definition of Exposure in case of Derivative Positions

Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss.

Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts.

The AMC retains the right to enter into such derivative transactions as may be permitted by the Regulations from time to time. For risks associated with investments in derivatives investors are requested to refer to Risk Factors of this Scheme Information Document.

E. WHAT ARE THE INVESTMENT STRATEGIES?

The fund manager will invest primarily in shares of multinational companies. A Multinational company is a company where there is a shareholding of a multinational parent or such company that forms part of Nifty MNC Index or any other publically available MNC Index. Parameters such as, cash flow generation, earnings growth prospects, valuation, market leadership etc. along with the other relevant parameters from time to time will be used to select stocks.

Portfolio Turnover Policy

The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.

F. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

(i) Type of the scheme

An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies.

(ii) Investment Objective

Main Objective – as given in Clause II B

Investment pattern - The tentative Equity/Debt/Money Market portfolio break-up with minimum and maximum asset allocation, while retaining the option to alter the asset allocation for a short term period on defensive considerations – as given in Clause II C (1) only.

(iii) Terms of Issue

Liquidity provision of redemption: Only provisions relating to redemption as given in the SID.

Aggregate Expense and Fees [as given in clause IV (A) (a) & (b)] charged to the scheme.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Options thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the Options thereunder and affect the interests of Unitholders is carried out unless:

- 1) A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- 2) The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

Nifty MNC is the benchmark for UTI-MNC Fund

Benchmark has been chosen on the basis of the investment pattern/objective of the scheme and the composition of the index. A benchmark may be changed in future if a benchmark better suited to the investment objective of the scheme is available.

H. WHO MANAGES THE SCHEME?

Ms. Swati Kulkarni is the fund manager of UTI - MNC Fund (Managing the Scheme since June 2004)

Age (in yrs)	Qualifications	Experience	Other Schemes Managed
52	B Com. MFM (NMIMS), CFA, CAIIB-I, Certificate Examination of IIB for the Employees of UTI	She has been with UTI AMC for over 26 years. She has been a Fund Manager since June, 2004. Prior experience includes Fund Management of Equity, Balanced and Offshore Equity Funds, Macro Research, Quantitative Analysis and Corporate Financial Planning. Her previous assignment was with Reliance Industries Ltd in the Financial Planning Cell.	UTI-Mastershare Unit Scheme UTI- Dividend Yield Fund

Mr. Sharwan Kumar Goyal is the dedicated Fund Manager for making Overseas investments. (Managing the Scheme since March 2017)

Age (in yrs)	Qualifications	Experience	Other Schemes Managed if any
36	B.Com, CFA (USA), MMS	He began his career with UTI AMC in June 2006 and has 11 years of overall experience in Risk / portfolio management. Presently he is working as Fund Manager for Overseas Investment.	Dedicated Fund Manager for making Overseas Investments.

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

Subject to SEBI (MFs) Regulations, guidelines on investment from time to time:

- (a) The scheme shall invest not more than 5% of their NAVs in the unlisted equity shares or equity related instruments.
- (b) The aggregate value of “illiquid securities” of a scheme, which are defined by SEBI as non traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of a scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value. The proposed aggregate holding of assets considered “illiquid”, could be more than 10% of the value of the net assets of a scheme.
- (c) The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company:

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and collateralized borrowing and lending obligations.

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board.

- (d) The scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the scheme. All such investments shall be made with the prior approval of the Trustees and Board of the AMC. No mutual fund scheme shall invest more than thirty percent of its net assets in money market instruments of an issue.

Provided that such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.

UTI Mutual Fund may constitute committees who can approve proposals for investments in unrated instruments. However, the detailed parameters for such investments shall be approved by the AMC Board and the Trustees. The details of such investments shall be communicated by UTI AMC to the Trustees in their periodical reports. However, in case any security does not fall under the parameters, the prior approval of the Boards of AMC and Trustees shall be required.

- (e) Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.
- (f) Save as otherwise expressly provided under the SEBI (Mutual Fund) regulations, the mutual fund shall not advance any loans for any purpose.

- (g) Pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme as stated above, the funds of the Scheme may be invested in short term deposits of scheduled commercial banks in accordance with SEBI Circular No. SEBI/IMD/CIR No. 1/ 91171 /07 dated April 16, 2007, and such deposits shall abide by the following guidelines:

- “Short Term” for parking of funds shall be treated as a period not exceeding 91 days.
- Such short-term deposits shall be held in the name of the Scheme.
- The scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
- Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.
- The scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- The scheme shall not park funds in short term deposit of a bank, which has invested in the Scheme.

- (h) UTI Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction. Provided that the scheme may enter into derivatives transactions for the purpose of hedging and re-balancing the portfolio as may be permissible under guidelines issued by SEBI.

- (i) The Mutual Fund under all its schemes taken together will not own more than 10% of any Company’s paid up capital carrying voting rights.

- (j) Investments of the scheme are held in the name of the scheme. UTI MF shall, get the securities purchased by the scheme transferred in the name of the scheme, wherever investments are intended to be of long-term nature.

- (k) (i) The scheme may participate in the securities lending program, in accordance with the terms of securities lending scheme announced by SEBI. The activity shall be carried out through approved intermediaries.

- (ii) The maximum exposure of the scheme to a single approved intermediary in the securities lending programme at any point of time would be 10% of the market value of the security class of the scheme or such limit as may be specified by SEBI.

- (iii) The scheme, in appropriate circumstances, may borrow securities in accordance with SEBI guidelines as amended from time to time.

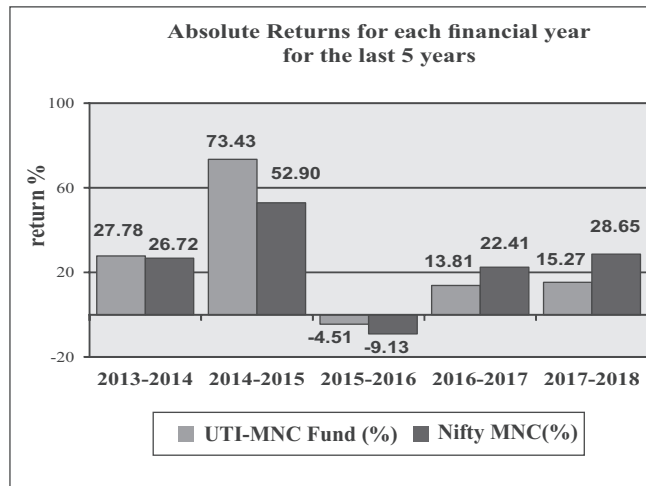
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- (l) The scheme shall not make any investment in any unlisted security of an associate or Group Company of the sponsors; or any security issued by way of private placement by an associate or group company of the sponsors; or the listed securities of group companies of the sponsors which is in excess of 25% of the net assets.
- (m) Investment in non-publicly offered debt: Depending upon the available yields the scheme, which are permitted to invest in Debt instruments, may invest in non-publicly offered debt securities.
- (n) Based upon the liquidity needs, the scheme may invest in Government of India/State Government Securities to the extent to which such investment can be made by the scheme.
- (o) Investment by the scheme in other Mutual Fund schemes will be in accordance with Regulation 44(1), Seventh Schedule of the SEBI (MFs) Regulations as under: A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund. Such investment will be consistent with the investment objective of the scheme. No investment management fees will be charged by the AMC on such investment
- (p) The scheme shall not make any investment in any fund of fund scheme.
- (q) Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if,—
- (i) such transfers are done at the prevailing market price for quoted instruments on spot basis.
- (ii) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
- (r) The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme.
- (s) The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure
- (t) The exposure of the Scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the Scheme;
- Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the Scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs);
- Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the Scheme as per SEBI Guideline contained in Circular No SEBI/HO/IMD/DF2/CIR/P/2017/14 dated February 22, 2017.
- (u) **Group Exposure :**
- (i) Mutual Funds/AMCs shall ensure that total exposure of debt schemes of mutual funds in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees.
- (ii) For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.
- (v) **Investment in units of REIT and InvIT-**
- (i) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and
- (ii) At individual scheme level - A mutual fund scheme shall not invest –
- i. more than 10% of its NAV in the units of REIT and InvIT; and
- ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.
- The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.”
- (w) The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual fund for the purpose of repurchase, redemption of units or payment of interest or dividend to the unitholders:
- Provided** that the mutual fund shall not borrow more than 20% of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.

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J. HOW HAS THE SCHEME PERFORMED?

Performance of the scheme as on March 31, 2018	Compounded Annualised Returns*	Scheme Returns (%)	Nifty MNC (%)
	Last 1 year	15.27	28.65
	Last 3 years	7.79	13.51
	Last 5 years	22.64	23.68
	Since Inception	17.50	14.26



* Computed on compounded annualised basis.

Past performance may or may not be sustained in future

K. Additional Scheme related disclosures

1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) (as on March 31, 2018)

UTI-MNC Fund - Top 10 holdings in Equity (Issuer wise)		
Serial No	Issuer Name	% of NAV
1	Maruti Suzuki India Ltd.	9.52
2	Hindustan Unilever Ltd.	9.07
3	Britannia Industries Ltd.	7.53
4	Mphasis Ltd	5.58
5	United Spirits Ltd.	4.41
6	Ambuja Cements Ltd.	4.31
7	Sanofi India Ltd.	4.12
8	Bosch Ltd.	3.72
9	Cummins India Ltd.	3.42
10	Schaeffler India Ltd	3.39
	Total	55.07

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UTI-MNC Fund - Top 10 holdings in Equity (Sector wise)		
Serial No	Sector	% of NAV
1	Consumer Goods	34.17
2	Industrial Manufacturing	19.96
3	Automobile	15.43
4	Information & Technology	7.88
5	Pharma	5.39
6	Cement & Cement Products	4.31
7	Fertilisers & Pesticides	2.79
8	Construction	2.66
9	Energy	2.38
10	Metals	1.89
	Total	96.86

2. **A website link to obtain scheme's latest monthly portfolio holding**

<https://www.utimf.com/forms-and-downloads/portfolio-disclosure>

(After following the above link, please expand "Portfolio Disclosure-Scheme wise" and select the desired scheme to view its portfolio)

3. Portfolio Turnover Ratio as on 31.03.2018: 0.05

4. The aggregate investment held in the scheme by the following categories of persons as on March 31, 2018:

Particulars	Aggregate Investments (₹ in lakhs)
AMC's Board of Directors	Nil
Fund Manager(s) of the UTI-MNC Fund	24.56
Other key managerial personnel	37.79

III. UNITS & OFFER

This section provides details you need to know for investing in the scheme.

A. ONGOING OFFER DETAILS

Plans / Options offered	<p>The scheme offers following plans</p> <p>Regular Plan Direct Plan^</p> <p>Both the Plans offer the following options</p> <p>i) Growth Option Ordinarily no dividend distribution will be made under this option. All income generated and profits booked will be ploughed back and returns will be reflected through the NAV.</p> <p>ii) Dividend Option with Payout and Reinvestment facilities^. In case where neither of the options is exercised by the applicant/unitholder at the time of making his investment or subsequently he will be deemed to be under the Growth Option and his application will be processed accordingly.</p> <p>^Direct Plan: Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor. All categories of Investors (whether existing or new Unitholders) are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various modes (except all Platform(s) where investor’s applications for subscription of units are routed through Distributors). The Direct Plan will be a separate plan under the Fund/Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc and will have a separate NAV. No commission shall be paid /charged from Direct Plan. Portfolio of the Scheme under the Regular Plan and Direct Plan will be common How to apply: Investors subscribing under Direct Plan of UTI-MNC Fund will have to indicate “Direct Plan” against the Scheme name in the application form, for example. “UTI-MNC Fund - Direct Plan”.</p> <p>Treatment of applications under “Direct” / “Regular” Plans:</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid / incomplete ARN codes mentioned in the application form under scenarios 7 or 8 above, the application shall be processed under ‘Regular Plan’. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under ‘Direct Plan’ from the date of application without any exit load.</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 Regular Plan and the Direct Plan except that:</p> <p>(a) Switch of investments from Regular Plan through a distributor with ARN Code 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>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not Mentioned	Regular Plan																																		

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	<p>(b) However, no exit load shall be levied for switch of investments from Regular Plan made directly without an ARN Code (whether the investments were made before or after January 1, 2013) to Direct Plan of the scheme (subject to statutory taxes and levies, if any). The holding period for applicability of load will be considered from the date of initial investment in the Regular Plan.</p> <p>(c) No exit load shall be levied in case of switches from Direct Plan to Regular Plan.</p> <p>(d) Minimum Investment amount under the Direct Plan: In case of already existing investments under the Regular Plan, if the investor wants to further invest in the Direct Plan he/she will be required to invest the minimum investment amount of the scheme, as applicable for that Scheme/Plan/Option/facility etc. However, this minimum investment amount requirement is not applicable in case of switchover from Regular Plan to Direct Plan or vice versa under the same Scheme and same Option.</p>
<p>Dividend Policy</p>	<p>(a) Dividend distribution: 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.</p> <p>(b) Reinvestment of dividend distributed Unitholders, if they so desire, will have facility to reinvest dividend, if any, payable to them, into further units of that scheme.</p> <p>(c) Rollover facility Rollover facility offers a facility to unitholders to redeem entire or a part of their outstanding unit holding and simultaneously investing the entire proceeds or upto face value of units redeemed on the rollover date at the same NAV in the same scheme. No load will be required to be paid on redemption proceeds to the extent of amount invested under the rollover facility.</p>
<p>Risk Mitigation process against Third Party Cheques</p>	<p>Restriction on Third Party Payments Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions. “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>Bank Mandate registration as part of the new folio creation In order to reduce the risk of frauds and operational risks and thereby protect the interests of the Unit holders/Investors from 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. In case, the application for subscription does not comply with the above requirements, UTI AMC, at its sole and absolute discretion, may reject/not process such application and may refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund. For further details on documents to be submitted under the process to identify third party payments etc, please refer to SAI.</p>
<p>Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</p>	<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>(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>

- (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;
- (f) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc.;
- (g) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing;
- (h) a society as defined under the scheme;
- (i) a Financial Institution;
- (j) an Army/Navy/ Air Force/Paramilitary Fund;
- (k) a partnership Firm;
(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.)
- (l) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014;
- (m) Mutual Funds registered with SEBI;
- (n) Scientific and Industrial Research Organisations;
- (o) Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India;
- (p) Other schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations.
- (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.
- (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.

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

Investment by Individuals – Foreign Nationals

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

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

UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.

Note: “Neither this Scheme Information Document nor the units have been registered in any jurisdiction including the United States of America. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe any such restrictions. No persons receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly this Scheme Information Document does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation.

It is the responsibility of any persons in possession of this Scheme Information Document and any persons wishing to apply for units pursuant to this Scheme Information Document to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction”.

Subscriptions from Overseas Corporate Bodies (OCBs) in the Schemes of UTI MF will not be accepted.

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.

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.

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.

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.

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.

Uniform Procedure for Updation / Change of Address & Change / Updation of Bank details

A. Updation / Change of address

Investors are requested to update their change of address within 30 days from the date of change.

In case of Know Your Client (KYC) complied folios, Investors are required to submit the documents to the intermediaries of KYC Registration Agency (KRA), as may be specified by them, from time to time.

For further details on list of documents to be submitted/acceptable etc, please refer to SAI.

B. Updation/Change of Bank details

Investors are requested to update/change their bank details using the Form for registration of multiple bank accounts separately and in future, it shall not be accompanied with redemption request. Such request shall be submitted prior to submission of the redemption request. Investors are required to submit self attested copy of the supporting documents, having validity at the time of submission, each towards Proof of Identity and proof of old and new bank accounts for updating /changing the bank details.

