

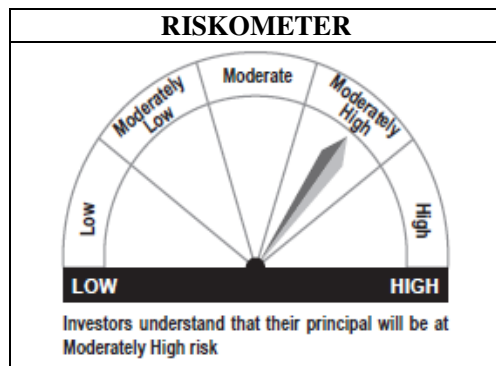
**UTI Mutual Fund**  
**UTI Asset Management Company Limited**  
**UTI Trustee Company Private Limited**  
UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.  
**Tel:** (022) 6678 6666,  
**Email:**invest@uti.co.in, **Website:** [www.utimf.com](http://www.utimf.com)

### KEY INFORMATION MEMORANDUM

**UTI Long Term Equity Fund (Tax Saving)**  
(An open ended equity linked saving scheme with a statutory lock in of 3 years and Tax Benefit)

**THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING\*:**

- Long term capital growth
- Investment in equity instruments of companies that are believed to have growth potential



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

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

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

<b>UTI Long Term Equity Fund (Tax Saving)</b>				
<b>Category</b>	Equity Link Savings Scheme (ELSS)			
<b>Type of Scheme</b>	An open ended equity linked saving scheme with a statutory lock in of 3 years and Tax Benefit			
<b>Investment Objective</b>	The primary objective of the scheme is to invest predominantly in equity and equity related securities of companies across the market capitalization spectrum. Securities shall also include fully/ partly convertible debentures/ bonds.			
<b>Asset allocation pattern of the Scheme</b>	<b>Instruments</b>	<b>Indicative Allocation (% of total assets)</b>		<b>Risk Profile</b>
		<b>Minimum Allocation (%)</b>	<b>Maximum Allocation (%)</b>	
	Equity and Equity Related Instruments	80	100	Medium to High
	Money Market instruments and other liquid instruments	0	20	Low to Medium
<p>In exceptional circumstances to protect the interests of the unitholders, the requirement as mentioned in investment objective above may be dispensed with by UTI AMC. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p><b>Definition of Large Cap, Mid Cap and Small Cap:</b> As per the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows.</p> <p>a) Large Cap: 1<sup>st</sup> - 100<sup>th</sup> company in terms of full market capitalization b) Mid Cap: 101<sup>st</sup> - 250<sup>th</sup> company in terms of full market capitalization c) Small Cap: 251<sup>st</sup> company onwards in terms of full market capitalization.</p> <p>This definition will continue till such time that it may be revised or modified by SEBI or any other agency as prescribed by SEBI.</p> <p><b>Investment in Money Market Instruments:</b> While no fixed allocation will normally be made for investment in money market instruments like, Triparty Repo, Certificate of Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.</p>				
<b>Investment strategy</b>	UTI Long Term Equity Fund (Tax Saving) invests in leading companies across sectors, with an aim to provide superior risk adjusted return i.e. return with relatively lesser volatility. The Fund would invest with a long term perspective, in companies that are believed to have growth potential.			

<b>Product Differentiation</b>	An open ended equity linked saving scheme with a statutory lock in of 3 years and Tax Benefit. It enables investors to avail of tax benefit under section 80C of the Income Tax Act, 1961.	
<b>Risk profile of the scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.	
<b>Risk Mitigation Strategies</b>	<b>Type of Risk</b>	<b>Risk Mitigation Strategies</b>
	Non-adherence to the various Asset allocation limits, as per the Regulations / SID	System control. Continuous review and management of schemes' portfolio. Internal norms/ process on equity investments & monthly review thereof.
	Market Risk	Controlling stock level/sector level exposure norms. Periodic review of strategy and performance of the schemes as compared to benchmarks / peer group. Periodic detailed risk analysis. Independent Internal Research.
	Liquidity Risk	Investments will be made in debt, money market instruments and equity and equity related instruments having adequate liquidity in the secondary market. Periodic Review of exposure to Illiquid Securities.
	Credit Risk	Well laid out norms for investing in debt instruments. Securities rated below prescribed grade are generally backed by adequate collaterals. Review of Credit ratings and Companies' Financials as per the laid down process. Review of credit profile of portfolio, industry developments in the credit ratings movements and investment decisions. Periodic review of sector-wise debt exposure & stipulation of restraints, wherever required.
<b>Plans and Options</b>	<p><b>The scheme offers following plans</b> Regular Plan Direct Plan</p> <p><b>Both plans offer following options</b> (i) Growth Option (ii) Dividend Payout Option Default – Growth Option</p>	
<b>Direct Plan</b>	<p>Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>All categories of Investors (whether existing or new Unitholders) as permitted under the SID of the Fund/Scheme are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various modes offered by the Fund/Scheme (except all Platform(s) where investor's applications for subscription of units are routed through Distributors).</p> <p>The Direct Plan will be a separate plan under the Fund/Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc and will have a separate NAV. No commission for distribution of units will be paid / charged under Direct Plan.</p>	