For further details on documents to be submitted/acceptable in respect of old investments where bank details are not updated, procedural requirements to be completed in respect of investments made in the name of minor child on attaining majority, receiving of dividend/redemption payment in bank account etc, please refer to SAI.

Non-submission of required documents

In case of non-submission of required documents as required under A and B aforesaid, UTI Mutual Fund, at its sole and absolute discretion, may reject the transaction or may decide alternate method of processing such requests.

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	<p>C. Cooling Period</p> <p>In case the change of address and/or Updation /change of bank details are submitted together with the redemption request or standalone request within the period of 3 (Three) months prior to submission of redemption request, the redemption payment will be made after a cooling period of upto 8 business days and in any case within SEBI stipulated 10 business days from the date of such redemption request.</p> <p>However, in case of redemption requests received with a Change of Address and / or Change of Bank detail, which is not already registered with UTI MF, or change of address/bank details received lesser than 10 business days prior to dividend record date, such new/unregistered address /bank details may not be registered and will not be considered for payment of redemption / dividend proceeds. In such cases, the payment will be made to the last registered bank account, if any or sent to the last registered address.</p> <p>For further details regarding redemption requests in respect of folios not having registered bank details etc, please refer to SAI.</p>
<p>Ongoing price for subscription (purchase)/ switch-in (from other schemes/plans of the mutual fund) by investors.</p> <p>This is the price you need to pay for purchase/switch-in.</p>	<p>The face value of a unit is ₹ 10/- and units will be issued in fractions up to three decimal places.</p> <p>Purchase on all business days at the applicable NAV. No entry load will be charged for purchase/additional purchase / switch-in accepted by the Fund. Similarly, no entry load will be charged with respect to applications for registrations under systematic investment Plans / Systematic Transfer Investment Plans accepted by the Fund.</p>
<p>Mode of Payment – Cash / Transfer of funds through NEFT/RTGS</p>	<p>Cash payment to the extent of ₹ 50,000/- per investor, per Mutual Fund, per financial year through designated branches of Axis Bank will be accepted (even from such small investors who may not be tax payers and may not have Permanent Account Number (PAN)/bank accounts, subject to following the prescribed procedure.</p> <p>For further details regarding the procedure etc, refer to SAI.</p> <p>Transfer of funds through National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS) :</p> <p>Investor shall ensure that the payment is made from one of his/her registered bank accounts in the folio. If the name of the remitter/account number from where the amount is remitted is not matching with the registered / to be registered bank accounts details, such remittances shall be treated as third party payments and such applications are liable to be rejected. In such cases, UTI MF will refund the amount to the remitter within 30 calendar days from the date of receipt of the funds, as per the details made available to UTI MF by the remitting Bank.</p> <p>However, for transfer of funds through RTGS, the Investment amount shall be of ₹ 2 lacs and above.</p> <p>For further details, please refer to SAI.</p>
<p>Ongoing price for redemption (sale) / switch outs (to other schemes/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/ switch outs.</p> <p>Example: If the applicable NAV is ₹ 10, exit load is 2% then redemption price will be:</p> <p>₹ 10* (1-0.02) = ₹ 9.80</p>	<p>Redemption on all business days at the applicable NAV subject to prevailing exit load.</p>

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<p>Cut off timing for subscriptions / redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>Purchase : For Purchases less than ₹ 2 lacs</p>		
	Operation	Cut-off Timing	Applicable NAV
	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	Upto 3 p.m.	Closing NAV of the day of receipt of the application
	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	After 3 p.m.	Closing NAV of the next business day.
	Valid applications received with outstation cheques / demand drafts (for the schemes/ investors as permitted in the Scheme Information Document) not payable at par at the place where the application is received.	Within Business Hours	Closing NAV of the day on which cheque/demand draft is credited to the Scheme/Plan.
	<p>Purchase : For Purchases of ₹ 2 lacs and above</p>		
	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.
	<p>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.</p>		
	<p>Redemption :</p>		
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.	
<p>Redemption requests: Where, under a scheme, units are held under both the Regular Plan and Direct Plan, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans.</p> <p>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.</p>			
<p>Book Closure Period / Record date</p>	<p>The purchase and redemption of units under the scheme shall remain open on all business days throughout the year except during book closure period/s not exceeding 15 days in a year. Besides, record date/s for the scheme may be announced for distribution of dividend, if any, during the year.</p>		
<p>Where can the applications for purchase/redemption/ switches be submitted?</p>	<p>The details of official points of acceptance are given on the back cover page. It is mandatory for investors to mention their bank account particulars in their applications/requests for redemption.</p>		
<p>How to Apply</p>	<p>Please refer to the SAI and Application Form for the instructions.</p>		
<p>Minimum amount for purchase / switches</p>	<p>Minimum amount for purchase:</p> <p>Minimum initial investment is ₹ 5,000/-.</p> <p>Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.</p> <p>Minimum amount of Switchover</p> <p>(i) Unitholders of the scheme may be permitted to switchover their investment partially or fully, to specified scheme/s of UTI MF or vice versa and on such terms as may be announced by UTI AMC from time to time.</p> <p>(ii) In case of partial switchover from one scheme to the other scheme/s, the condition of minimum investment holding prescribed from time to time under both the schemes has to be satisfied.</p>		

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<p>Commercial Transactions (viz. Purchase / Redemption / Switches) through Designated E-mail / Fax</p>	<p>The facility of carrying out commercial transactions through Designated E-mail / Fax, in units of UTI Mutual Fund Schemes, is available for the following categories of Investors, subject to certain terms and conditions. UTI AMC declares its Designated E-mail / Fax server as one of the Officials Points of Acceptance.</p> <p>Following investors may transact through designated fax and email, who are KYC (Know Your Client) Compliant:</p> <ul style="list-style-type: none"> (i) a body corporate including a company formed under the Companies Act, 1956/2013 or established under State or Central Law for the time being in force; (ii) a bank including a scheduled bank, a regional rural bank, a co-operative bank; (iii) an eligible trust; (iv) an eligible society; (v) any other institution; (vi) Army/Navy/Air Force/Paramilitary Fund and (vii) Any other category of investors, as may be decided by UTI AMC from time to time. <p>Only Commercial transactions i.e. Purchase, Redemption and Switches shall be accepted through designated fax and email.</p> <p>When the investor transacts through designated fax and email, the following additional terms and conditions shall apply to the financial/commercial transactions received through this mode, which shall be irrevocable and binding on the investor:</p> <ol style="list-style-type: none"> 1. Investor agrees that based on the scanned image of application for purchase, redemption or switches, the transaction will be processed subject to receipt of the subscription amount in case of purchase and subject to signature verification in case of redemption and switches. The receipt of such scanned image by UTI AMC at designated fax or email id shall be deemed sufficient for effecting the transaction without the receipt of original application. Investor further agrees to keep in its records, the original application and provide the original application as and when required by UTI AMC. 2. All transaction requests will be deemed to be valid, where applications, transaction slips, forms, supporting documents are received at the designated fax/email id. 3. The timestamp will get generated and affixed on the transaction request once it is received on the server/system of the UTI AMC. 4. This facility will be provided subject to provisions of cut off timing for applicability of NAV and time stamping requirements, as amended by Securities and Exchange Board of India (SEBI) from time to time and any other applicable laws, rules and regulations as may be enforced from time to time. <p>For the purpose of determining the applicable NAV in accordance with SEBI (Mutual Funds) Regulations, 1996, the system generated date and time on the transmitted email / fax received at server / system of the UTI AMC and availability of funds for utilization for the same shall be considered.</p> <ol style="list-style-type: none"> 5. The UTI AMC reserves the right to change/add the Designated fax/email id(s) from time to time. 6. The UTI AMC shall act in good faith and shall take necessary steps in connection with the email/fax requests received regardless of the value involved and the same shall be binding on the investor. <p>The UTI Mutual Fund (UTI MF), UTI Trustee Company Pvt. Ltd. (Trustee) or UTI AMC will not be held responsible/liable for any loss, if any, suffered by the investor or any other person for processing such transactions.</p> <ol style="list-style-type: none"> 7. The investor acknowledges that it is in the nature of telecommunication services that transmissions may not be properly received and may be inadvertently read or may be erroneous or made known to unauthorised persons. Investor agrees that all the risks, errors or breaches shall be borne by the investor and the UTI MF, Trustees, UTI AMC shall not be responsible/liable for any claims, liability, loss, damage, cost or expenses arising from such risks, errors or breach of confidentiality. 8. At the request of the investor, UTI AMC is hereby requested and authorised, but is not obliged, to process the transactions as per email/fax submissions received from time to time from investors and otherwise to rely upon and act in accordance with email/ Fax Submission which is signed, or is believed to have been signed by any person authorised by the documents governing the arrangement between the UTI AMC and the Investor.
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	<p>9. It is further mutually agreed that if any other permission is required under the provisions of law for processing such requests / instructions, the investor shall be solely liable and responsible for any failure to comply with such provisions of laws, rules and regulations. The investor will keep the UTI MF, Trustee, UTI AMC fully absolved and indemnified with respect to any violation of such laws, rules and regulations and consequences thereafter in case of such violation mentioned hereinabove.</p> <p>10. It is agreed by the parties that the UTI AMC need not confirm (whether orally, in writing or otherwise) any email / fax Submission or verify the identity of the person making or giving or purporting to make or give any email/ fax Submission.</p> <p>11. Investor agrees that security procedures adopted by UTI AMC may include signature verification, telephonic call backs or a combination of the same, that may be recorded by tape recording device and investor consents to such recording and agrees to co-operate with the UTI AMC to enable confirmation of such electronic transactions. However, the UTI AMC shall be under no duty to prescribe or adopt any procedures for the purpose of such confirmations or verification and any such procedure prescribed or adopted by UTI AMC shall not impose upon the UTI AMC any obligation to adopt or comply with the same in any or every instance.</p> <p>12. Investor irrevocably and unconditionally agrees to fully indemnify and save harmless the UTI MF, Trustee and the UTI AMC from and against all claims, liability, loss, damage, costs, expenses or any other outgoings incurred by them arising out of or relating to:</p> <p>(a) UTI AMC acting in good faith, pursuant to, in accordance with or relying upon any email/ fax requests received or UTI AMC not acting/processing or wrong processing of the email / fax requests for any reason.</p> <p>(b) Any submission received by the UTI AMC that UTI AMC in good faith believes to be a email/fax submission from the investor and</p> <p>(c) Any unauthorised or fraudulent email/fax request received by the UTI AMC.</p>
<p>Seeding of Aadhaar Number</p>	<p>Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number</p> <p>In terms of the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, read with the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017, it is mandatory for investors to submit their Aadhaar number issued by the Unique Identification Authority of India (UIDAI) to UTI Mutual Fund/its Registrar and Transfer Agent/ Asset Management Company (“the AMC”) and comply with the following requirements as applicable to them:-</p> <p>i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the Aadhaar number issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit proof of application of enrolment for Aadhaar.</p> <p>If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one certified copy of an officially valid document containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund.</p> <p>The investor is required to submit PAN as defined in the Income Tax Rules, 1962.</p> <p>If such an individual investor who is not eligible to be enrolled for Aadhaar number, has already submitted the PAN, no further action is required.</p> <p>ii. Where the investor is a non-individual, apart from the constitution documents, Aadhaar numbers and PANs as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor’s behalf is required to be submitted. Where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted, an officially valid document is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, certified copy of an officially valid document containing details of identity, address, photograph and such other documents as prescribed is required to be submitted.</p> <p>It may be noted that the requirement of submitting Form 60 as prescribed in the aforesaid notification is not applicable for investment in mutual fund units.</p> <p>a) Investors are requested to note that pursuant to the direction issued by Hon’ble Supreme Court on March 13, 2018 in Writ Petition (Civil) no. 494/ 2012, the last date for mandatory submission of Aadhaar in respect of the existing mutual fund folios / accounts, including accounts / folios opened up to March 31, 2018, has been deferred till further notice. Existing unitholders are however encouraged to link their Aadhaar to their mutual fund folio(s).</p> <p>b) The submission of Aadhaar Number or proof of enrolment for Aadhaar for new Mutual Fund folios / accounts (i.e. an investor is investing for the first time in UTI Mutual Fund), at the time of account opening, has been deferred till further notice.</p>

Know Your Customer (KYC) Norms

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

A. For Individual Investors

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

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

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

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

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

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

III Aadhaar based e KYC process

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

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

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

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

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

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

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

IV PAN-Exemption for micro financial products

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

B. For Non-Individual Investors

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

C. For both Individual and Non-Individual Investors

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

4. Non-Applicability of KYC guidelines

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

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

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

Details under Foreign Account Tax Compliance provisions (commonly known as FATCA) / Foreign Tax Laws and Common Reporting Standard (CRS)

FATCA is United States (US) Federal Law, aimed at prevention of tax evasion by US citizens and residents ("US persons" as defined in the applicable extant laws of the United States of America) through use of offshore accounts. FATCA provisions are part of Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature. Under FATCA, withholding tax may be levied on certain US source income/receipt of the Schemes of the Mutual Fund, unless they are FATCA compliant.

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

The identification of US person will be based on one or more of following "US indicia"-

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

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	<p>FATCA due diligence will be applicable to each unit holder (including joint holders) irrespective of the country of residence/citizenship, and on being identified as reportable person/specified US person, all folios/accounts will be reported. Such information may include (not limited to) their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Unit holders will therefore be required to comply with the request of the AMC / Fund to furnish such information as and when deemed necessary by the AMC / Fund in accordance with the Applicable Laws.</p> <p>FATCA provisions are relevant not only at on-boarding stage of unit holders but also throughout the life cycle of investment with the Mutual Fund. Unit holders therefore should immediately intimate to the Fund/the AMC, any change in their status with respect to FATCA related declaration provided by them previously.</p> <p>In case unit holder / investor fails to furnish the relevant information and/or documentation in accordance with the Applicable Laws, the AMC / Fund reserves the right to reject the application or redeem the units held directly or beneficially and may also require reporting of such accounts/levy of withholding tax on payments made to investors. Prospective investors / Unit holders should consult their own advisors to understand the implications of FATCA provisions/requirements. The AMC reserves the right to change/modify the provisions mentioned at a later date.</p> <p>Common Reporting Standard (CRS) – The New Global Standard for Automatic Exchange of Information</p> <p>On similar lines as FATCA, the Organisation of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a “Standard for Automatic Exchange of Financial Account Information in Tax Matters”, in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, requiring cooperation amongst tax authorities. The G20 and OECD countries have together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI).</p> <p>All Applicants whose country of tax residence is not India shall fill in the prescribed FATCA & CRS Form.</p> <p>AMC reserves right to reject the application in case the applicant / investor fails to submit information /documentation for any of the above.</p> <p>Please refer to Instructions given in the FATCA/CRS Form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular Nos. CIR/MIRSD/2/2015 dated 26th August 2015 & CIR/MIRSD/3/2015 dated 10th September 2015.</p>
<p>Minimum balance to be maintained and consequences of non maintenance.</p>	<p>Partial redemption under a folio is permitted subject to the unitholder maintaining the prescribed minimum balance to be reckoned with reference to the redemption price applicable as on the date of acceptance of the redemption application. Where the balance amount so calculated is found to be less than the prescribed minimum balance, UTI AMC may compulsorily redeem the entire outstanding holding of the unitholder without any fresh application for redemption of the balance holding and pay the proceeds to the unitholder</p>
<p>Special Products</p>	<p>Special Products / Facilities available</p> <ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ol style="list-style-type: none"> (a) Step up facility (b) Any Day SIP (c) Micro SIP 2. Systematic Transfer Investment Plan – Available 3. Systematic Withdrawal Plan – Available 4. Dividend Transfer Plan (DTP) – Available 5. Switchover Facility - available <p>Switching of Units of UTI Mutual Fund (UTI MF) Schemes on BSE Star MF Platform</p> <p>In addition to the facility of Purchase and Redemption available on BSE Star MF of Bombay Stock Exchange, the facility of Switching units is available. The request for switch can be given in number of units. For further details refer to SAI.</p> <p>Please refer to Statement of Additional Information (SAI) for SIP, Micro SIP, SWP, DTP, STRIP and switchover details</p> <ol style="list-style-type: none"> 6. Automatic Trigger Facility is availability <p>The following are the four types of Trigger Options available:</p> <ol style="list-style-type: none"> (i) Value Trigger: As & when the investment reaches a specified value. For example if ₹ 10,000/- is invested and the unit holder wants to encash when the investment becomes ₹ 15000/-. The specified value is ₹ 15,000/-.