	<p>Portfolio of the Scheme under the Regular Plan and Direct Plan will be common.</p> <p><b>How to apply:</b> Investors subscribing under Direct Plan of the scheme will have to indicate “Direct Plan” against the Scheme name in the application form, for example, “UTI Long Term Equity Fund (Tax Saving) - Direct Plan”.</p> <p><b>Treatment of applications under “Direct” / “Regular” Plans:</b></p> <table border="1" data-bbox="496 495 1354 856"> <thead> <tr> <th data-bbox="496 495 639 594">Scenario</th> <th data-bbox="639 495 912 594">Broker Code mentioned by the investor</th> <th data-bbox="912 495 1138 594">Plan mentioned by the investor</th> <th data-bbox="1138 495 1354 594">Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td data-bbox="496 594 639 625">1</td> <td data-bbox="639 594 912 625">Not mentioned</td> <td data-bbox="912 594 1138 625">Not mentioned</td> <td data-bbox="1138 594 1354 625">Direct Plan</td> </tr> <tr> <td data-bbox="496 625 639 657">2</td> <td data-bbox="639 625 912 657">Not mentioned</td> <td data-bbox="912 625 1138 657">Direct</td> <td data-bbox="1138 625 1354 657">Direct Plan</td> </tr> <tr> <td data-bbox="496 657 639 688">3</td> <td data-bbox="639 657 912 688">Not mentioned</td> <td data-bbox="912 657 1138 688">Regular</td> <td data-bbox="1138 657 1354 688">Direct Plan</td> </tr> <tr> <td data-bbox="496 688 639 720">4</td> <td data-bbox="639 688 912 720">Mentioned</td> <td data-bbox="912 688 1138 720">Direct</td> <td data-bbox="1138 688 1354 720">Direct Plan</td> </tr> <tr> <td data-bbox="496 720 639 751">5</td> <td data-bbox="639 720 912 751">Direct</td> <td data-bbox="912 720 1138 751">Not mentioned</td> <td data-bbox="1138 720 1354 751">Direct Plan</td> </tr> <tr> <td data-bbox="496 751 639 783">6</td> <td data-bbox="639 751 912 783">Direct</td> <td data-bbox="912 751 1138 783">Regular</td> <td data-bbox="1138 751 1354 783">Direct Plan</td> </tr> <tr> <td data-bbox="496 783 639 814">7</td> <td data-bbox="639 783 912 814">Mentioned</td> <td data-bbox="912 783 1138 814">Regular</td> <td data-bbox="1138 783 1354 814">Regular Plan</td> </tr> <tr> <td data-bbox="496 814 639 856">8</td> <td data-bbox="639 814 912 856">Mentioned</td> <td data-bbox="912 814 1138 856">Not mentioned</td> <td data-bbox="1138 814 1354 856">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 transaction shall be reprocessed under ‘Direct Plan’ from the date of application without any exit load.</p> <p><b>Scheme characteristics of Direct Plan:</b> 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 (whether the investments were made before or after January 1, 2013) to Direct Plan shall be subject to applicable exit load, if any. The holding period for applicability of load will be considered from the date of such switch to Direct Plan.</p> <p>(b) However, no exit load shall be levied for switch of investments from 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) No exit load shall be levied in case of change over from Dividend Option to Growth Option or from Growth Option to Dividend Option. All change over will be at applicable NAV of respective options.</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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	<p>(e) Eligible investors/modes for applying: All categories of investors (whether existing or new unitholders) as permitted under the SID of the eligible schemes are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except all Platform(s) where investors' applications for subscription of units are routed through Distributors}.</p> <p>(f) Investments through systematic routes: In case of Systematic Investment Plan (SIP)/ Systematic Transfer Investment Plan (STRIP)/ Dividend Transfer Plans (DTP), registered prior to January 1, 2013 without any distributor code under the Regular Plan of all Schemes, installments falling on or after the January 1, 2013 will automatically be processed under the Direct Plan.</p> <p><b>Existing Investments prior to 1<sup>st</sup> January 2013</b> Dividend will continue to be reinvested in the Regular Plan only in respect of Investments made without Distributor code where the Investor has opted for the Dividend Reinvestment facility.</p> <p><b>Minimum Investment amount under the Direct Plan:</b> 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</p> <p>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>		
<b>Applicable NAV</b>	<b>Purchase : For Purchases less than ₹2 lacs</b>		
	<b>Operation</b>	<b>Cut-off Timing</b>	<b>Applicable NAV</b>
	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.
	<b>Purchase : For Purchases of ₹2 lacs and above</b>		
<b>Operation</b>	<b>Cut-off Timing</b>	<b>Applicable NAV</b>	
The funds are available for utilization before cut off and valid applications	Upto 3 p.m.	Closing NAV of the day on which the funds are available for utilization before cut off	

	received with cheques / demand drafts.		time shall be applicable irrespective of the time of receipt of the application.
	The above mentioned rule will be applicable irrespective of the date of debit to investor's account. ₹2 lacs shall be considered after considering multiple applications received from the investor under all the plans and options of the scheme on the day and also under all modes of investment i.e. additional purchase, Systematic Investment Plan (SIP)/Micro SIP, Systematic Transfer Investment Plan (STRIP), Switch, etc. The investor will be identified through PAN registered with UTI MF.		
	<b>Redemption :</b>		
	<b>Operation</b>	<b>Cut-off Timing</b>	<b>Applicable NAV</b>
	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><b>Redemption requests:</b> 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><b>Tax consequences:</b> 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><b>NOTE :- The Cut off timing for subscriptions / redemptions / switches governed by SEBI Circulars / notifications and AMFI Guidelines issued from time to time.</b></p>		
<b>Minimum Application Amount</b>	<p><b>Minimum amount of investment under all plans and options</b></p> <p>Minimum investment ₹500/- and in multiples of ₹500/- thereafter. No maximum limit.</p> <p>While there is no maximum limit on the amount of investment under the UTI-Long Term Equity Fund (Tax Saving) in any fiscal year, investment upto ₹1,50,000/- only will qualify for deduction from the gross taxable income under Section 80 C of the Income Tax Act, 1961 as per current tax laws.</p> <p>Unitholders may be permitted to switchover their investment partially or fully, to specified scheme/s of UTI MF or vice versa and on such terms as may be announced by UTI AMC from time to time after it is held for a minimum period of 3 years.</p> <p>For further details, refer to SID</p>		
<b>Benchmark Index</b>	Nifty 500		
<b>Name of the Fund Manager</b>	Mr. Vetri Subramaniam (Managing the Scheme since September 2017) and Mr. Vishal Chopda (Managing the Scheme since August 2019)		
<b>Dedicated Fund Manager for overseas investments</b>	Mr. Kamal Gada (Managing the Scheme since July 2018)		

Performance of the Scheme as on October 31, 2020	Compounded Annualised Returns*	Scheme Returns (%) Regular Plan – Growth Option	\$ Nifty 500 (%)																																				
	Last 1 year	2.92	-0.12																																				
	Last 3 years	2.06	2.73																																				
	Last 5 years	7.01	8.54																																				
	Since Inception	13.57	12.62																																				
Date of Inception : December 15, 1999  * Computed on compounded annualised basis using NAV of Growth Option  <div style="text-align: center;"> <b>Absolute Returns for each financial year for the last 5 years</b> <table border="1" style="margin: 10px auto; border-collapse: collapse;"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>UTI Long Term Equity Fund (Tax Saving) (%)</th> <th>Nifty 500 (%)</th> </tr> </thead> <tbody> <tr> <td>2015-2016</td> <td>-6.68</td> <td>-8.96</td> </tr> <tr> <td>2016-2017</td> <td>22.24</td> <td>21.17</td> </tr> <tr> <td>2017-2018</td> <td>9.65</td> <td>12.49</td> </tr> <tr> <td>2018-2019</td> <td>5.54</td> <td>12.10</td> </tr> <tr> <td>2019-2020</td> <td>-22.37</td> <td>-26.62</td> </tr> </tbody> </table> </div>				Financial Year	UTI Long Term Equity Fund (Tax Saving) (%)	Nifty 500 (%)	2015-2016	-6.68	-8.96	2016-2017	22.24	21.17	2017-2018	9.65	12.49	2018-2019	5.54	12.10	2019-2020	-22.37	-26.62																		
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Past performance may or may not be sustained in future  \$ Benchmark for UTI Long Term Equity Fund (Tax Saving) has been changed from BSE 200 to Nifty 500  As TRI data is not available since inception of the scheme, benchmark performance is calculated using composite CAGR of Nifty 500 PRI values.  The performance of the scheme is benchmarked to the Total Return Variant of the benchmark index that is Nifty 500 TRI.																																							
Top 10 holdings by issuers and sectors (as on October 31, 2020)	<b>UTI Long Term Equity Fund Top 10 holdings in Equity (Issuer wise)</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Serial No</th> <th>Issuer Name</th> <th>% of NAV</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>HDFC Bank Ltd.</td> <td>8.57</td> </tr> <tr> <td>2</td> <td>Infosys Ltd.</td> <td>7.70</td> </tr> <tr> <td>3</td> <td>ICICI Bank Ltd</td> <td>6.30</td> </tr> <tr> <td>4</td> <td>HDFC Ltd.</td> <td>4.87</td> </tr> <tr> <td>5</td> <td>Axis Bank Ltd.</td> <td>3.87</td> </tr> <tr> <td>6</td> <td>Bharti Airtel Ltd.</td> <td>3.42</td> </tr> <tr> <td>7</td> <td>ITC Ltd.</td> <td>2.56</td> </tr> <tr> <td>8</td> <td>Larsen &amp; Toubro Infotech Ltd</td> <td>2.44</td> </tr> <tr> <td>9</td> <td>Gujarat Gas Ltd</td> <td>2.18</td> </tr> <tr> <td>10</td> <td>Crompton Greaves Consumer Electricals Ltd.</td> <td>2.14</td> </tr> <tr> <td colspan="2" style="text-align: right;"><b>Total</b></td> <td><b>44.05</b></td> </tr> </tbody> </table>			Serial No	Issuer Name	% of NAV	1	HDFC Bank Ltd.	8.57	2	Infosys Ltd.	7.70	3	ICICI Bank Ltd	6.30	4	HDFC Ltd.	4.87	5	Axis Bank Ltd.	3.87	6	Bharti Airtel Ltd.	3.42	7	ITC Ltd.	2.56	8	Larsen & Toubro Infotech Ltd	2.44	9	Gujarat Gas Ltd	2.18	10	Crompton Greaves Consumer Electricals Ltd.	2.14	<b>Total</b>		<b>44.05</b>
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<b>UTI Long Term equity Fund Top 10 holdings in Equity (Sector wise)</b>		
Serial No	Sector	% of NAV
1	Financial Services	29.05
2	Consumer Goods	16.27
3	Information & Technology	13.75
4	Automobile	7.42
5	Pharma	6.43
6	Oil & Gas	5.36
7	Industrial Manufacturing	3.97
8	Telecom	3.42
9	Construction	3.35
10	Cement & Cement Products	2.55
<b>Total</b>		<b>91.57</b>
<b>A website link to obtain scheme's latest monthly portfolio holding</b>	<b>A website link to obtain scheme's latest monthly portfolio holding</b> <a href="https://www.utimf.com/forms-and-downloads/portfolio-disclosure">https://www.utimf.com/forms-and-downloads/portfolio-disclosure</a> (After following the above link, please expand "Portfolio Disclosure-Scheme wise" and select the desired scheme to view its portfolio)	
<b>Portfolio Turnover Ratio</b>	Portfolio Turnover Ratio as on October 31, 2019 : 0.32	
<b>Load structure</b>	<b>Entry Load (As % of NAV)</b>	<b>Exit Load (As % of NAV)</b>
	Nil	Nil (Lock-in-period of 3 years for each investment)
<b>Expenses of the Scheme</b>	<b>Daily Net Assets of the scheme</b>	<b>% of Net Assets</b>
	on the first Rs.500 crores of the daily net assets	2.25%
	on the next Rs.250 crores of the daily net assets	2.00%
	on the next Rs.1,250 crores of the daily net assets	1.75%
	on the next Rs.3,000 crores of the daily net assets	1.60%
	on the next Rs.5,000 crores of the daily net assets	1.50%
	on the next Rs.40,000 crores of the daily net assets	Total expense ratio reduction of 0.05 % for every increase of Rs.5,000 crores of daily net asset or part thereof.
on balance of the assets	1.05%	
<b>Expenses addition recurring expenses in to</b>	In addition to the recurring expenses stated above, the following expenses including GST, as may be applicable, may also be charged to the Scheme:-  <b>Total Expense ratio (TER) and Additional Total Expenses:</b> <b>(i) Charging of additional expenses</b> 1. Additional TER shall be charged up to 30 bps on daily net assets of the scheme if the new inflows from Retail Investors beyond top 30 cities (as per SEBI Regulations/Circulars/AMFI data) are at least (a) 30% of gross	