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(ii) **Appreciation Trigger:** On appreciation of capital by an indicated percentage (in whole numbers like 10, 11 etc.). For example if an investor invests ₹ 10,000/- and wants to encash when the capital is appreciated by 10% (only appreciation amount) his units will be redeemed at the applicable redemption price and paid 10% of capital appreciation i.e. ₹ 1,000/-. He will be paid full redemption value of his units if he opts for full redemption of units. Fractions indicated if any will be ignored.

(iii) **Date Trigger:** Redemption on an indicated date. For example 31-12-2018.

(iv) **Stop-loss Trigger:** On depreciation of capital by an indicated percentage (in whole numbers like 10, 11 etc.). For example if an investor invests ₹ 10,000/- and wants to encash when the capital is depreciated by 10%, his full units will be redeemed at the applicable redemption price and paid.

For further details regarding availing the Trigger Facility and the procedures to be followed please refer to SAI and the Application Form for Trigger facility

Automatic Trigger Facility is only a facility extended by the AMC for the convenience of unitholders and does not form part of any scheme / fund objectives.

The AMC reserves the right to amend / terminate this facility at any time, keeping in view business/operational exigencies.

Facilities/options under SIP

1. 'Step up' facility:

Under this facility, an Investor can opt for stepping up his SIP amount at specified intervals (Half yearly/ Yearly). Upon exercising this option, the SIP debit amount will increase by the amount specified by the Investor at the Intervals opted.

For example, an Investor gives a SIP Mandate for 5 years in Scheme A for an amount of ₹ 1,000/- which starts on August 1, 2018 and also opts for this 'Step up' facility with the interval frequency as 'Yearly' & SIP Step Up amount as ₹ 1,000/-. In this case, the SIP will run as under:

SIP Period (Dates)	Regular SIP without 'Step Up' facility	With 'Step Up' facility of ₹ 1,000/- as 'Step Up' amount and frequency as 'Yearly'
From August 1, 2018 to July 31, 2019	₹ 1,000/-	₹ 1,000/-
From August 1, 2019 to July 31, 2020	₹ 1,000/-	₹ 2,000/-
From August 1, 2020 to July 31, 2021	₹ 1,000/-	₹ 3,000/-
From August 1, 2021 to July 31, 2022	₹ 1,000/-	₹ 4,000/-
	And So on.....	And So on.....

The Minimum SIP Step Up amount will be ₹ 500/- and in multiples of ₹ 500/-. If the 'Step Up' amount is mentioned and the 'frequency' is not mentioned, then the default frequency shall be taken as 'Yearly'. Similarly, if the 'frequency' is mentioned and 'Step Up' amount is not mentioned, then the 'Step Up' amount shall be considered as ₹ 500/-. The detailed terms and conditions are available in the respective Service Request Form.

2. Facility to switch from one eligible Scheme to another eligible Scheme under SIP facility:

Under this facility, an Investor can opt to change the eligible scheme during the tenure of the SIP, without having to terminate the existing SIP.

For example, an Investor who had opted for a tenure of 5 years for SIP in Scheme-A, after continuing the SIP for a period of say 3 years, can change the Scheme to Scheme-B for the rest of the period, instead of the existing process of cancelling the SIP Mandate of Scheme-A and giving fresh mandate for Scheme-B. The Scheme/s can be changed multiple times during the tenure of SIP.

Investors may avail this facility any time during the tenure of the SIP. The application for such changes should be submitted at least 15 days prior to the next SIP instalment amount due date.

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	<p>3. Any Day SIP: Investors can choose any date of his/her preference as SIP Debit Date. If in any month, the SIP Debit Date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the SIP Debit Date for those months shall be the last available Business Day in that month.</p> <p>4. Micro Systematic Investment Plan (“Micro SIP”)/ PAN Exempt Investments In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes {including investments through Systematic Investment Plans (SIPs)} up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN.</p> <p>Applicability & Transactions covered:</p> <ol style="list-style-type: none"> Micro SIP is allowed only for those who do not have PAN. Systematic Investment Plans (SIPs) where aggregate of instalments in a rolling 12 months period or in a financial year, i.e. April to March does not exceed Rs. 50,000/- will be covered under “Micro SIP”. The exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs) and Minor. HUFs and other categories will not be eligible for Micro SIPs. The exemption is applicable to joint holders also. <p>Further details on SIP are available in the SIP enrolment form.</p>
<p>MF Utility for Investors</p>	<p>UTI AMC Ltd has entered into an agreement with MF Utilities India Private Ltd (MFUI) for usage of MF Utility (MFU), a shared service initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument through a Common Account Number (CAN).</p> <p>Accordingly, all financial and non-financial transactions pertaining to the Scheme is available through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through authorised Points Of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website against the POS locations. However, all such transactions shall be subject to the eligibility of investors, any terms and conditions and compliance with the submission of documents and procedural requirements as stipulated by UTI MF/UTI AMC from time to time in addition to the conditions specified by MFU, if any.</p> <p>The online portal of MFUI i.e. www.mfuonline.com and the POS locations aforesaid shall act as Official Points of Acceptance (OPAs) in addition to the existing OPAs of the UTI AMC Ltd and any transaction submitted at such POS will be routed through MFUI or as may be decided by UTI AMC. Investors not registered with MFUI also can submit their transactions request by giving reference to their existing folio number. All valid applications received for any other scheme apart from eligible schemes as stated above may be accepted by UTI AMC at its own discretion.</p> <p>The uniform cut off time as prescribed by SEBI and as mentioned in the SID/KIM of the Scheme shall be applicable for applications received by MFUI. However, in case of investment of Rs 2 lacs and above, the applicability of NAV will be subject to the date and time of receipt of credit of amount to the specified bank account of AMC.</p> <p>For further details regarding procedures for obtaining CAN and other particulars about MFU etc, please refer to SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.</p>
<p>Statement of Account (SoA)</p>	<ol style="list-style-type: none"> SoA will be a valid evidence of admission of the applicant into the scheme. However, where the units are issued subject to realisation of cheque/ draft any issue of units to such unitholders will be cancelled and treated having not been issued if the cheque/draft is returned unpaid. Every unitholder will be given a folio number which will be appearing in SoA for his initial investment. Further investments in the same name(s) would come under the same folio, if the folio number is indicated by the applicant at the time of subsequent investment. The folio number is provided for better record keeping by the unitholder as well as by UTI AMC. The AMC shall issue to the investor whose application has been accepted, an SoA specifying the number of units allotted. UTI AMC shall issue a SoA within 5 business days from the date of acceptance of an application.

- (d) 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 to investors (where PAN details of 1st holder are available) 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) and merger, if any.

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

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

CAS for Demat accounts

- (e) Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014 requiring Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts, the following modifications are made to the existing guidelines on issuance of CAS –

- a. Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.
- b. Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- c. In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor.
- d. The CAS will be generated on monthly basis.
- e. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts, then CAS with holding details shall be sent to the investor on half yearly basis.
- f. The dispatch of CAS by the depositories shall constitute compliance by UTI AMC/ UTI Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996.

Following Folios, shall be exempted for issuance of CAS:

- Units held in demat mode.
- Units held in minor's name.
- Folios where units are held by way of unit certificates.
- One UTI Mutual Fund scheme invests in other UTI Mutual Fund scheme/s.
- Folios under Micropension arrangement.

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

- (f) For those unit holders who have provided an e-mail address/mobile number:-

The AMC shall continue to allot the units to the unit holders whose application has been accepted and also send confirmation specifying the number of units allotted to the unit holders by way of e-mail and/or SMS to the unit holder's registered e-mail address and/or mobile number as soon as possible but not later than five business days from the date of receipt of the request from the unit holders.

The unit holder will be required to download and print the SoA/other correspondences after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered SoA/other correspondences, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to advise UTI Mutual Fund of such difficulty within 24 hours after receiving the e-mail, will serve as an affirmation regarding the acceptance by the Unit holder of the SoA/other correspondences.

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	<p>It is deemed that the Unit holder is aware of all securities risks including possible third party interception of the SoA/other correspondences and the content therein becoming known to third parties.</p> <p>Under no circumstances, including negligence, shall the Mutual Fund or anyone involved in creating, producing, delivering or managing the SoA of the Unit Holder, be liable for any direct, indirect, incidental, special or consequential damages that may result from the use of or inability to use the service or out of the breach of any warranty. The use and storage of any information including, without limitation, the password, account information, transaction activity, account balances and any other information available on the Unit holder's personal computer is at risk and sole responsibility of the Unit holder.</p> <p>The unitholder may request for a physical account statement by writing/calling the AMC/ R&T.</p> <p>(g) Pursuant to SEBI Circular no. SEBI/HO/IMD/DF2/ CIR/ P/2016/42 dated March 18, 2016 and SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016</p> <ol style="list-style-type: none"> a. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. b. Further, CAS issued for the half-year (ended September/ March) shall also provide: <ol style="list-style-type: none"> i. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to the distributor in absolute terms during the half-year period against the concerned investor's total investments in each MF scheme. The commission paid to Distributors is the gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc. The term 'commission' refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. ii. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
<p>Friend in Need</p>	<p>"Friend in Need" facility is introduced for the Individual investors (Resident as well as Non-resident) of UTI MF under the scheme, whereby there is an option to furnish the contact details including name, address, relationship, telephone number and email ID of any person other than the applicant/s and nominee. This will facilitate obtaining the latest contact details of the investors, if UTI MF is unable to establish contact with the investors.</p> <p>For further details, please refer to SAI.</p>
<p>Dividend</p>	<p>The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend.</p> <p>In case of funds received through Cash Payment mode, the dividend proceeds shall be remitted only to the designated bank account.</p> <p>Threshold Limit for 'Dividend Payout' Option</p> <ol style="list-style-type: none"> a. In case of Dividend Payout under a folio is less than or equal to ₹ 1,500/- and where complete bank account details are not available or facility of electronic credit is not available with Investor's Bank/Bank Branch, then such amount will be compulsorily reinvested wherever reinvestment option is available under the scheme and an Account Statement (SoA) will be sent to the Investors at their Registered Address. b. For folios where dividend warrants are returned undelivered and/or the dividend warrant remains unencashed / unclaimed on 3 consecutive occasions, future dividend amount will be reinvested, wherein reinvestment option is available and an Account Statement (SoA) would be sent to the Investors at their Registered Address. <p>In the event of failure of despatch of dividend within the stipulated 30 day period, the AMC shall be liable to pay interest at such rate as may be specified by SEBI to the unit holders (presently @ 15 per cent per annum).</p>
<p>Redemption</p>	<p>The redemption proceeds shall be dispatched to the unitholders within 10 business days from the date of redemption.</p> <p>In case of funds received through Cash Payment mode, the redemption proceeds shall be remitted only to the designated bank account.</p> <p>Restriction on redemption of units</p> <p>Further to the possibility of delays in redemption of units under certain circumstances as stated in the aforesaid paragraphs relating to "Risk factors", the following points relating to restrictions on redemption of units may be noted:-</p>

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	<p>1. Restrictions on redemption of units may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <ul style="list-style-type: none"> (i) Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security (ii) Market failures, exchange closures etc (iii) Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). <p>2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees</p> <p>4. When restriction on redemption is imposed, the following procedure shall be applied:-</p> <ul style="list-style-type: none"> (i) No redemption requests upto INR 2 lakh shall be subject to such restriction. (ii) Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. <p>For further details in this regard, 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 regarding settlement of claim refer to SAI.</p>
Delay in payment of redemption proceeds	<p>The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p>
Transfer / Pledge / Assignment of Units	<p>A. Units held in Demat form</p> <p>Units of the scheme held in dematerialised form shall be freely transferable from one demat account to another demat account.</p> <p>For Pledge/assignment of Units, Unit holders should approach their Depository Participant (DP).</p> <p>If an Unit holder holding units in dematerialised mode desires to change the option from dividend payout to Dividend Reinvestment or Growth, they would have to rematerialize the units for the change to be effected. For rematerialisation, Unit holders should approach their DP.</p> <p>B. Units covered by Unit Certificates</p> <ul style="list-style-type: none"> 1. Units covered by unit certificates issued prior to February 23, 2000 under the scheme are transferable / pledgeable / assignable subject to the conditions given under item (3) below. 2. Units covered by the SoA under the above scheme are not transferable. 3. Transfer of units in the aforementioned cases will be subject to following terms and conditions:- <ul style="list-style-type: none"> (a) Transfers to be effected only by and between transferors and transferees who are capable of holding units as given under 'Who can invest'. UTI AMC shall not be bound to recognise any other transfer. (b) No transfers/ partial transfers less than prescribed minimum amount of the respective scheme/s (currently ₹ 5000/-) shall be permitted, unless <ul style="list-style-type: none"> (i) the shortfall amount, if any, is paid by the transferee along with the documents submitted for transfer or (ii) the transferee mentions the existing folio number having holdings in the same scheme for transfer of the units to such folio. (c) Every instrument of transfer shall be signed by the transferor (all the transferors in case of joint holding) and the transferee (all the transferees in case of joint purchase). (d) The transferor shall be deemed to hold units until the name of the transferee is entered into the register of unit holders. (e) The AMC may require such evidence as it may consider necessary in support of the title of the transferor or his right to transfer units. (f) Duly stamped prescribed transfer deed with the relative unit certificate are to be sent to the offices of the registrar for the concerned scheme. Any instrument of transfer lodged with any of the Financial Centres of UTI AMC shall be forwarded to the concerned office of the Registrar. Provided that under special circumstances, UTI AMC may allow transfer of units without an instrument of transfer on such terms and conditions and on such transferee providing such proof as may be specified by UTI AMC. (g) UTI AMC may subject to compliance with such requirements as they deem necessary dispense with the production of the original unit certificate, should it be lost, stolen or destroyed.