	<p>new inflows from Retail Investors in the scheme or (b) 15% of the Average Assets under Management (year to date) of the scheme, whichever is higher. The additional TER on account of inflows from Retail Investors 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 incurred for bringing inflows from such cities.</p> <p>2. In case inflows from Retail Investors 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:</p> $\frac{[(\text{Daily net assets}) \times (30 \text{ basis points}) \times (\text{New inflows from Retail Investors from beyond top 30 cities})]}{365 \times \text{Higher of (a) or (b) above}}$ <p>* 366, wherever applicable.</p> <p>Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.</p> <p>3. Additional expenses, not exceeding 0.05% 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. Such additional expenses will not be charged if exit load is not levied or is not applicable to the Scheme.</p> <p>4. The 'AMC fees' charged to the scheme with no sub-limits will be within the TER as prescribed by SEBI Regulations.</p> <p>5. In addition to the limits indicated above, brokerage and transaction costs not exceeding</p> <ol style="list-style-type: none"> <li>1. 0.12% in case of cash market transactions, and</li> <li>2. 0.05% in case of derivatives transactions</li> </ol> <p>shall also be charged to the scheme/plans. Aforesaid brokerage and transaction costs are included in the cost of investment which is 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 scheme/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.</p> <p><b>(ii) Investor Education and Awareness</b>          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.</p> <p>For further details, please refer to SID.</p>
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<b>Actual recurring expenses of the Scheme</b>	Period 01-04-2019 to 31-03-2020: 2.36%	
<b>Dividend Policy</b>	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.	
<b>Threshold limit for dividend payout options</b>	<p>a. In case of Dividend Payout under a folio is less than or equal to Rs.1,500/- and where complete bank account details are not available or facility of electronic credit is not available with Investor's Bank/Bank Branch, then such amount will be compulsorily reinvested wherever reinvestment option is available under the scheme and an Account Statement (SoA) will be sent to the Investors at their Registered Address.</p> <p>b. For folios where dividend warrants are returned undelivered and/or the dividend warrant remains unencashed / unclaimed on 3 consecutive occasions, future dividend amount will be reinvested, wherein reinvestment option is available and an Account Statement (SoA) would be sent to the Investors at their Registered Address.</p>	
<b>Number of Folios and AAUM as on October 31, 2020</b>	<b>Number of Folios</b>	<b>Average Assets Under Management (AAUM) (monthly AAUM as on 31/10/2020)</b>
	1,73,578	₹ 1,379.84 Crore
<b>Eligible Investors</b>	<p>An application for issue of units may be made by any resident or non-resident Indian as well as non-individuals as indicated under:</p> <p>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. Minor (as the first and the sole holder only) through a natural guardian (i.e. father or mother) or a court appointed legal guardian. There shall not be any joint holding with minor investments.</p> <p>Process for Investments made in the name of a Minor through a Guardian shall be in line with SEBI Circular No. SEBI/HO/IMD/DF3/CIR /P/2019/166 dated December 24, 2019</p> <p>(c) an association of persons or body of individuals whether incorporated or not;</p> <p>(d) a Hindu Undivided Family - both resident and non-resident;</p> <p>(a) a body corporate including a company formed under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] or established under State or Central Law for the time being in force;</p> <p>(e) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc.;</p> <p>(f) an eligible trust including Private Trust being irrevocable trust and</p>	

	<p>created by an instrument in writing;</p> <p>(g) a society as defined under the scheme;</p> <p>(h) a Financial Institution;</p> <p>(i) an Army/Navy/ Air Force/Paramilitary Fund;</p> <p>(j) a partnership Firm;</p> <p>(k) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(j) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019;</p> <p>(l) Mutual Funds registered with SEBI;</p> <p>(m) Scientific and Industrial Research Organisations;</p> <p>(n) Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India;</p> <p>(o) Other schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations.</p> <p>(p) Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</p> <p>(q) Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.</p> <p>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations, if any.</p> <p><b>Under UTI Long Term Equity Fund (Tax Saving) only the following categories of investors are qualified for tax benefit under Section 80 C of Income Tax Act, 1961.</b></p> <p>(a) a resident adult individual either singly or with another individual on joint/either or survivor basis.</p> <p>(b) a parent, step-parent or other lawful guardian on behalf of a resident minor. Units can be held on ‘Joint’ or ‘Anyone or Survivor’ basis.</p> <p>(c) a Hindu Undivided Family (HUF). An application on behalf of a HUF shall be made only by the Karta either singly or jointly with another adult male member. Where there is no major male member, an application by a female member, as Manager will be accepted provided a declaration to that effect is attached to the application.</p> <p>(d) an Association of Persons (AOP) or a Body of Individuals (BOI)</p>
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	<p>consisting, in either case, only of husband and wife governed by the system of community of property in force in the state of Goa and Union Territories of Dadra and Nagar Haveli and Daman and Diu.</p> <p>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the schemes from time to time, subject to SEBI Regulations, if any.</p> <p><b>Investment by Individuals – Foreign Nationals</b>  For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund,</p> <ol style="list-style-type: none"> <li>1. Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999.</li> <li>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.</li> </ol> <p>UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.</p> <p><b>Overseas Corporate Bodies (OCBs)</b> are not allowed to invest in units of any of the schemes of UTI MF.</p> <p><b>Investments by Overseas Corporate Bodies (OCBs)</b>  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, <b>cannot</b> invest, inter alia, in Mutual Fund Schemes.</p> <p><b>‘Overseas Corporate Body’ (OCB)</b>  As per Regulation 2(xi) of the Foreign Exchange Management (Deposit) Regulations, 2000, ‘Overseas Corporate Body’ means a company, partnership firm, society and other corporate body owned directly or indirectly to the extent of at least sixty per cent by Non-Resident Indians (hereinafter referred to as ‘NRIs’) and includes overseas trust in which not less than sixty percent beneficial interest is held by Non-resident Indians (hereinafter referred to as ‘Overseas Trust’) directly or indirectly but irrevocably.</p> <p><b>Investment by other Overseas Investors</b>  Neither the SID nor the units of Schemes have been registered in any jurisdiction including the United States of America</p> <p>No persons receiving a copy of such SID or any accompanying application form in such jurisdiction may treat the said SID or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements</p>
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	<p><b>For further details as to who can invest, please refer to the SID of scheme.</b></p> <p><b>Holding Basis:</b> In the event an account has more than one registered holder the first-named Unit holder shall receive the account statements, all notices and correspondence with respect to the account, as well as the proceeds of any Redemption requests or dividends or other distributions. In addition, such holder shall have the voting rights, as permitted, associated with such Units as per the applicable guidelines.</p> <p>Applicants can specify the ‘mode of holding’ in the prescribed application form as ‘Jointly’ or ‘Anyone or Survivor’. In the case of holding specified as ‘Jointly’, Redemption requests would have to be signed by all joint holders. However, in cases of holding specified as ‘Anyone or Survivor’, any one of the Unit holders will have the power / authority to make Redemption requests, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the Redemption will be paid to the first-named Unit holder.</p> <p>In case of death / insolvency of any one or more of the persons named in the Register of Unit holders as the joint holders of any Units, the AMC shall not be bound to recognise any person(s) other than the remaining holders. In all such cases, the proceeds of the Redemption will be paid to the first-named of such remaining Unit holders.</p>
<p><b>Risk mitigation process against third party cheques</b></p>	<p><b>Restriction on Third Party Payments</b></p> <p>Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions.</p> <p>“Third Party Payments” means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made.</p> <p>For further details on documents to be submitted under the process to identify third party payments etc, please refer to SAI.</p>
<p><b>Details under Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standards (CRS)</b></p>	<p><b>FATCA</b></p> <p>Foreign Account Tax Compliance Act (FATCA) is a United States (US) Law aimed at prevention of tax evasion by US citizens and residents (“US Persons”) through use of offshore accounts.</p> <p>FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons as well as passive NFFEs in which controlling interest is held by specified US person.</p> <p><b>CRS</b></p> <p>On similar lines as FATCA the Organization of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a “Standard for Automatic Exchange of Financial Account Information in Tax Matters”, generally known as CRS in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad.</p>

	<p><b>Please refer to Instructions given in the FATCA/CRS Form &amp; Scheme application form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular No. CIR/MIRSD/3/2015 dated 10th September 2015 and guidelines /circulars issued by SEBI from time to time.</b></p>
<p><b>Facilities offered</b></p>	<ol style="list-style-type: none"> <li>1. Systematic Investment Plan (SIP) <ol style="list-style-type: none"> <li>(a) Step up facility</li> <li>(b) Any Day SIP</li> <li>(c) Micro SIP</li> <li>(d) Pause facility</li> </ol> </li> <li>2. Systematic Transfer Investment Plan (STRIP) (Available as Destination Scheme and * Source Scheme)</li> <li>3. Flexi Systematic Transfer Investment Plan (Flexi STRIP) (Available as Destination Scheme and * Source Scheme)</li> <li>4. Dividend Transfer Plan (DTP)</li> <li>5. Switch over</li> <li>6. Systematic Withdrawal Plan (SWP)*</li> </ol> <p>*After lock-in period</p> <p>*Subject to ELSS Guidelines. [As per ELSS Guidelines, redemption of units (at the applicable NAV subject to prevailing exit load) will be allowed after an initial lock-in-period of 3 years from the date of acceptance of each investment.]</p> <p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>Please refer to Statement of Additional Information (SAI), and SIP Smart Form/Service Request/Change Request Forms etc for further details on SIP, Micro SIP, Pause facility, DTP, STRIP, Flexi STRIP, SWP and Switchover facilities.</p>
<p><b>Commercial Transactions (viz. Purchase / Redemption / Switches) through Designated E-mail / Fax</b></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> <ol style="list-style-type: none"> <li>(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;</li> <li>(ii) a bank including a scheduled bank, a regional rural bank, a co-operative bank;</li> <li>(iii) an eligible trust;</li> <li>(iv) an eligible society;</li> <li>(v) any other institution;</li> <li>(vi) Army/Navy/Air Force/Paramilitary Fund and</li> <li>(vii) Any other category of investors, as may be decided by UTI AMC from time to time.</li> </ol> <p>The facility to carry out financial transactions through designated Email has</p>

	<p>been extended to all non-institutional investors (including individuals), with effect from June 01, 2020, with following additional clauses:-</p> <ul style="list-style-type: none"> <li>(i) This facility is available for all open-ended schemes except Exchange Traded Funds.</li> <li>(ii) Only additional purchase, redemption and switch transactions shall be accepted on the designated email id.</li> <li>(iii) The purchase/redemption/switch request shall be received from the registered email ID of the investor. In case such request is received from an unregistered email id, UTI AMC may, its sole discretion, process the same after carrying out necessary validations/ due diligence.</li> <li>(iv) Transaction requests can be sent to <a href="mailto:utitransact@kfintech.com">utitransact@kfintech.com</a> (designated email id), which will be dedicated for receiving all the transaction requests. UTI AMC reserves the right to change/add the Designated email ID(s) from time to time, and the same shall be updated on our website <a href="http://www.utimf.com">www.utimf.com</a>.</li> <li>(v) In case of additional purchase request, funds will have to be received through electronic mode only such as NEFT/RTGS/Bank Transfer in the designated bank account of the scheme, and transactions will have to be accompanied with proof of transfer of funds from existing registered bank account of the unit holder. The details of designated bank account of the scheme shall be updated and made available on our website <a href="http://www.utimf.com">www.utimf.com</a>.</li> <li>(vi) Investors shall co-operate with additional security procedures, as may be specified by UTI AMC from time to time.</li> <li>(vii) Investors shall abide with terms and conditions, as may be specified by UTI AMC from time to time.</li> </ul> <p>Only Commercial transactions i.e. Purchase, Redemption and Switches shall be accepted through designated fax and email.</p> <p>For further details on terms and conditions and other particulars, please refer to SAI.</p>
<p><b>Despatch of redemption requests</b></p>	<p>Within 10 business days of the receipt of the redemption request at the authorised centre of UTI Mutual Fund.</p>
<p><b>Restrictions on redemption of Units</b></p>	<p>In the event of receipt of inordinately large number of redemption requests or a restructuring of a Schemes' portfolio, there may be delays in the redemption of units.</p> <p>Further to the above, the following points relating to restrictions on redemption of units may be noted:-</p> <ol style="list-style-type: none"> <li>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: <ul style="list-style-type: none"> <li>(i) Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.</li> <li>(ii) Market failures, exchange closures etc.</li> <li>(iii) Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).</li> </ul> </li> <li>2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</li> </ol>