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	<p>(h) Upon registration of a transfer of units all instruments of transfer and the unit certificate may be retained by UTI AMC.</p> <p>(i) The AMC on recognising and registering a transfer may endorse the original unit certificate or issue a fresh SoA to the transferee.</p> <p>(j) If a transferee becomes a holder of units in an official capacity, by operation of law or a scheduled bank upon enforcement of a pledge, then UTI AMC shall, subject to the production of such evidence which in their opinion is sufficient, proceed to effect the transfer if the intended transferee is otherwise eligible to hold units.</p> <p>(k) Under special circumstances, holding of units by a company or other body corporate with another company or body corporate or an individual/individuals, none of whom is a minor, may be considered by UTI AMC.</p> <p>(l) Subject to the provisions contained herein above, UTI AMC shall register the transfer and return the unit certificate along with dividend distribution warrant, if any, (where the transferee is eligible to get such dividend) to the transferee within 30 days from the date of lodgement of the unit certificate together with the relevant instrument of transfer.</p> <p>(m) In case of joint transferees, the unit certificate will be sent to and all payments in respect of the unit certificate will be made only in the name of the first unitholder.</p> <p>C. Pledge/Assignment of units permitted only in favour of banks/other financial institutions: The unitholders may pledge/assign units in favour of banks/other financial institutions as a security for raising loans. Units can be pledged by completing the requisite forms/formalities, as may be required, whereupon UTI AMC will record a pledge/charge/lien against units pledged. As long as the units are pledged, the pledgee bank/financial institution will have complete authority to redeem such units. The pledger will not be allowed to redeem units so pledged until the bank/financial institutions to which the units are pledged provides a written authorisation to UTI AMC that the pledge/charge/lien may be removed. However, if pledged units are received for redemption/transfer, from the unitholder, UTI AMC has right to redeem or transfer such units.</p> <p>For further details on Transfer/Pledge/Assignment of Units etc, refer to SAI.</p>
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B. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>The Mutual Fund shall declare the Net asset value separately for different options of the Plans by 9 p.m. on every business day on website of UTI Mutual Fund, www.utimf.com. and AMFI's web-site www.amfiindia.com.</p> <p>The NAV shall be calculated for all business days and published in atleast two daily newspapers having nationwide circulation on every business day.</p>
<p>Monthly Portfolio Disclosure</p>	<p>The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all its schemes on its website on or before the tenth day of the succeeding month in a user-friendly and downloadable format.</p> <p>The format for monthly portfolio disclosure shall be the same as that of half yearly portfolio disclosures.</p> <p>The Mutual Fund shall also disclose additional information (such as ratios etc) subject to compliance with the SEBI Advertisement Code.</p>
<p>Disclosure of Assets Under Management</p>	<p>The Mutual Fund shall disclose the following on monthly basis, in the prescribed format, on its website and also share the same with Association of Mutual Funds in India (AMFI):</p> <ol style="list-style-type: none"> AUM from different categories of schemes such as equity schemes, debt schemes, etc. Contribution to AUM from B-30 cities (i.e. other than top 30 cities as identified by AMFI) and T-30 cities (Top 30 cities). Contribution to AUM from sponsor and its associates. Contribution to AUM from entities other than sponsor and its associates. Contribution to AUM from investors type (retail, corporate, etc.) in different scheme type (equity, debt, ETF, etc.). <p>In order to have a holistic picture, Mutual Fund wise and consolidated data on the above parameters shall also be disclosed on AMFI website in the prescribed format.</p>
<p>Half Yearly Disclosure: Portfolio / Financial Results</p>	<p>The Mutual Fund shall within one month from the close of each half year, (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website.</p> <p>The Mutual Fund shall publish an advertisement disclosing the hosting of such financial results on the website, in atleast two newspaper one national English daily newspaper having nationwide circulation and one in a newspaper having wide circulation published in the language of the region where the Head Office of UTI MF is situated.</p> <p>The Mutual Fund shall also, within one month from the close of each half year, (i.e. 31st March and 30th September), publish by way of an advertisement a complete statement of its scheme portfolio in one English daily circulating in the whole of India and in a newspaper published in the language of the region where the head office of UTI MF is situated.</p>

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	<p>The rate of surcharge on income distribution tax is increased from 10% to 12% w.e.f. 01st April 2015. As per the Finance (No.2) Act 2014, with effect from 01st October 2014, for determining the dividend distribution tax payable, the amount of distributed income be increased to such amount as would, after reduction of the dividend distribution tax from such increased amount, be equal to the income distributed by the Mutual Fund (dividend distribution tax will be payable after grossing up).</p> <p>The Finance Act 2018 has substituted the “Education Cess” of 2%, and “Secondary and Higher Education Cess” of 1%, by “Health and Education Cess” of 4%.</p>
<p>Capital Gains:</p> <p>i) Long Term Capital Gains</p> <p>ii) Short Term Capital Gains</p>	<p>Units held for more than twelve months preceding the date of their transfer are long term capital asset.</p> <p>As per section 10(38) of the Act, equity oriented fund means a fund where the investible funds are invested by way of equity share in domestic companies to the extent of more than sixty five percent of the total proceeds of such fund and which has been set up under a scheme of a mutual fund specified under section 10(23D) of the Act.</p> <p>The Finance Act 2018</p> <p>(a) has withdrawn the exemption u/s 10(38) on transfer of long term capital asset being a unit of an equity oriented fund, as defined therein, in respect of the transfers made on or after April 1, 2018.</p> <p>(b) has imposed tax on Long Term Capital Gain on a unit of an equity oriented fund at the rate of 10% on LTCG, in excess of ₹ 1 lakh in a financial year. No indexation benefit would be available on computation of such LTCG,</p> <p>(c) provides that the units of equity oriented funds that were acquired before January 31, 2018, and which would be transferred on or after April 1, 2018, the assessee shall be entitled to exemption on so much of the capital appreciation as has accrued up to January 31, 2018.</p> <p>Units held for not more than twelve months preceding the date of their transfer are short term capital asset. Capital gains arising from the transfer of short term capital assets being unit of an equity oriented scheme which is chargeable to STT is liable to income tax @ 15% under section 111 A and section 115 AD of the Act. The said tax rate is increased by surcharge, if applicable.</p> <p>STT will continue on short term as well as long term capital gains.</p>
<p>Merger/Consolidation of Schemes of MFs:</p>	<p>Tax neutrality has been provided to unit holders upon consolidation or merger of mutual fund schemes provided that the consolidation is of two or more schemes of an equity oriented fund or two or more schemes of a fund other than equity oriented fund. As per sections 2(42A), section 47 and section 49:</p> <p>Pursuant to mergers/consolidations of the Schemes, units of consolidating scheme surrendered by unitholders in lieu of receipt of units of the consolidated scheme shall not be treated as transfer and capital gains tax will not be imposed on unitholders under the Income-tax Act.</p> <p>However, it may be noted that when the unitholders transfers the units of the consolidated scheme, such transfer will attract applicable capital gains tax and STT.</p> <p>Cost of Acquisition: The cost of acquisition of the units of consolidated scheme shall be the cost of units in the consolidating scheme.</p> <p>Period of holding: The period of holding of the units of the consolidated scheme shall include the period for which the units in consolidating schemes were held by the unitholder.</p> <p>Consolidating Scheme and Consolidated Scheme: Consolidating Scheme will be the scheme of a mutual fund which merges under the process of consolidation of the schemes of mutual fund in accordance with the SEBI (Mutual Funds) Regulations, 1996 and consolidated scheme will be the scheme with which the consolidating scheme merges or which is formed as a result of such merger.</p> <p>By the Finance Act 2017, similar tax treatment regarding cost of acquisition and period of holding is extended in respect of consolidation of plans of a scheme of a mutual fund.</p> <p>Investors are advised to refer to the Scheme Information Document and the Statement of Additional Information, as amended from time to time, for the detailed tax provisions.</p>
<p>Investor services</p>	<p>All investors could refer their grievances giving full particulars of investment at the following address:</p> <p>Ms. Nanda Malai Associate Vice President – Department of Operations UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051. Tel: 022-6678 6666, Fax: 022-26523031</p> <p>Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in</p>

C. COMPUTATION OF NAV

- (a) The Net Asset Value (NAV) of the scheme shall be calculated by determining the value of the scheme's assets and subtracting therefrom the liabilities of the scheme taking into consideration the accruals and provisions. NAV shall be declared separately for the different Plans and Options of the scheme.
- (b) The NAV per unit of a scheme shall be calculated by dividing the NAV of the scheme by the total number of units issued and outstanding on the date of calculation under the scheme. The NAV shall be rounded off upto four decimal places for the scheme.

NAV of the Units under the Scheme shall be calculated as shown below:-

$$\text{NAV} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets} - \text{Current Liabilities and Provision}}{\text{No of Units outstanding under Scheme on the Valuation Date}}$$

The NAV under the Scheme would be rounded off to 4 decimals and Units will be allotted upto four decimal places as follows or such other formula as may be prescribed by SEBI from time to time.

- (c) A valuation day is a day other than (i) Saturday and Sunday (ii) a day on which both the stock exchanges (BSE and NSE) and the banks in Mumbai are closed (iii) A day on which the purchase and redemption of units is suspended. If any business day in UTI AMC, Mumbai is not a valuation day as defined above then the NAV will be calculated on the next valuation day and the same will be applicable for the previous business day's transactions including all intervening holidays.
- (d) The NAVs shall be published atleast in two daily newspapers having nationwide circulation on every business day and will also be available on website of UTI Mutual Fund [www. utimf.com](http://www.utimf.com) and website of AMFI www.amfiindia.com.

IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the scheme.

A. ANNUAL SCHEME RECURRING EXPENSES

- (a) These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 2.50% of the daily net assets of a scheme will be charged to the scheme as expenses. The current expense ratios would be updated on the website of UTI Mutual Fund at least three working days prior to the effective date of the change. Investors can refer <https://www.utimf.com/forms-and-downloads/> for Total Expense Ratio (TER) details.

Particulars	% of Net Assets
	UTI-MNC Fund – Regular Plan
Investment Management and Advisory Fees	Up to 2.50%
Trustee Fee	
Audit Fees	
Custodian Fees	
RTA Fees	
Marketing and Selling expense including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education and awareness (at least 2 bps)	
Brokerage and transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Goods and Services Tax on expenses other than investment and advisory fees	
Goods and Services Tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulations 52 (6) (c)	
Additional expenses under regulation 52(6A) (c)	Up to 0.20%
Additional expenses for gross new inflows from specified cities under Regulation 52(6A)(b)	Up to 0.30%

Note: Direct Plan (investment not routed through a distributor) under the scheme shall have a lower expense ratio excluding distribution expenses, commission etc. and no commission shall be paid from such Plan. Portfolio of the Scheme under the Regular Plan and Direct Plan will be common.

Atleast 5% of the TER is charged towards distribution expenses/commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (atleast 5%) which is charged in the Regular Plan. For example in the event the TER of the Regular Plan is 1% p.a, the TER of the Direct Plan would not exceed 0.95% p.a.

The purpose of the table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MFs) Regulations.

- (b) The total annual recurring expenses of a scheme excluding redemption expenses but including the investment management and advisory fees shall be subject to the following limits:
- (i) On the first ₹ 100 crores of the daily net assets - 2.50%
 - (ii) On the next ₹ 300 crores of the daily net assets - 2.25%
 - (iii) On the next ₹ 300 crores of the daily net assets - 2.00%
 - (iv) On the balance of the assets - 1.75%

Total Expense ratio (TER) and Additional Total Expenses:

(i) Charging of additional expenses based on new inflows from beyond 30 cities

1. Additional TER shall be charged up to 30 bps on daily net assets of the scheme if the new inflows from beyond top 30 cities (as per SEBI Regulations/Circulars/AMFI data) are at least (a) 30% of gross new inflows in the scheme or (b) 15% of the Average Assets under Management (AAUM) of the scheme, whichever is higher. The additional TER on account of inflows from beyond top 30 cities so charged shall be clawed back in case the same is redeemed within a period of 1 year from the date of investment. The same can be used only for distribution expenses.
2. In case inflows from beyond top 30 cities is less than the higher of (a) or (b) above, additional TER on daily net assets of the scheme shall be charged as follows:

Daily net assets X 30 basis points X New inflows from beyond top 30 cities

365* X Higher of (a) or (b) above

* 366, wherever applicable.

The additional TER on account of inflows from beyond top 30 cities so charged shall be clawed back in case the same is redeemed within a period of 1 year from the date of investment. The same can be used only for distribution expenses.

3. Additional expenses, not exceeding 0.20 per cent of daily net assets of the scheme, shall be charged towards Investment Management and Advisory fees charged by the AMC ('AMC fees') and for recurring expenses (like custodian fees, audit fees, expenses for Registrars services etc) charged under different heads as mentioned under SEBI Regulations.
4. The 'AMC fees' charged to the scheme with no sub-limits will be within the TER as prescribed by SEBI Regulations.
5. In addition to the limits indicated above, brokerage and transaction costs not exceeding
 1. 0.12 per cent in case of cash market transactions, and
 2. 0.05 per cent in case of derivatives transactions

shall also be charged to the schemes/plans. Aforesaid brokerage and transaction costs are included in the cost of investment which are incurred for the purpose of execution of trade. Any payment towards brokerage and transaction cost, over and above the aforesaid brokerage and transaction costs shall be charged to the schemes/plans within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the Trustee or Sponsors.

(ii) Goods and Services Tax (GST)

1. UTI AMC shall charge GST on investment and advisory fees to the scheme in addition to the maximum limit of TER.
2. GST on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER.
3. GST on entry/exit load, if any, shall be paid out of the load proceeds. Exit load, net of GST, if any, shall be credited to the scheme.
4. GST on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under SEBI Regulations.

(iii) Investor Education and Awareness

UTI Mutual Fund (UTI MF) shall annually set apart atleast 2 bps on daily net assets within the maximum limit of TER for investor education and awareness initiatives.

(iv) Illustration of impact of expense ratio on scheme's returns

Simple illustration to describe the impact of the expense ratio on returns of the scheme.

A	Amount invested (₹)	10,000
B	Gross returns - assumed	14%
C	Closing NAV before expenses (₹)	11400
D	Expenses (₹)	200
E	Total NAV after charging expenses (C-D)	11200
F	Net returns to investor	12%

- As per SEBI Regulation expenses are charged to the scheme on daily basis on daily net assets and as per percentage limits specified by SEBI.
- The illustration is to simply describe the impact of expenses charged to the Scheme on schemes returns and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- The above calculations are based on assumed NAVs, and actual returns on investment would be different.

B. LOAD STRUCTURE– for all classes of investors

- (1) Exit Load is an amount which is paid by the investor to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC www.utimf.com or call at 1800 22 1230 (toll free number) or (022) 2654 6200 (non toll free number) or your distributor.

Entry Load (As % of NAV)	Exit Load (As % of NAV)
Nil	Less than 1 year – 1%
	Greater than or equal to 1 year – Nil

- (2) In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No./168230/09 dated June 30, 2009 no entry load will be charged for purchase/additional purchase /switch-in accepted by the Fund. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plans/Systematic Transfer Investment Plans accepted by the Fund.

Switch in/out, Systematic Investment Plan (SIP) and Systematic Transfer Investment Plan (STRIP) will also attract Load like regular Purchases and Redemption.

The AMC reserves the right to change/modify exit/switchover load, depending upon the circumstances prevailing at any given time. A load structure when introduced by the AMC may comprise of exit load and/or switchover load as may be permissible under the SEBI Regulations. The load may also be changed from time to time and in the case of an exit/redemption load this may be linked to the period of holding. The switchover load may be different for different plans. However, any such change in the load structure shall be applicable on prospective investment only.

The investor is requested to check the prevailing load structure of the scheme before investing.

For any change in load structure, AMC will issue an addendum and display it on the website/UTI Financial Centres.

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.

Opt in / Opt out by Distributors:

Distributors shall be able to choose to opt out of charging the transaction charge. However the 'opt out' shall be at distributor level and not at investor level i.e., a distributor shall not charge one investor and choose not to charge another investor.

Distributors shall also have the option to either opt in or opt out of levying transaction charge based on category of the product. The various category of product are as given below:

Sr. No.	Category of product
1	Liquid/ Money Market Schemes
2	Gilt Schemes
3	Debt Schemes
4	Infrastructure Debt Fund Schemes
5	Equity Linked Saving Schemes (ELSS)
6	Other Equity Schemes
7	Balanced Schemes
8	Gold Exchange Traded Funds
9	Other Exchange Traded Funds
10	Fund of Funds investing Overseas
11	Fund of Funds – Domestic

Where a distributor does not exercise the option, the default Option will be Opt-out for all above categories of product. The option exercised for a particular product category will be valid across all Mutual Funds.