	<p>3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees</p> <p>4. When restriction on redemption is imposed, the following procedure shall be applied:-</p> <p>(i) No redemption requests upto INR 2 lakh shall be subject to such restriction.</p> <p>(ii) Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.</p> <p><b>Requirement of Permanent Account Number (PAN) in respect of Non-PAN Exempt Folios for Redemption &amp; Mandatory updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions</b></p> <p>All Investors (including existing folios) of Non-PAN Exempt folios of UTI Mutual Fund Schemes are required to provide the PAN of the holder/s/guardian/claimant at the time of redemption, if PAN is not already registered in the folio, with effect from October 14, 2019.</p> <p>The requirement of PAN is applicable to all the redemptions and new Systematic Withdrawal Plan (SWP) Registrations received from October 14, 2019 onwards. Investors who are submitting the PAN together with the redemption request will receive redemption payment only after the validation of PAN.</p> <p>Further, it is reiterated that, it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor.</p> <p>Accordingly, all new or additional requests for financial transactions (including redemptions, switches, etc.) will be processed only if the unit holders are KYC complied or have submitted duly filled KYC application form along with necessary documents and PAN.</p> <p>For further details in this regard, please refer to SAI.</p>
<p><b>Transferability of units</b></p>	<p>Units of the scheme held in dematerialised form shall be freely transferable from one demat account to another demat account.</p> <p>However, the restrictions on transfer of Units of the scheme during the lock in period shall continue to be applicable as per the ELSS Guidelines</p> <p>For further details of terms and conditions governing the transferability of units, kindly refer to SAI &amp; SID.</p>
<p><b>Switching of Units of UTI Mutual Fund (UTI MF) Schemes on BSE Star MF Platform</b></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><b>Exit load on death of an</b></p>	<p>Under the Scheme, in the event of the death of the assessee, the nominee or legal heir, as the case may be, shall be able to withdraw the investment only</p>



<b>unitholder</b>	after the completion of one year from the date of allotment of the units to the assessee or anytime thereafter.  However, no exit load (if applicable) will be charged for redemption of units by the claimant under certain circumstances and subject to fulfilling of prescribed procedural requirements.  For further details refer to SAI & SID	
<b>Tax Treatment for the Investors (Unitholders)</b>	Investor is advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
<b>Tax benefits under Section 80C</b>	<b>Tax benefits under section 80C</b> Contribution made will be eligible for deduction of the whole amount paid or deposited subject to a maximum of ₹1,50,000/-, as per current tax laws, under Section 80 C of Income Tax Act, 1961, for the persons and on the terms and conditions as provided therein.	
<b>For Investor Grievance please contact</b>	Name and Address of Registrar  KFIN Technologies Private Limited, Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32 Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032,  Board No: 040 - 6716 2222, Fax no : 040 - 6716 1888, Email: <a href="mailto:uti@kfintech.com">uti@kfintech.com</a>	All investors could refer their grievances giving full particulars of investment at the following address:  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  Investors may post their grievances at our website: <a href="http://www.utimf.com">www.utimf.com</a> or e-mail us at <a href="mailto:service@uti.co.in">service@uti.co.in</a>
<b>Name of Trustee company</b>	UTI Trustee Company Private Limited	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAVs will be declared by 11 p.m. on all business days and will be available on website of UTI Mutual Fund, <a href="http://www.utimf.com">www.utimf.com</a> and website of AMFI namely <a href="http://www.amfiindia.com">www.amfiindia.com</a> . If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs.  You can also call us at 1800 266 1230 (toll free number) or (022) 6227 8000 (non toll free number).	
<b>Unit Holder Information</b>	Accounts statement and abridged annual financial results shall be provided to investors. Monthly / Half yearly scheme portfolio disclosure will be mailed to unitholders and disclosed on our website / AMFI website.	

Date: December 01, 2020

## CORPORATE OFFICE

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

## OFFICIAL POINTS OF ACCEPTANCE UTI FINANCIAL CENTRES

### WEST ZONE

#### GUJARAT REGION

**Ahmedabad:** 2<sup>nd</sup> 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, 1<sup>st</sup> 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:** "Dvij Elite", First Floor, Plot No.1522, Near Apna Bazar, Sector 6, Gandhinagar – 382 006, Gujarat, Tel. No. 079 – 23240462, **Jamnagar:** 102, Madhav Square, Lal Bungalow Road, Jamnagar, Gujarat – 361 001, Tel.: (0288) 2662767/68, **Junagadh:** First Floor, Shop No. 101, 102, 113 & 114, Marry Gold 2, Above Domino's Pizza, Opp. Bahaudin College, College Road, Junagadh, Gujarat – 362 001, Tel. No. 0285-2672678, **Mehsana:** 1<sup>st</sup> Floor, A One Complex, Near Umiya Shopping Center, Opp Mehsana Urban Co-operative Bank, Corporate Office, Highway Mehsana, Mehsana, Gujarat – 384 002, Tel. No. 02762 – 230180, **Navsari:** 1/4 Chinmay Arcade, Sattapir, Sayaji Road, Navsari – 396 445, Gujarat, Tel: (02637)-233087, **Rajkot:** 1st Floor, Venkatesh Plaza, Opp. RKC Ground, Dr. Radhakrishna Road, Off. Yagnik Road, Rajkot, Gujarat – 360001, Tel. No. 0281-2440701, 2433525, **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, **Valsad:** 1<sup>st</sup> Floor, 103, Signature Building, Opp. Petrol Pump, Above Yes Bank, Dharampur Road, Halar, Valsad, Gujarat - 396 001, Tel. No. 02632-222012, **Vapi:** 1<sup>st</sup> Floor, Office No. 102 & 103, Saga Casa Complex, Vapi - Daman Main Road, Opp. Royal Twin Tower, Chala, Vapi, Gujarat – 396 191, Tel.: (0260) 2403307.

#### 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:** 102, 1<sup>st</sup> Floor, Sai Plaza, Jawahar Road, Opp. Ghatkopar Rly Station, Ghatkopar (East), Mumbai – 400 077, Maharashtra, Tel. No. (022) 25010833 / 25010715, **Goregaon:** 101, 1<sup>st</sup> 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 :** G-5, Ground Floor, CETTM (Centre for Excellence in Telecom Technology & Management), MTNL Main Building, Technology Street, Hiranandani Gardens, Powai, Mumbai, Maharashtra – 400 076, **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. 8 & 8A, Ground Floor, Vardhaman Chamber Premises CHS Ltd, Plot No. 84, Sector 17, Vashi, Navi Mumbai, Maharashtra – 400 703, Tel. No. (022) 2789 0171 / 72 / 74 / 76, **Virar:** Shop No. 2 & 3, Ground Floor, Sheetal Nagar Building No.4, 281/2, Raja Chhatrapati Shivaji Road, Near LIC Home Finance Office, Agashi Road, Virar West, Dist. Palghar, Maharashtra – 401 303, Tel. No. 0250 – 251 5848.

#### NAGPUR REGION

**Akola:** Lakhma Apartment, Ground Floor, Near Anand Bakery, Ramdaspath, Akola, Maharashtra – 444 001 Tel. No. 0724 – 2410711, **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, **Bilaspur:** S-103, Anandam Plaza, Ground Floor, In front of Rama Port, VyaparVihar, Bilaspur, Chhattisgarh – 495 001, Tel. No. 07752 – 405538, **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, 1<sup>st</sup> Floor, Above HDFC Bank, Gol Bazar, Jabalpur – 482 002, Madhya Pradesh, Tel: (0761) 2480004/5, **Nagpur:** 1st Floor, Shraddha House, S. V. Patel Marg, Kings Way, Nagpur-440 001, Tel: (0712) 2536893, **Raipur:** Vanijya Bhavan, Sai Nagar, Jail Road, Raipur-492 009, Tel: (0771) 2881410/12, **Ratlam:** R.S.Paradise, 101, 1<sup>st</sup> 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, Kalbhor Nagar, Chinchwad, Pune-411 019, Tel: (020) 65337240, **Jalgaon:** First Floor, Plot No-68, Zilha Peth, Behind Old Court, Near Gujrat Sweet Mart, Jalgaon (Maharashtra), Pin - 425 001, Tel.: (257) 2240480/2240486, **Kolhapur:** 11 & 12, Ground Floor, Ayodhya Towers, C S No 511, KH-1/2, 'E' Ward, Dabholkar Corner, Station Road, Kolhapur-416 001, Tel.: (0231) 2666603/2657315, **Margao:** Shop No. G-6 & G-7, Jeevottam Sundara, 81, Primitive Hospicio Road, Behind Cine Metropole, Margao, Goa-403 601, Tel.: (0832) 2711133, **Nasik:** Apurva Avenue, Ground Floor, Near Kusumagraj Pratishthan, Tilak Wadi, Nasik-422002, Tel: (0253) 2570251/252, **Panaji:** E.D.C. House, Mezzanine Floor, Dr. A.B. Road, Panaji, Goa-403 001, Tel: (0832) 2222472, **Pune:** 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:** MCB Z-3/03228, 1st Floor, Above Punjab National Bank, Tinkoni Chowk, Goniana Road, Bathinda – 151 001, Punjab, Tel. No. (0164) 223 6500, **Chandigarh:** SCO No. 2907-2908, Sector 22-C, Chandigarh – 160 022, Tel. No. (0172) 270 3683, **Jalandhar:** Office No.32-33, 1<sup>st</sup> Floor, City Square Building, Civil Lines, Jalandhar – 144 001, Punjab, Tel. No. 0181 – 2232475/6, **Jammu:** Gupta's Tower, CB-13, 2<sup>nd</sup> 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, 2<sup>nd</sup> Floor, N K Tower, Opposite ABM AMRO Bank, G T Road, Panipat – 132 103, Haryana, Tel.: (0180) 263 1942, **Patiala:** SCO No. 22, First Floor, New Leela Bhawan Market, Patiala, Punjab – 147 001, Tel. No. (0175) 5004661/2/3, 5017984, **Shimla:** Bell Villa, 5th Floor, Below Scandal Point, The Mall, Shimla, Himachal Pradesh - 171 001, Tel.: (0177) 2657 803.

##### DELHI REGION

**Dehradun:** 56, Rajpur Road, Hotel Classic International, Dehradun-248 001, Tel: (0135) 2743203, **Faridabad:** Shop No.6, First Floor, Above AXIS Bank, Crown Complex, 1 & 2 Chowk, NIT, Faridabad-121 001, Tel: (0129) 2424771, **Ghaziabad:** C-53 C, Main Road, RDC, Opp. Petrol Pump, Ghaziabad - 201001, Uttar Pradesh, Tel: (0120) 2820920/23, **Gurgaon:** SCO 28, 1st floor, Sector 14, Gurgaon-122 001, Haryana, Tel: (0124) 4245200, **Haridwar:** First Floor, Ashirwad Complex, Near Ahuja Petrol Pump, Opp Khanna Nagar, Haridwar – 249407, Tel.: (01334) 312828, **Janak Puri:** Bldg. No.4, First Floor, B-1, Community Centre, B-Block, Janak Puri, New Delhi – 110 058, Tel.: (011) 25523246/47/48, **Laxmi Nagar:** Flat No. 104-106, 1<sup>st</sup> Floor, Laxmi Deep Building, Laxmi Nagar District Centre, Laxmi Nagar, New Delhi – 110092, Tel.: (011) 2252 9398 / 9374, **Meerut:** 10/8 Ground Floor, Niranjan Vatika, Begum Bridge Road, Near Bachcha Park, Meerut - 250 001, Uttar Pradesh, Tel.: (0121) 648031/2, **Moradabad:** Shri Vallabh Complex, Near Cross Road Mall, Civil Lines, Moradabad – 244 001, Uttar Pradesh, Tel.: (0591) 2411220, **Nehru Place:** G-7, Hemkunt Tower (Modi Tower), 98, Nehru Place (Near Paras Cinema), New Delhi-110 019, Tel: (011) 28898128, **New Delhi:** 101, Kailash Building, 26 Kasturba Gandhi Marg, New Delhi – 110 001, Delhi NCT Tel.: (011) 6617 8961/62/66/67 Fax: (011) 6617 8974, **Noida:** N-10 & N-11, First Floor, Above Indusind Bank, Sector – 18, Noida – 201 301, Uttar Pradesh, Tel. No. 0120-2512311/12/13/14, **Pitampura:** 110-111, First Floor, P P Tower, Netaji Subhash Place, Pitampura, New Delhi-110034, Tel. No. (011) 27351001-04, **Rohtak:** 2<sup>nd</sup> Floor, Banks Square Building, Plot No. 120-121, Opp. Myna Tourist Complex, Delhi Road, Rohtak – 124 001, Haryana, Tel. No. 01262-254021/22.