The ARN holders, if they so desire, can change their option during the special two half yearly windows available viz. March 1st to March 25th and September 1st to September 25th and the new option status change will be applicable from the immediately succeeding month

Upfront commission, if any, on investment made by the investor, 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.

- (3) Any imposition or enhancement of load shall be applicable on prospective investments only. The AMC shall not charge any load on units allotted on reinvestment of dividend for existing as well as prospective investors.

At the time of changing the load structure, the Mutual Fund shall consider the following measures to avoid complaints from investors about investment in the scheme without knowing the exit load:

- (i) The addendum detailing the changes shall be attached to the Scheme Information Documents and Key Information Memoranda. The addendum shall be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
- (ii) Arrangements shall be made to display the addendum in the Scheme Information Document in the form of a notice in all the official points of acceptance and distributors/brokers office.
- (iii) The introduction of the exit load alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and shall also be disclosed in the statement of accounts issued after the introduction of such load.
- (iv) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.
- (v) Any other measures which the Mutual Fund may feel necessary.

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

Status of the information in this regard as furnished by the respective sponsors mentioned below is provided as under:

1. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

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(a) Penalties imposed against Life Insurance Corporation of India (Amount in ₹):-

Penalties imposed by IRDA

A. The following penalties were imposed by IRDA against LIC for the year 2014-15 on its Inspection as per the following details:-

Particulars of Inspection observations	Penalty levied by IRDA- Amount	Status of payment of penalty
<ul style="list-style-type: none"> • Instances were noticed wherein filled in proposal forms were altered without necessary authentication from the proposers • Policies issued with terms and conditions other than as applied by the Proposers • Policies are split and more than one policy issued under a single proposal 	Penalty of ₹ 5 Lacs under S.102(b) of the Act imposed	Paid
All equity investment in a single Investee company (from all funds of the corporation) cannot be more than 10% of outstanding shares (face value) of the Investee company	Penalty of ₹ 5 lacs imposed on the Insurer under S.102(b) of the Act	Paid

Penalties, pending litigation or proceedings, findings of inspections or investigations for which action may have been taken or is in process of being taken by IRDAI for the year 2016-17 - Nil

B. Penalties Paid in respect of Service Tax

Financial Year	Amount in (lacs)
2014-2015	55.94
2015-2016	0.83
2016-2017	87.03

Details of Pending Litigation in respect of Income Tax as on 31.03.2017

Sr. No.	Financial Year	Issue	Tax Amount Involved (₹ In Crores)
1	2006-07	Income tax on shareholders Account	3.58
2	2007-08	Income tax on shareholders Account	5.31
3	2008-09	Income tax on shareholders Account	9.57
4	2009-10	Income tax on shareholders Account	9.94
5	2011-12	Income tax on shareholders Account	11.30
6	2012-13	Income tax on shareholders Account	10.90
7	2013-14	Income tax on shareholders Account	33.96
8	2014-15	Income tax on shareholders Account	32.53
9	2015-16	-	Assessment not done
10	2016-17	-	Assessment not done
Total			117.09

Details of Penalties paid in respect of Income Tax

Sr. No.	Paid in Financial Year	Issue	Amount (₹ In Lacs)
1	2013-14	Income tax penalty	3.47
2	2014-15	Income tax penalty	44.91
3	2015-16	Income tax penalty	37.62
4	2016-17	Income tax penalty	294.86
Total			380.86

Details of Contingent Liability as on 31.03.2017

Show cause notice	Particulars	Amount in (₹)	Pertaining to the financial Year
DCGEI/MZU/I&S'D' 12(3)96/2012/9314 DATED 17.10.2012	Service tax on Agents travelling, conference and training expense	27,19,14,674	2007-2008 to 2011-2012
949/COMMR/DNI/ST-I/ MUMBAI/2013-2014 DATED 22.10.2013	Service tax on Agents travelling, conference and training expense for the F.Y. 2012-2013	8,46,20,237	2012-2013
06/COMMR/DN.VI/ST II/ MUMBAI/2014-15 DATED 3.3.2015	Service tax on Agents travelling, conference and training expense for the F.Y. 2013-2014	16,56,93,919	2013-2014

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COMMR/ST-II/DNVI/84 DATED 15.12.2015	Service tax on Agents travelling, conference and training expenses for the F.Y. 2014-2015	10,47,41,452	2014-2015
1148/COMMR/2013-2014 DATED 25.3.2014	Service tax on the taxable services classifiable under the category of Banking & Financial Services to the borrowers in the CBLO market	98,90,05,851	2008-2009 to 2012-2013
08/COMMR/DN VI/ST II/ MUMBAI/ 2014-2015 DATED 10.03.2015	Service tax on the taxable services classifiable under the category of Banking & Financial Services to the borrowers in the CBLO market	46,45,53,507	2013-2014
COMMR/ST-II/Divn 6/82/ 2015-16 DATED 04.12.2015	Service tax on the taxable services classifiable under the category of Banking & Financial Services to the borrowers in the CBLO market	36,66,45,734	2014-2015
O.I.O No.2/SK/DC/ST-II/ DIVN6/2015-16 DATED 08.02.2016	Service tax on Alteraion and Assignment fees	7,30,426	2011-2012 to 2013-2014
1299/COMMR/2014-15 DATED 11.7.2014	Interest for delay in payment of service tax wherein service tax is paid on adjustment of proposal deposit into premium and not on the receipt of the proposal deposit	15,18,34,710	2009-2010 to 2013-2014
COMMR/ST-II/DNVI/93/2015-16 DATED 28.03.2016	Interest for delay in payment of service tax wherein service tax is paid on adjustment of proposal deposit into premium and not on the receipt of the proposal deposit	1,74,85,618	2014-2015
V/ST-I/DN-I/GR VIIIA/ LIC/35/2014 DATED 21.07.2014	Interest on delayed payment of service tax on filing of final service tax returns	44,04,79,845	2008-2009 to 2011-2012
Order no.2/ST/RN/COMMR/M-II/14-15 DATED 30.1.2015	Reversal of Cenvat credit relating to investment portion treated as exempted services	11,68,65,080	2008-2009 to 2012-2013
ADX/ST-11/DNVI/34/2015-16 DATED 20.04.2015	Reversal of Cenvat credit in respect of J&K	35,53,134	2013-2014
ADX/ST-11/DNVI/65/2016-17 DATED 07.07.2016	Reversal of Cenvat credit in respect of J&K	17,55,102	2014-2015
1471/COMMR/ST I/2014-15 DATED 13.10.2014	Service tax on interest charged on delay in collection of premium	7,79,06,39,113	2009-2014
COMMR/ST-II/DNVI/88/2015-16 DATED 02.02.2016	Service tax on interest charged on delay in collection of premium	2,68,59,32,548	2014-2015
O.I.A No. SR/30/ST-1/2015 DATED 29.05.2015	Agent Club Expenses matter related to SCZ	1,81,303	1.1.2005 to 31.03.2006
75/COMMR/2011-2012 DATED 12.10.2011	Demand for Banking & Financial Services, Upfront fees and legal fees	62,05,000	2006-2007 and 2008-2009
COMMR/ST II/Dn6/65/2015-16 DATED 13.10.2015	Demand for payment of service tax on ULIP charges for the period 1.7.2010 to 1.5.2011	2,48,18,84,234	July 2010 to May 2011
COMMR/ST II/Dn6/60/2016-17 DATED 23.12.2016	Interest for delayed payment of Service Tax on Outstanding Premium.	14,86,96,712	July 2011 to March 2015
		16,29,34,18,199	

(b) Penalties and Proceedings against Bank of Baroda:-

1. Litigation against bank by the customer (Depositor & Borrower as on 30.09.2017) of various Zones : No. of Cases 446 Amount Involved ₹ 13823.84 (Amount in lacs)
2. Litigation against bank in consumer courts (District Forum, State & National Commission as on 30.09.2017) of various Zones : No. of Cases 1268 Amount Involved ₹ 4618.58 (Amount in lacs)
3. Litigation against bank involving criminal offences (under IPC or any other Act/Criminal Provision as on 30.09.2017) of various Zones : No. of Cases 35 Amount Involved ₹ 344.34 (Amount in lacs)
4. Litigation against bank involving Security related offences as on 30.09.2017 of various Zones : No. of Cases 4 Amount Involved ₹ 94.22 (Amount in lacs)
5. Litigation (Statutory & other offences) against bank initiated / filed by Statutory/Govt. Authorities (like RBI/SEBI/ FEMA or Union/State Govt.) as on 30.09.2017 of various Zones : No. of Cases 4 Amount Involved ₹ 150.26 (Amount in lacs)
6. Litigation against bank involving Economic offences (by Income Tax, Custom/Sales Tax or other such bodies as on 30.09.2017) of various Zones : No. of Cases 8 Amount Involved ₹ 3405.73 (Amount in lacs)
7. Any other litigation against bank as on 30.09.2017 of various Zones : No. of Cases 204 Amount Involved ₹ 38623.00 (Amount in lacs)
8. Any other litigation against bank against top executive as on 30.09.2017 of various Zones : No. of Cases 36 Amount Involved ₹ 6777.62 (Amount in lacs)

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Penalty Imposed by RBI/Regulatory/Other Govt. Dept. for the period from 01-04-2016 to 31-03-2017

Sr. No.	Imposed By	Date		DD/Cheque no.	Amount	Particular
		Imposed	Paid			
1	RBI	19.07.2016	28.07.2016	Chq. No.016692 dtd.28.07.2016	5,00,00,000/-	RBI has imposed an aggregate penalty of ₹ 50 million (Rupees fifty million only) on the Bank vide its letter no.DBS.CO.ICD./638/12.09.001/2016-17 dtd. July 19, 2016 in exercise of power conferred under Section 47 (A) (1) (c) read with Section 46 (4) (i) of Banking Regulation Act, 1949 for FEMA violations related to Import of Goods and Services

Overseas Territory Violations / Penalties for the period from 01.04.2016 to 31.03.2017

Date Imposed	Paid	Particular	International Letter no.	Territories/ Subsidiary		Amt. (INR)
May-16	May-16	Central Bank of Kenya has imposed a total penalty of Ksh.1.00 Mn (Approx INR 6.67 lacs). The details are as under:- 1. Section 20 (2) (b) of the Banking Act and Prudential Guidelines of Risk Classification of Assets and Provisioning (CBK/PG/04), 2. Violation of Central Bank Prudential Guideline on Outsourcing (CBK/PG/16), part 4.5.9.5 (c) 3. Violation of Central Bank Prudential guideline on	B C C / I N T / Compl/108/25 Dtd. 23-06-2016	Kenya	Ksh 1.00 Mn	6,67,000
21.07.2016	21.07.2016	Central Bank of Oman has imposed penalty of RO 5000/- in respect of pending completion od end (E2E) testing of Euro Master Visa (EMV) Up-gradation Project, which was completed on	B C C / I N T / Compl/108/30 Dtd. 31/08/2016	Oman	RO 5000	8,70,000
31.08.2016	04.10.2016	Central Bank of Oman debited a penalty of RO 4000/- (Approx INR 6.92 lacs, 1 OMR-INR 173.023) for not categorizing customers based on the degree of risk in finical system	B C C / I N T / Compl/108/36 Dtd. 25/10/2016	Oman	RO 4000	6,92,000
16-Dec		Bank of Uganda has imposed penalty of Ugn 300,00 mn in the month of December 2016	B C C / I N T / Compl/108/36 Dtd. 25/10/2016	Uganda	300.00 mn	57,04,000
09.03.2017	04.05.2017	Capital Market Authority (CMA) of Uganda imposed a penalty of UGX 10.00 Mn. On Baroda Capital Markets (Uganda) Ltd. Which was later scaled down to Ugx 5.00mn	B C C / I N T / Compl/109/14 Dtd. 20/06/2017	Uganda	5 Mn	89,650

Penalties imposed by Statutory Authority in India (April 2016 to March 2017)

Penal Interest

Date	Zone	Region	Branch	Particular of penalties	Statutory Authority	Amount				
13.05.2016	Greater Mumbai	MMCR	Govandi	Late filing of E-TDS for June 2015 to Sept 2015	Income Tax	15000	04.08.2016	MMCR	Ministry of Finance	22393
08.07.2016	Greater Mumbai	MMNR	Dahisar	Delay remittance of collection under SCSS-2004 funds for the	Ministry of Finance	1933	19.07.2016	MMER	Ministry of Finance	4376
13.07.2016	Greater Mumbai	MMNR	Kandivali	Delay remittance of collection under SCSS-2004 funds for	Ministry of Finance	1117	13.07.2016	MMNR	Ministry of Finance	3131
07.07.2016	Greater Mumbai	MMNR	Versova	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	80	16.09.2016	MMSR	Ministry of Finance	22054
03.08.2016	Greater Mumbai	MMCR	Kurla	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	6053				

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Penalties imposed by Statutory Authority in India (April 2016 to March 2017)							Penal Interest			
Date	Zone	Region	Branch	Particular of penalties	Statutory Authority	Amount				
04.08.2016	Greater Mumbai	MMCR	Chembur	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	14050				
04.08.2016	Greater Mumbai	MMCR	Ghatkopar (E)	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	80				
08.07.2016	Greater Mumbai	MMCR	Ghatkopar (W)	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	103				
03.08.2016	Greater Mumbai	MMCR	Sion	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	1111				
03.08.2016	Greater Mumbai	MMCR	Vile Parle	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	899				
19.07.2016	Greater Mumbai	MMER	Thane	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	4027				
19.07.2016	Greater Mumbai	MMER	Bhandup	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	349				
16.09.2016	Greater Mumbai	MMSR	SERBOM	Late filing of TDS Returns for FY 2013-14 Q1	Income Tax	71610				
31.08.2016	MP Zone	Jabalpur	Rewa	Wrong NEFT credited	consumer forum	15462			consumer forum	1810
06.04.2016	Rajasthan	Kota	Todarai Singh	Delay in settle charge Back claim	consumer forum	1000				
06.06.2016	Rajasthan	Jaipur	Manjai	Case-consumer dispute redressel commission	consumer forum	10000			consumer forum	916
18.06.2016	Rajasthan	Jaipur	Chomu	Case-consumer dispute redressel commission	consumer forum	7687				
27.04.2016	Rajasthan	Jodhpur	Jaisalmer	District consumer forum decision against bank in the case of Manish Vyas, borrower PMEGP z/s BOB	consumer forum	3000				
11.05.2016	Rajasthan	Jodhpur	Jaisalmer	Consumer court appeal against the decision was dismissed	consumer forum	5000				
29.06.2016	Rajasthan	Udaipur	Main	Income Tax Penalty (Hindustan Zinc Income Tax Penalty)	Income Tax	658930			Income Tax	14680
24.08.2016	South Gujarat	Baroda City	Manjalpur	Delayed remittance of TDS for Sep 2015	Income Tax	105765				
03.08.2016	WUP			The District Consumer Dispute Redressal Forum	consumer forum	2000			consumer forum	3100
							07.04.2016	GB	Ministry of Finance	361343
18.11.2016	Ahmedabad	Ahm	Delhi chakla	Lien marked in ac and cheque returned	consumer forum	15000				
28.10.2016	Ahmedabad	Mehsana	Market yard		consumer forum	50000			consumer forum	16125

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Penalties imposed by Statutory Authority in India (April 2016 to March 2017)							Penal Interest			
Date	Zone	Region	Branch	Particular of penalties	Statutory Authority	Amount				
03.02.2017	Ahmedabad	Ahm	I E vatva	Delay in payment	Income Tax	5640				
07.04.2017	Ahmedabad	Ahm	Delhi chakla	Delay in remittance of funds under SCSS, 2004 scheme	Ministry of Finance	3894				
07.04.2017	Ahmedabad	Ahm	Gita Mander	Delay in remittance of funds under SCSS, 2004 scheme	Ministry of Finance	17298				
09.09.2016	Jaipur	Bikaner	Rajgarh		consumer forum	5000				
05.12.2016	Jaipur	Jaipur			consumer forum	55000				
06.11.2016	Mumbai	MMSE	Thakur-dwar	Delay remittance of Income Tax	Income Tax	64620			Income tax	2330
08.12.2016	Delhi	Jalandar	Town Hall	Delay remittance of Income Tax	Income Tax	8206				
07.02.2017	GB				Income Tax	642				
							28.10.2016	Baroda	Income Tax	133780
							16.10.2016	Mumbai	Income Tax	550
32	Total					1150556		12		586588

Statutory Penalty

Penalty / Penal Interest April 2016 to March 2017

Sr. No.	No. of Cases	Name of Authority	Amt. of Penalty	Amt. of Penal Interest
1	8	Income Tax	930413	151340
2	13	Ministry of Finance	50994	416397
3	11	Consumer Forum	169149	18851
	32	Total	1150556	586588

Regulatory Penalty

Penalty / Penal Interest April 2016 to March 2017

Sr. No.	No. of Cases	Name of Authority	Amt. of Penalty	Amt. of Penal Interest
1	1	RBI	50000000	0
2	88	RBI-Currency Chest	4051869	95548921
	32	Total	54051869	95548921

Overseas Territory / Subsidiary

Sr. No.	No. of Cases	Name Territory/Subsidiary	Amt. of Penalty	Amt. of Penal Interest
1	1	Kenya	Ksh 1.00 Mn	667000
2	2	Oman	RO 9000	1562000
3	2	Uganda	305 MN	5793650
		Total		8022650

Penalty imposed on Currency Chest for 01.04.2016 to 31.03.2017

Sr. No.	Zone	Region	Branch	Date (imposed)	Date (Paid)	Particular	Imposed/ Paid	Amount
1	EUP	Gorakhpur	Geeta Press Currency chest	30.03.2016	05.05.2016	Counterfeit and mutilated notes	Paid	14500
2	EUP	Gorakhpur	Geeta Press Currency chest	04.04.2016	05.05.2016	Counterfeit and mutilated notes	Paid	500

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Sr. No.	Zone	Region	Branch	Date (imposed)	Date (Paid)	Particular	Imposed/ Paid	Amount
3	EUP	Sultanpur	Main	10.05.2016	07.06.2016	Counterfeit notes	Paid	4300
4	MP Zone	Indore	Navlakha	02.06.2016	Not Paid	Counterfeit note and mutilated notes remitted	Imposed	4200
5	MP Zone	Jabalpur	Katni	24.03.2016	Not Paid	Mutilated notes remitted with soiled notes, counterfeit and shortages	Imposed	17990
6	MP Zone	Jabalpur	Katni	24.05.2016	Not Paid	Mutilated notes remitted with soiled notes, counterfeit and shortages	Imposed	22400
7	MP Zone	Jabalpur	Katni	01.03.2016	Not Paid	Mutilated notes remitted with soiled notes, counterfeit and shortages	Imposed	8650
8	North Zone	Jalandhar	NGR	07.04.2016	07.04.2016	Mutilated notes remitted with soiled notes	Paid	7800
9	North Zone	Indraprastha	Modinagar	29.12.2015	23.05.2016	Non compliance observed by RBI official inspection	Paid	40000
10	North Zone	Indraprastha	Modinagar	29.12.2015		Fake note detected in soiled note	Imposed	6000
11	NGZ	Ahmedabad	Usmanapura	03.05.2016	03.05.2016	Counterfeit notes detected	Paid	5600
12	NGZ	Ahmedabad	Usmanapura	02.06.2016	02.06.2016	Counterfeit notes detected	Paid	1000
13	NGZ	Rajkot			13.06.2016	Mutilated notes remitted	Paid	2000
14	RZ	Ajmer	Rly Campus	29.04.2016	29.04.2016	Counterfeit notes detected	Paid	1100
15	RZ	Ajmer	Rly Campus	08.06.2016	18.06.2016	Counterfeit notes detected	Paid	300
16	RZ	Bharatpur	Dausa	4.05.2016	04.05.2016	Counterfeit notes detected	Paid	4500
17	RZ	Udaipur	Udaipur CC	15.05.2016	15.05.2016	Shortage of Notes	Paid	1000
18	SGZ	Baroda City	Gotri	04.05.2016		Soiled Note remittance	Imposed	5950
19	SGZ	Baroda City	Service Br.	06.06.2016		Soiled Note remittance	Imposed	4279
20	SGZ	Baroda Dist	Alipur	29.06.2016	14.07.2016	Deficiency in exchange of soiled notes/adjudication of mutilated notes	Paid	7000
21	SGZ	Navsari	St. Rd	04.05.2016		Counterfeit notes detected Mutilated notes remitted with soiled notes/shortage	Imposed	6500
22	TKZ	Coimbatore	Perunduri	19.05.2016	20.06.2016	Counterfeit note detected	Paid	3900
23	TKZ	Coimbatore	Perunduri	20.05.2016	20.06.2016	Counterfeit note detected	Paid	4900
24	TKZ	Coimbatore	Perunduri	25.06.2016	25.06.2016	Counterfeit note detected	Paid	2100
25	TKZ	Coimbatore	Coimbatore	25.06.2016	25.06.2016	Shortage of Notes	Paid	200
26	TKZ	Coimbatore	Coimbatore	25.06.2016	25.06.2016	Counterfeit note detected	Paid	2000
27	TKZ	Coimbatore	Coimbatore	25.06.2016	25.06.2016	Mutilated notes remitted	Paid	4000
28	TKZ	Coimbatore	Coimbatore	25.06.2016	25.06.2016	Counterfeit note detected	Paid	5150
29	BOJZ	Jharkhand	Jamshedpur Main	22.09.2016	22.09.2016	Imposed by RBI on Currency Chest during inspection (could not produce the documents related with Half-Yearly cash verification ended in March 2016)	Paid	10000

UTI – MNC FUND – SID 2018

Sr. No.	Zone	Region	Branch	Date (imposed)	Date (Paid)	Particular	Imposed/ Paid	Amount
30	NGZ	Ahmedabad	Usmanapura	09.08.2016	09.08.2016	Counterfeit note detected	Paid	700
31		Ahmedabad	Usmanapura	23.08.2016	23.08.2016	Counterfeit note detected	Paid	1400
32		Ahmedabad	Usmanapura	03.09.2016	03.09.2016	Counterfeit note detected	Paid	450
33		Rajkot	Rajkot Main	01.08.2016	31.08.2016	Counterfeit note detected	Paid	5700
34		Rajkot	Rajkot Main	03.08.2016	31.08.2016	Counterfeit note detected	Paid	440
35	TKZ	Madurai	Chokkikulam CC	04.07.2016	04.07.2016	Shortage in soiled note remittance	Paid	37800
36	NZ	Karnal	Grain Market	01.08.2016	07.09.2016	Fake note detected at RBI during soiled note remittance	Paid	1000
37		Indraprastha	Modinagar CC	01.08.2016	0	RBI imposed penalty due records of mutilated soiled notes not maintained by the chest	imposed	10000
38	MGZ	Aurangabad	Golf Club	25.08.2016	28.09.2016	Shortage in soiled note remittance	Paid	9400
39		Aurangabad	Golf Club	02.09.2016	28.09.2016	Counterfeit note detected	Paid	300
40	EUPZ	Sultanpur	Pratapgarh CC			Shortage of currency note during remittance to RBI		16300
41	RZ	Jaipur	Station Road	20.07.2016	20.07.2016	Counterfeit & Mutilated Notes detected	Paid	18600
42			Station Road	19.08.2016	19.08.2016	Counterfeit & Mutilated Notes detected	Paid	8000
43			VKI Jaipur	05.08.2016	05.08.2016	Counterfeit & Mutilated Notes detected	Paid	800
44			VKI Jaipur	08.08.2016	08.08.2016	Counterfeit & Mutilated Notes detected	Paid	1000
45	SGZ	Baroda City	Gotri	19.08.2016	01.09.2016	Soiled Note remittance penalty	Paid	2400
46			Gotri	26.08.2016	01.09.2016	Soiled Note remittance penalty	Paid	450
47			I.E.Ankieshwar	19.09.2016	04.10.2016	Soiled Note remittance penalty	Paid	770
48	WUPZ	Agra	Mathura	02.02.2016	29.12.2016	Penalty imposed by RBI for not exchanging mutilated notes during incognito visit of RBI	Paid	10000
49	New Delhi	DMR-I	Parliament street	25.10.2016	25.10.2016	Bundles were not shrink wrapped and were not labeled during the remittance sent to RBI	Paid	5000
50	Ahmedabad	Ahmedabad	Usmanapura	04.10.2016	06.10.2016	Counterfeit notes detected	Paid	500
51	Ahmedabad	Ahmedabad	Usmanapura	04.10.2016	06.10.2016	Counterfeit notes detected	Paid	10500
52	Bhopal	Bhopal	CC Gwalior	05.10.2016		Penalty imposed by RBI for Shortages	imposed	12700
53	RZ	Ajmer	Rly Campus	21.10.2016		Counterfeit & notes short in remittance	imposed	2400
54	RZ	Jaipur	Station Road	25.10.2016	25.10.2016	Counterfeit & Mutilated Notes & notes short detected	Paid	3500
55	RZ	Jodhpur	MIA	21.10.2016		Note Shortages	Paid	5000
56	SZ	Madurai	Chokkikulam	03.11.2016	18.11.2016	Detection FICN (1*100) in CC balance	Paid	100

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Sr. No.	Zone	Region	Branch	Date (imposed)	Date (Paid)	Particular	Imposed/ Paid	Amount
57	Ahmedabad	ACR	Usmanapura	07.01.2017	13.01.2017	Counterfeit notes detected and shortage found	Paid	8000
58	Ahmedabad	ACR	Usmanapura	16.01.2017	23.01.2017	Counterfeit notes detected	Paid	3000
59	Baroda	Baroda City	Baroda Main	Sept 16 to Dec 16	10.03.2017	Soil note remittance to RBI	Paid	22300
60	North Zone	Karnal	Grain Market	16.12.2016	17.02.2017	Counterfeit note detected / mutilated notes remitted with soiled notes / shortage	Paid	28000
61	Bareilly	Agra	Sanjay Place	14.10.2015	03.01.2017	Penalty imposed by RBI during their incognito visit of Sanjay Place Br. by officials of RBI for not exchanging mutilated notes	Paid	10000
62	Bareilly	Haldwani	Haldwani main	29.10.2015	14.03.2017	Penalty imposed by RBI during their incognito visit of Haldwani Main Br. by officials of RBI for using the fluid on Cash Scroll Book.	Paid	10000
63	Bareilly	Haldwani	Haldwani main	08.03.2016	14.03.2017	Penalty imposed by RBI during their incognito visit of Haldwani Main Br. by officials of RBI for not exchanging mutilated notes	Paid	10000
64	Bhopal	Bhopal	Bhopal	17.02.2017	17.02.2017	Penalty imposed due to remittance of forged notes to RBI	Paid	60500
65	Bhopal	Bhopal	Bhopal	01.03.2017	01.03.2017	Penalty imposed due to shortage and mutilated notes remittance to RBI	Paid	55100
66	Bhopal	Bhopal	Bhopal	29.03.2017	29.03.2017	Penalty imposed for wrong reporting of ICCOMS data	Paid	1577889
67	Bhopal	Indore	Navlak	01.06.2017	31.03.2017	Counterfeit note, mutilated notes & shortage remitted to RBI	Paid	3300
68	Bhopal	Jabalpur	Katni CC	01.08.2016	09.02.2017	Counterfeit note, mutilated notes & shortage remitted to RBI	Paid	1500
69	Bhopal	Jabalpur	Katni CC	29.07.2016	09.02.2017	Counterfeit note, mutilated notes & shortage remitted to RBI	Paid	10
70	Bhopal	Jabalpur	Katni CC	12.08.2016	09.02.2017	Counterfeit note, mutilated notes & shortage remitted to RBI	Paid	700
71	Bhopal	Jabalpur	Katni CC	15.01.2016	15.02.2017	Counterfeit note, mutilated notes & shortage remitted to RBI	Paid	6100
72	Pune	Panji	Margao	31.01.2017	31.01.2017	Penalty imposed by RBI on delayed reporting of ICCOMS data	Paid	43630
73	Mumbai	MMNR	Goregaon	22.02.2017	22.02.2017	Penalty for soiled notes remitted to RBI	Paid	5500
74	Bhopal	Raipur	Rahengi Chest	18.03.2017	18.03.2017	Forge note detected in cash remittance	Paid	3500
75	Kolkata	Kolkata metro	J.M.Avenue CC	17.02.2017	17.02.2017	Shortage	Paid	13150
76	Kolkata	Kolkata metro	J.M.Avenue CC	18.02.2017	18.02.2017	Shortage	Paid	46411

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Sr. No.	Zone	Region	Branch	Date (imposed)	Date (Paid)	Particular	Imposed/ Paid	Amount
77	Kolkata	Kolkata metro	J.M.Avenue CC	01.03.2017	01.03.2017	Shortage	Paid	4500
78	Kolkata	Kolkata metro	J.M.Avenue CC	13.03.2017	13.03.2017	Shortage	Paid	4000
79	Kolkata	Kolkata metro	Dharmatala	18.01.2017	18.01.2017	Counterfeit notes detected	Paid	50
80	Kolkata	Burdwan	Panchanantala CC	18.01.2017	18.02.2017	Deficiency in exchange of soiled notes/adjudication of mutilated notes	Paid	30400
81	Bareilly	Shahjahanpur	Powayan CC	03.01.2017		Penalty imposed by RBI on account of shortages found in remittance of SBNs which was sent to RBI on 25.11.2016	Imposed	1000000
82	Jaipur	Ajmer	Rly Campus	21.10.2016	05.04.2017	Counterfeit & notes short in remittance	Paid	6000
83	Jaipur	Ajmer	Rly Campus	15.03.2017	05.04.2017	Mutilated notes detected	Paid	800
84	Jaipur	Bharatpur	Dausa	11.01.2017		Cash excess / Shortage found during RBI Inspection	Imposed	725600
85	Jaipur	Jodhpur	MIA	02.03.2017	02.03.2017	Note Shortages of ₹ 5000/-	Paid	5000
86	Jaipur	Udaipur	Udaipur	20.02.2017	21.03.2017	₹ 500 not short	Paid	500
87	Jaipur	Udaipur	Udaipur	20.02.2017	21.03.2017	Five notes of ₹ 500 short & nine notes of ₹ 100 are found mutilated	Paid	3400
88	Jaipur	Jaipur	MI Road	07.02.2017	07.02.2017	Penal interest for delayed reporting/ wrong reporting/non-reporting of currency chest transactions and inclusion of ineligible amount in currency chest balance		95548921
						Total		99600790

(c) Penalties and Proceedings against Punjab National Bank:-

I Penalty Imposed – ₹ 1,00,000/- (₹ One Lakh Only)

(RBI has imposed a penalty of ₹ 1,00,000/- on account of shortage in Security General Ledger A/c)

II Penalty Imposed – ₹ 3,00,00,000/- (₹ Three Crore Only)

(The penalties imposed by RBI under the provisions of Section 46(4) of the Banking Regulation Act, 1949, for contraventions of any of the provisions of the Act or non-compliance with any other requirement of the Banking Regulation Act, 1949; order, rule or condition specified by Reserve Bank of India under the Act.)

(d) Penalties and Proceedings against State Bank of India:-

- Four (4) Civil Appeals are currently pending before the Honourable Supreme Court file by Smt. Jyoti Harshad Mehta. Although, since January 2016, these matters were being listed regularly for hearing in the Supreme Court and are considered as Part-Heard, the hearings for final disposal of these Appeals have not commenced. However, the next date of listing for hearing of these matters is yet to be announced by the Honourable Supreme Court.
- In December 2016, Central Bank of Oman imposed penalty of Omani Riyal 8000 (equivalent of USD 20,800) on Muscat branch for deficiencies in the AML programme and security of electronic banking system.

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REPORT OF PENALTIES IMPOSED / PENAL ACTION TAKEN AGAINST BANK UNDER VARIOUS LAWS AND STATUTES AND ACTION TAKEN FOR CORRECTIVE MEASURES DURING THE PERIOD 01-04-2013 TO 31.03.2014

RBI penalty on the Bank under Section 47 A(1) (c) read with Section 46 (4) of the Banking Regulation Act, 1949 for alleged violation of RBI guidelines / instructions

Sr. No.	Circle/Office/ Establishment	Nature of Penalties	Amount	Corrective Action Taken
1	Banking Operation Department	Issue of drafts for value of ₹ 50,000.00 and above against cash by few branches	₹ 300 lacs	A system level restriction has been put in place in CBS to prevent issue of drafts against cash for value of ₹ 50,000 and above
		Non-prescription of KYC process for sale of gold coins to walk-in-customers (non-customers)		Precious Metal Department has put in place KYC process/policy for sale of gold coins to walk in customers
		Sale of gold coins for value of ₹ 50,000.00 and above against cash by few branches		Precious Metal Department has put in place a system level restriction in CBS to prevent sale of gold coins against cash for value of ₹ 50000.00 and above
		Non-capture of beneficial owner details in CBS platform		GITC Belapur has advised that they have initiated necessary development for capturing the details in CBS and the said development is in progress
		Omission to set a rule to generate alerts for transactions monitoring in accounts with low average balance but high turn over		As per IBA recommendations a similar scenario (value of transactions in a month is more than (X%) of the average value for the client or client profile) is developed with monthly periodicity

REPORT OF PENALTIES IMPOSED / PENAL ACTION TAKEN AGAINST BANK UNDER VARIOUS LAWS AND STATUTES AT ITS FOREIGN OFFICES AND ACTION TAKEN FOR CORRECTIVE MEASURES DURING THE PERIOD 01-04-2013 TO 31-03-2014

Foreign Branches / Subsidiaries

Sr. No.	Circle/Office/ Establishment	Nature of Penalties	Amount	Corrective Action Taken
1	Jeddah Branch	Local regulator Saudi Arabia Monetary Agency (SAMA) imposed penalty for delayed submission of financial statement as at the end of December 2012.	SAR 19,000 (USD 4460.00 approx)	The control and supervision mechanism for monitoring submission of regulatory reports has been strengthened.
		The practice of incorporating National ID/Civil Register Numbers of the drawer of the cheque in the slip of all dishonoured cheques was not followed by the branch SAMA – Local Regulator imposed a penalty for not adhering to this requirement.	SAR 11,700 (USD 2738.00 approx)	The practice of incorporating national ID/Civil Register Number of the drawer of the cheque in the slip of all enquires in respect of all dishonoured cheques is now meticulously adhered to.
2	Regional Representative Office Manila	Securities and Exchange Commission of Manila (SEC) enquires banks operating in Philippines to submit a report (The General Information sheet and Proof of Inward Remittance). SEC imposed penalty for delayed submission of the report.	PHP 856179 (USD 653,00)	Reporting requirements and time frame thereof are being adhered to.

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REPORT OF PENALTIES IMPOSED / PENAL ACTION TAKEN AGAINST BANK UNDER VARIOUS LAWS AND STATUTES AND ACTION TAKEN FOR CORRECTIVE MEASURES DURING THE PERIOD 01-04-2014 TO 31.03.2015

Sr. No.	Circle/Office/Establishment	Nature of Penalties	Amount	Corrective Action Taken
1	SME	SEBI conducted inspection (period 26-07-2010 to 30-07-2010) of Debenture Trustee business at our Mumbai Main Branch and observed deviations in its DT business working. One of the major reasons for Show Cause Notice dated 08-11-2012 was the conflict of interest as No Debenture Trustee shall act as such for any issue of debenture in case it has lent money to the body Corporate. Based on consent terms proposed by State Bank of India offering ₹ 6.80 lacs towards settlement terms and accepted by High Powered Committee of SEBI. SBI made payment of ₹ 6.80 lacs to SEBI on 13-01-2015	₹ 6.80 lacs	Various irregularities pointed out in the report were attended to and the entire Debenture Trustee business other than suit filed and BIFR cases was transferred to SBICAP Trustee Co. Ltd. (STCL). No new DT business is being entertained by our branches, after issuance of a circular dated 13-04-2012 in this regard.

REPORT OF PENALTIES IMPOSED / PENAL ACTION TAKEN AGAINST BANK UNDER VARIOUS LAWS AND STATUTES AT ITS FOREIGN OFFICES AND ACTION TAKEN FOR CORRECTIVE MEASURES DURING THE PERIOD 01-04-2014 TO 31.03.2015

Foreign Branches / Subsidiaries

Sr. No.	Circle/Office/Establishment	Nature of Penalties	Amount	Corrective Action Taken
1	Paris Branch (SBIP)	Authority of Prudential Control and Resolution (AcPR), the French Banking Regulator had initiated disciplinary proceedings against SBIP on the basis of deficiencies pointed out related to Permanent Controls of Accounting and Regulatory Reporting, Evaluation of Credit Risk, Credit Processes, Accounting Audit Trail, System to aggregate Group Exposures and Compliance Monitoring. The Sanctions Committee of AcPR have communicated to SBI Paris on 11th February 2015 that the deficiencies pointed out by the Examiners were true at the time of the examination (Details placed before ECCB at the Meeting held on 25th March 2015	EUR 300,000	SBIP has implemented several measures to address the regulatory concerns, including : i) Preparation of a comprehensive Accounting Scheme to strengthen the accounting processes which was implemented after due vetting by Deloitte, the Statutory Auditors of the branch ii) Undertaking a comprehensive review of procedures and processes covering 20 critical areas of the branch operations with the help of M/s. E&Y et Associates, and putting in place appropriate enhancements on the basis of such review iii) Outsourcing of internal audit function to a leading Audit Firm (at present PWC) to ensure that there is ongoing evolution of the policies and procedures against regulatory requirements and independent review of compliance status.

REPORT OF PENALTIES IMPOSED / PENAL ACTION TAKEN AGAINST BANK UNDER VARIOUS LAWS AND STATUTES AND ACTION TAKEN FOR CORRECTIVE MEASURES DURING THE PERIOD 01-04-2015 TO 31.03.2016

Sr. No.	Circle/Office/Establishment	Nature of Penalties	Amount	Corrective Action Taken
1	AML/CFT	Financial Intelligence Unit-India, New Delhi served the order dated 27-10-2015 for failure of State Bank of India's (5 branches of SBI figured in Cobrapost sting operations) internal mechanism for detecting and reporting attempted suspicious transactions in terms of Section 12 of the PMLA Act.	₹ 5 lacs	Bank has reiterated instructions on filing of subjective STRs vide e-circular dated 08-01-2016

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REPORT OF PENALTIES IMPOSED / PENAL ACTION TAKEN AGAINST BANK UNDER VARIOUS LAWS AND STATUTES AT ITS FOREIGN OFFICES AND ACTION TAKEN FOR CORRECTIVE MEASURES DURING THE PERIOD 01-04-2016 TO 31.12.2016

Foreign Branches / Subsidiaries

Sr. No.	Circle/Office/Establishment	Nature of Penalties	Amount	Corrective Action Taken
1	Muscat Branch	1) Central Bank of Oman in their onsite examination report dated 27-12-2016 cited the deficiencies in the transaction monitoring system viz. walk-in customers not covered by the AML system transaction alerts not monitored on ongoing basis and maintenance of history of transaction alerts (alert history is not generated since October 2015)	The Regulator imposed penalty of Omani Riyal 4000	<ul style="list-style-type: none"> - Transactions by walk-in customers have been brought within the scope of automated transaction monitoring system at the branch. - Branch now ensures daily monitoring of transactions alerts - Branch has conveyed to Central Bank of Oman that alert history from 01-04-2005 is saved in the system and can be accessed as and when required.
		2) Central Bank of Oman in their onsite examination report dated 27-12-2016 observed that the branch did not comply with requirements on security of electronic banking system viz. cyber-attack drills not conducted, inadequacy in automated fraud monitoring system and non-generation of alerts to customers on financing transactions using SMS and e-mails.	The Regulator imposed penalty of Omani Riyal 4000	<ul style="list-style-type: none"> - Branch has since shared the test reports of cyber attack drills with regulator. - Branch has completed Gap Analysis in respect of automated fraud monitoring in the system and has taken up with ITFO for introducing the functionality as per regulatory requirement. . - At present Finacle has the functionality for sending SMS to customer only on cash withdrawals from the account. CBO requires the functionality for notifying to customers in case of all transactions. ITFO has been advised for addition of the required functionality which has been taken up by ITFO who expect to complete the task by the end of June 2017

2. Details of all enforcement actions taken by SEBI in the last three years and / or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and / or suspension and / or cancellation and/ or imposition of monetary penalty / adjudication/enquiry proceedings, if any, to which the Sponsor(s) and / or the AMC and / or the Board of Trustees / Trustee Company and / or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were / are a party. The details of the violation shall also be disclosed. – NA.
3. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and / or key personnel are a party should also be disclosed separately.

UTI AMC Ltd.

- 1) A writ petition has been filed by UTI Asset Management Company Ltd., UTI Mutual Fund and UTI Trustee Company Private Ltd. challenging the order dated 06.08.2008 passed by the Central Information Commission on the applicability of the Right to Information Act, 2005, which has been stayed by the Honourable High Court, Bombay. The writ has been admitted and stay will continue pending the hearing and final disposal of the petition. The matter will come up for hearing in due course.
- 2) There are 11 criminal cases pending related to normal operations of the schemes of UTI MF such as non-transfer of units, non-receipt of unit certificates, non-receipt of redemption proceeds or income distribution, closure of scheme/plan. These cases are not maintainable and judging from our experience such cases are generally dismissed by Courts or withdrawn by the complainant.

All the cases were filed in the name of the then Manager/Branch Manager/Chairman (Key personnel) of the erstwhile Unit Trust of India. We have already settled all these cases by paying the amount/issuing certificate to

UTI – MNC FUND – SID 2018

the complainant. However, cases are continuing due to procedural aspect as final orders of the Courts are to be pronounced. All the cases filed before 2003, stood transferred to the successor of UTI i.e. UTI MF due to transfer of scheme after passing of The Unit Trust of India (Transfer of Undertaking & Repeal Act) 2002.

- 3) There are 31 cases pending at different courts related to suits/petitions filed by a) contract workmen, b) employees association, c) employees/ex-employees etc. These cases are pending at different levels for adjudication.
- 4) A Special Leave Petition has been filed by Bajaj Auto Ltd. before the Honourable Supreme Court of India against the final judgement and order dated 09.10.2006 of the Honourable High Court of Bombay in the matter of the winding up of UTI Growth & Value Fund- Bonus Plan with effect from 01.02.2005 in pursuance to circular dated 12.12.2003 of SEBI. The matter is admitted on 10.07.2008 and will be heard in due course.
- 5) One Writ Petition filed by R K Sanghi pending before High Court of Madhya Pradesh Principal Seat at Jabalpur challenging termination of Senior Citizenship Unit Plan (SCUP). We have already filed affidavit in reply in the matter and now petition will be heard in due course.

Income Tax Related Matter

- 1) The orders cum demand notices for ₹ 0.01 crore (Previous Year ₹ 0.01 crore) is pending with Income Tax Office – TDS on various grounds. The company has filed appeals to the appellate authority on the said orders mentioning that all the payments have been duly complied. The grounds of appeal are well supported in law. As a result, the company does not expect the demand to crystallise into a liability.
- 2) The reassessment order for the Assessment Year 2009-10 has been passed raising a demand of ₹ 5.25 crore. Assessment Order has been passed for the Assessment Year 2010-11 raising a demand of ₹ 2.27 Cr. Appeal has been filed against both the order before CIT (A).
- 3) Assessment Order has been passed for the Assessment Year 2012-13 & 2013-14 raising a Demand of ₹ 0.74 crore & ₹ 0.78 crore respectively. The demand has been paid and appeals have been filed before CIT(A) against both the orders.

UTI GETF:

“The Maharashtra Sales Tax authorities have disallowed refund claim and raised tax demand under the Maharashtra Value Added Tax Act 2002 for UTI GETF for a sum of ₹ 2,68,53,663/- plus interest and penalty for the years 2007-08 to 2014-15. Penalties for some years have been set aside by the Appellate authorities. The matter is being contested; Appeals have been filed with the appellate authorities/Courts against the denial of the refund claim and raising of demand

4. Any deficiency in the systems and operations of the Sponsor and/or the AMC or the Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency. - NIL

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the Guidelines there under shall be applicable.



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

MUMBAI REGION

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

NAGPUR REGION

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

REST OF MAHARASHTRA AND GOA

Aurangabad: "Yashodhan", Near Baba Petrol Pump, 10, Bhagya Nagar, Aurangabad – 431 001, Maharashtra, Tel.: (0240) 2345219 / 29, **Chinchwad :** City Pride, 1st Floor, Plot No.92/C, D III Block, MIDC, Mumbai-Pune Highway, 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 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:** Ground Floor, Shubhadra Bhavan, Apte Road, Opposite Ramee Grand Hotel, Pune – 411 004. Maharashtra, Tel.: (020) 25521052 / 53 / 54 / 55 / 63, **Solapur:** 157/2 C, Railway Lines, Rajabhau Patwardhan Chowk, Solapur – 413 003, Maharashtra, Tel.: (0217) 223 11767.

NORTH ZONE

CHANDIGARH REGION

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

UTI – MNC FUND – SID 2018

DELHI REGION

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

RAJASTHAN REGION

Ajmer: Uday Jyoti Complex, First Floor, India Motor Circle, Kutchery Road, Ajmer-305 001, Tel: (0145) 2423948, **Alwar:** Plot No.1, Jai Complex (1st Floor), Above AXIS Bank, Road No.2, Alwar – 301 001, Rajasthan, Tel.:(0144) 2700303/4, **Bhilwara:** B-6 Ground Floor, S K Plaza, Pur Road, Bhilwara – 311 001, Rajasthan, Tel.: (01482) 242220/21, **Bikaner:** Gupta Complex, 1st Floor, Opposite Chhapan Bhog, Rani Bazar, Bikaner – 334 001, Rajasthan, Tel: (0151) 2524755, **Jaipur:** Vasanti, 1st Floor, Plot No. 61-A, Dhuleshwar Garden, Sardar Patel Marg, 'C' Scheme, Jaipur-302 001, Tel: (0141)-4004941/43 to 46, **Jodhpur:** 51 Kalpataru Shopping Centre, Shastri Nagar, Near Ashapurna 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, Allapatti, 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, 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:** Ground Floor, Plot No.99, Vivekananda Lane, Badambadi Kathjodi Main Road, Badambadi, Cuttack, Odisha – 753 012, Tel: (0671) 231 5350/5351/5352, **Rourkela:** Shree Vyas Complex, Ground Floor, Panposh Road, Near Shalimar Hotel, Rourkela – 769 004, Orissa, Tel.: (0661) 2401116/2401117, **Sambalpur:** 1st Floor, R N Complex, Opp. Budharaja High School, Beside LIC Building, Budharaja, Sambalpur, Odisha – 768 004. Tel.: (0663) 2541213/14

WEST BENGAL REGION

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

SOUTH ZONE

ANDHRA PRADESH REGION

Guntur: Door No.12-25-170, Ground Floor, Kothapet Main Road, Guntur-522 001, Tel: (0863)-2333819, **Hyderabad :** Lala II Oasis Plaza, 1st floor, 4-1-898 Tilak Road, Abids, Hyderabad-500 001, Tel: (040) 24750281/24750381/382, **Kadapa:** No. 2/790, Sai Ram Towers, Nagarajpeta, Kadapa-516 001, Tel: (08562) 222121/131, **Nellore:** Plot no.16/1433, Sunshine Plaza, 1st Floor, Ramalingapuram Main Road, Nellore – 524 002, Andhra Pradesh, Tel: (0861) 2335818/19, **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 Ramataalkies Junction, Visakhapatnam-530 003, Tel : (0891) 2550 275, **Warangal:** Door No. 15-1-237, Shop Nos. 5, 5A & 6, First Floor, 'Warangal City Centre', Adjacent to Guardian Hospital, Near Mulugu Cross Road, Warangal – 506 007, Andhra Pradesh Tel.: (0870) 2440755 /2441099.

KARNATAKA REGION

Bengaluru : 1st Floor, Centenary Building, No.28, M G Road, Bengaluru – 560001, Karnataka, Tel. (080) 2559 2125, **Belgaum:** 1st Floor, 'Indira', Dr. Radha Krishna Marg 5th Cross, Subhash Market, Hindwadi, Belgaum - 590 011, Karnataka, Tel.: (0831) 2423637, **Bellary:** Kakateeya Residency, Kappagal Road, Gandhinagar, Bellary – 583 103, Karnataka, Tel: (08392) 255 634/635, **Davangere:** No.998 (Old No.426/1A) "Satya Sadhana", Kuvempu Road, 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, Souza Arcade, Near Jyothi Circle, Balmatta Road, Mangalore-575 001, Karnataka, Tel: (0824) 2426290, 2426258, **Mysore:** No.2767/B, New No. 83/B, Kantharaj Urs Road, Saraswathipuram 1st Main, Opposite to Saraswathi Theatre, Mysore-570 009, Tel: (0821)-2344425,

TAMIL NADU & KERALA

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

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

KARVY CENTRES

Abohar: C/o. Shri S K Goyal, Business Development Associate of UTI Mutual Fund, H. No. 1184, Street No.5, 7th Chowk, Abohar, Punjab – 152 116, Tel.: 01634 – 221238, **Ahmednagar:** C/o. Mr. Santosh H. Gandhi, 3312, Khist Lane, Ahmednagar – 414 001, Maharashtra, Mob.: 9850007454, **Akola:** Shop No.30, Ground Floor, Yamuna Tarang Complex, N H No.06, Murtizapur Road, Akola – 444 004, Tel.: 0724 – 2451 874, **Alleppey:** C/o. Mr K Thankachan, MJM Building, Mullackal, Alleppey, Kerala – 688 011, Tel. (0477) 2251110, **Ananthapur:** # 15-149, 2nd Floor, S.R.Towers, Opp: 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, **Ankamaly:** C/o Mr. P. K. Martin (CA), Parayil Agencies, Ankamaly South P.O., Ankamaly, Ernakulam Dist., Kerala – 683573, Tel.: 0484-6004796, **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Gujarat, Pin – 393 002, Tel.: (02646) 645326, **Asansol:** C/o Mr. Jayanta Sovakar, Parbati Shopping Arcade, Block No. 1 Shop No 3, Ashram More G T Road, Opp. Bank of India, Asansol, Burdwan-713 301, Tel.: (0341) 2301530, **Azamgarh :** 1st Floor, Alkal Building, Opp. Nagarपालिका, Civil Lines, Azamgarh – 276 001, Uttar Pradesh, **Bankura:** C/o Shri Subhasini Das, Rampur Road (Old Rathtola), Near City Nursing Home, P O & Dist Bankura -722101 West Bengal, Tel.: 03242-259584, **Bhojpur:** C/o Mr. V P Gupta, Mahadeva Road, Ara, Bhojpur, Bihar – 802 301, Tel.: (06182) 244 334, **Bilaspur:** C/o Mr Vijay Kumar Khaitan, Investor Centre, 1st Floor, Hotel Mid Town Complex, Telephone Exchange Road, Bilaspur – 495 001, Tel.: (07752) 414 701, **Bongaigaon:** C/o Shri Uday Chatterjee, Natun Para, College Road, P.O. Bongaigaon Dist. Bongaigaon-783380, Assam. Tel.: 03664-230488, **Chandrapur:** C/o. Mr. Balraj Singh Wadhawan, Opp. Laxmi Narayan Temple, Chandrapur – 442 402, Tel.: 07172 – 255562, **Chhindwara:** C/o Shri Arun Kumar Pandey, Char Fatak, Station Road, Behind Sub Post Office, Shanichara Bazar, Chhindwara-480002 Madhya Pradesh. Tel.: 07168-235223, **Dhule:** Ground Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule – 424 001, Tel: (02562) 282823, **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul-624 001, Tel.: (0451) 2436077/177, **East Midnapore:** C/o Shri Manoj Kumar Dolai, Town Padumbasan, P O Tamluk, East Midnapore, West Bengal, Pin-721636, Mob.: 953228266242, **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru - 534 002, Tel.: (08812) 227851 to 54, **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode-638 003, Tel.: (0424)

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2225615, **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad-382 011, Tel.: (079) 28529222 / 23249943 / 4955, **Hajipur:** C/o Mr. V N Jha, Business Development Associate for UTI Mutual Fund, 2nd Floor, Canara Bank Campus Kachhari Road, Hajipur - 844101, Bihar Tel.: 06224 (260520), **Hazaribagh:** C/o Surendra Nath Singh, Business Development Associate for UTI Mutual Fund, Prabhu Niwas Market, Ananda Chowk, Guru Gobind Singh Road, Hazaribagh – 825301, Jharkhand Tel (06546) 261015, **Himatnagar:** C/o Shri Mohamedarif S Memon, B-1, Deshkanta Memon Complex, Opp Power House, Hajipura, Himatnagar -383001 Gujarat Tel.: 02772-240796, **Hissar:** C/o Shri Sanjeev Kumra, 79-S, Model Town, Hissar – 125005, Haryana, **Howrah:** C/o Shri Asok Pramanik, Uluberia – R.S., Majharrati, Jaduberia, Dist. Howrah, West Bengal, Pin-711316, Tel.: 033-26610546, **Jaipura:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri-735 101, Tel.: (03561) 224207/225351, **Jammu & Kashmir:** C/o Smt Sunita Malla (Koul), Near New Era Public School, Rajbagh, Srinagar, Jammu & Kashmir -190008, Tel.: (0194) 2311868, **Jaunpur:** R N Complex, 1-1-9-G, In Front of Pathak Honda, Ummarpur, Jaunpur – 222 002, Uttar Pradesh, Mobile No. 8081127737, **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284 001, Tel.: (0510) 2333685, **Jorhat:** C/o Shri Mohan Chandra Hazarika, T R Phookan Road, Opp. Assam Gramin Vikas Bank, Abul Kamal Memorial Building, 1st Floor, Jorhat 785001 Assam. Tel.: 0376-2322092, **Junagadh:** 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat-362 001, Tel.: (0285) 2624154, **Kaithal:** C/o Mr. Parvesh Bansal, Business Development Associate, Chandni Chowk, Old Sabzi Mandi, Kaithal, Haryana – 136027, Tel.: (01746) 232 486, **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur – 670 001, Kerala, Tel.:(0497) 2764190, **Karimnagar:** H. No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001, Tel.: (0878) 2244773/ 75/79, **Karnal:** 18/369, Char Chaman, Kunjpura Road, Karnal – 132 001, Haryana, Tel.:(0184) 2251524 / 2251525 / 2251526, **Katihar:** C/o Mr Rabindra Kumar Sah, Keshri Market, Barbanna Gali, Baniatola Chowk, M G Road, Katihar, Dist-Katihar, Bihar – 854 105, Tel.: (06452) 244 155, **Khammam:** 2-3-117, Gandhi Chowk, Opp. Siramvari Satram, Khammam-507 003, Tel.: (08742) 258567, **Kheda:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, Kheda – 387001, Gujarat, Tel.: (0268) 2565557, **Kollam:** Sree Vigneswar Bhavan, Shastri Jn. Kollam-691 001, Kerala, Tel.: (0474) 2747055, **Korba:** C/o Mr Vijay Kumar Rajak, Shop No.31, Pandit Din Dayal Upadhyaya Shubhada Complex, T P Nagar, Korba – 495 450, **Krishna:** C/o Shri Mamidi Venkateswara Rao, D. No. 25-474, Kojjilipet, Machilipatnam, Dist Krishna, Andhra Pradesh, Pin 521001, Tel.: 08672-221520, **Kumbakonam:** C/o Shri A Giri, Ground Floor, KVG Complex, 49 TSR Street, Kumbakonam – 612001, Tamilnadu, Tel.: (0435) 2403782, **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool - 518 004, Tel.: (08518) 228850/950, **Madhubani:** C/o Shri Anand Kumar, Bimal Niwas, 7/77, Narial Bazar, P.O. & Dist. Madhubani, Bihar, Pin-847211, Tel.: 06276-223507, **Malout:** S/o. S. Kartar Singh, Back Side SBI Bank, Ward No.18 H. No.202, Heta Ram Colony, Malout, Distt. Muktsar – 152 107, Punjab, Mob.:9417669417, **Mathura:** Ambey Crown II Floor, In front of BSA Collage, Gaushala Road, Mathura – 281 001, Mob.: 9369918618, **Mehsana:** C/o Mr. Kamlesh C Shah, 148-149 Sardar Vyapar Sankul Mal Godown, Urban Bank Road, Mehsana – 384 002, Tel.: (02762) 256377, **Mirzapur:** Abhay Yatri Niwas, 1st Floor, Abhay Mandir, Above HDFC Bank, Danikganj, Mirzapur – 231 001, Uttar Pradesh, **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, Punjab, Pin – 142 001, Tel.: (01636) 230792, **Nadia:** C/o Shri Prokash Chandra Podder, Udayan, 20, M.M. Street, (Nr. Sadar Hospital, Traffic More), PO Krishnagar, Dist. Nadia, West Bengal, Pin-741101, Mob.: 953472255806, **Nadiad:** 104-105, City Point, Near Paras Cinema, Opp. IFFCO Vala Hall, Nadiad-387 001, Gujarat, Tel: (0268) 256 3245, **Nagaon:** C/o Shri Sajal Nandi, A D P Road, Christianpatty, Nagaon, Assam, Pin-782001, Tel.: 03672-233016, **Nagercoil:** 45, East Car Street. 1st Floor, Nagercoil –629 001, Tamil Nadu, Tel: (04652) 233552, **Nalanda:** C/o Shri Md Mokhtar Alam, Najam Complex, Ground Floor, Bain House, Opposite SBI Bazar Branch, Post Office Road, Biharsharif, Dist. Nalanda, Bihar – 803 101, Tel.: 06112-233580, **Nanded:** Shop No.4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded, Maharashtra – 431 602 – Tel.: 02462 – 237885, **Nizamabad:** C/o Mr Chouti Giridhar, H.No.5-6-570/A2, Beside Bombay Nursing Home, Hyderabad Road, Nizamabad – 503 002, Telangana. Tel.: (08462) 243266, **Ongole:** Y R Complex, Near Bus Stand, Opp. Power House, Kurnool Road, Ongole-523 002, Tel.: (08592) 657801/282258, **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat, Tel.: (0491) 2547143/373, **Paradip:** C/o Mr Prasanna Kumar Routaray, New Trade Center-1, Unit No-5, 2nd Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha-754142, Tel.: (06722) 223 542, **Pondicherry:** No. 7, First Floor, Thiayagaraja Street, Pondicherry – 605 001 Tel: (0413) 2220 640, **Puri:** C/o Shri Pradeep Kumar Nayak, Lavanyapuri, Sarvodaya Nagar, Puri, Orissa, Pin-752002, Tel.: 06752-251788, **Ratnagiri:** C/o V L Ayare, Chief Agent for UTI Mutual Fund, Gala No.3, Shankeshwar Plaza, Nachane Road, Ratnagiri – 415 639, Tel.: (02352) 270502, **Rewari:** C/o Shri Raghu Nandan, Business Development Associate for UTI Mutual Fund, SCO-7, Brass Market (Opposite LIC office) Rewari – 123401, Haryana Tel (01274) 224864, **Rohtak:** C/o Shri Kamal Dureja, G-32, Ashok Plaza, Behind ICICI Bank, Rohtak – 124001, Haryana, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee- 247 667, Tel.: (01332) 277664/667, **Sagar:** C/o Mr. Mahesh Raikwar, Shop No.9, 1st Floor, Satyam Complex, In front of Cant Mall, 5, Civil Lines, Sagar – 470 002, Madhya Pradesh. Tel.: (07582) 221 871, **Saharanpur:** 18 Mission Market, Court Road, Saharanpur– 247 001, Uttar Pradesh, Tel.: (0132) 3297451, **Sangli:** C/o. Shri Shridhar D Kulkarni, "Gurukrupa Sahniwas" CS No.478/1, Gala No. B-4, Sambhare Road, Gaon Bhag, Near Maruti Temple, Sangli – 416 416, Maharashtra, Tel.: (0233) 2331228, **Satara:** C/o. Shri Deepak V. Khandake, 'Pratik', 31 Ramkrishna Colony Camp, Satara – 415 001, Tel.: (02162) 230657, **Satna:** C/o Mr Ajay Dinkar Modak, Prem Nagar, Near MPEB Office, Satna – 485 001, Tel.: (07672) 237030, **Shimoga:** LLR Road, Opp. Telecom Gm Office, Durgi Gudi, Shimoga-577 201, Tel.: (08182) 227485, **Sonepat:** 205, R Model Town, Above Central Bank of India, Sonepat – 131 001, Haryana, Tel.: 7518801853, **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur-613 001, Tel.: (04362) 279407/08, **Thiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank Ltd, Thiruvalla, Pathanamthitta, Kerala – 689 107. Tel.: (0469) 3205676, **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin-628 003, Tel.: (0461) 2334601/602, **Udupi:** C/o Shri Walter Cyril Pinto, C/o Feather Communications, 13-3-22A1, Vishnu Prakash Building, Ground Floor, Udupi, Karnataka, Pin-576101, Tel.: 0820-2529063, **Ujjain:** C/o Shri Sumit Kataria, Business Development Associate of UTI Mutual Fund, 68, Mussadipura, Sati Marg, Ujjain, MP – 456006 Tel.: (0734) 2554795, **Uttar Dinajpur:** C/o Shri Prasanta Kumar Bhadra, Sudarshanpur, Near Telecom Exchange, P.O. Raiganj, Uttar Dinajpur, West Bengal, Pin-733134, Tel.: 03523-253638, **Valsad:** Shop No 2, Phiroza Corner, ICICI Bank Char Rasta, Tithal Road, Valsad-396 001, Tel.: (02632) 326902, **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near DAV Girls College, Yamuna Nagar – 135 001, Haryana. Tel. 95417 21389.

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