## 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, 1<sup>st</sup> Floor, Opposite Chhapan Bhog, Rani Bazar, Bikaner – 334 001, Rajasthan, Tel: (0151) 2524755, **Jaipur:** Vasanti, 1<sup>st</sup> Floor, Plot No. 61-A, Dhuleshwar Garden, Sardar Patel Marg, 'C' Scheme, Jaipur-302 001, Tel: (0141)-4004941/43 to 46, **Jodhpur:** 51 Kalpataru Shopping Centre, Shastri Nagar, Near Ashapura Mall, Jodhpur - 342 005, Tel.: (0291)-5135100, **Kota:** Sunder Arcade, Plot No.1, Aerodrome Circle, Kota-324007, Tel: (0744)-2502242/07, **Sikar:** 9-10, 1<sup>st</sup> 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, **Haldwani:** 1st Floor, A K Tower, Plot No.4, Durga City Centre, Khasra No. 260, Bhotia Paro, Haldwani, District: Nainital, Uttarakhand – 263 139, Tel : (05946) 222433, **Jhansi:** 1<sup>st</sup> Floor, Basera Arcade, (Plot No. 551/1 & 556/2) BKD-Chitra Road, In front of Dhyanchand Stadium, Civil Lines, Jhansi, Uttar Pradesh, Tel. No. 0510 – 2441877, **Kanpur:** 16/77, Civil Lines, Kanpur-208 001, Tel: (0512) 2304278, **Lucknow:** Aryan Business Park, 2<sup>nd</sup> floor, 19/32 Park Road (old 90 M G Road), Lucknow-226 001, Tel: (0522) 4523308/4523311, **Varanasi:** 1st Floor, D-58/2A-1, Bhawani Market, Rathyatra, Varanasi-221 010, Tel: (0542) 2226881.

## EAST ZONE

### BIHAR REGION

**Bhagalpur:** 1st floor, Kavita Apartment, Opposite Head Post Office, Mahatma Gandhi Road, Bhagalpur-812 001, Bihar, Tel.: (0641) 2300040/41, **Darbhanga:** VIP Road, Allalpatti, Opposite Mahamaya Nursing Home, P.O. Darbhanga Medical College, Laherisara, Dist – Darbhanga, Bihar – 846 003, Tel.: (06272) 250 033, **Gaya:** 1<sup>st</sup> 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:** 3<sup>rd</sup> 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, **Jorhat:** 1<sup>st</sup> Floor, Hotel President Complex, Thana Road, Gar Ali, Jorhat, Assam – 785 001, Tel. No. 0376 – 2300024/25, **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) 2315350/5352, **Rourkela:** Shree Vyas Complex, Ground Floor, Panposh Road, Near Shalimar Hotel, Rourkela – 769 004, Orissa, Tel.: (0661) 2401116/2401117, **Sambalpur:** 1<sup>st</sup> Floor, R N Complex, Opp. Budharaja High School, Beside LIC Building, Budharaja, Sambalpur, Odisha – 768 004, Tel.: (0663) 2541213/14.

#### WEST BENGAL REGION

**Asansol:** 1st Floor, 129 G.T. Road, Rambandhutala, Asansol, West Bengal - 713 303, Tel: (0341) 2970089, 2221818, **Baharampur:** 1/5 K K Banerjee Road, 1<sup>st</sup> 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, 2<sup>nd</sup> 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., 1<sup>st</sup> 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. 31-9-832, 9<sup>th</sup> Line, Second Cross, Arundelpet, Guntur, Andhra Pradesh – 522 002, Tel.: (0863) 2333818 / 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, 1<sup>st</sup> Floor, Ramalingapuram Main Road, Nellore – 524 002, Andhra Pradesh, Tel: (0861) 2335818/19, **Punjabutta :** 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjabutta, Hyderabad-500 082, Tel: (040)-23417246, **Rajahmundry:** Door No.7-26-21, 1st Floor, Jupudi Plaza, Maturi Vari St., T. Nagar, Dist. – East Godavari, Rajahmundry – 533101, Andhra Pradesh, Tel.: (0883) 2008399/2432844, **Secunderabad :** 10-2-99/1, Ground Floor, Sterling Grand CVK, Road No. 3, West Marredpally, Secunderabad-500 026, Tel: (040) 27711524, **Tirupati:** D no. 20-1-201-C, Ground Floor, Korlagunta junction, Tirumala Bypass Road, Tirupati-517 501, Andhra Pradesh, Tel.: (0877) 2100607/2221307, **Vijaywada:** Door No. 27-12-34, B S N Reddy Complex, Gudavallivari Street, Governorpet, Vijaywada – 520002, Andhra Pradesh, Tel. No. (0866) 2578819 / 2578129, **Vishakhapatnam:** 202, 1st Floor, Door No.9-1-224/4/4, Above Lakshmi Hyundai Car Showroom, C.B.M. Compound, Near Ramatalkies Junction, Visakhapatnam-530 003, Tel : (0891) 2550 275, **Warangal:** Door No. 15-1-237, Shop Nos. 5, 5A & 6, First Floor, 'Warangal City Centre', Adjacent to Guardian Hospital, Near Mulugu Cross Road, Warangal – 506 007, Andhra Pradesh, Tel.: (0870) 2440755 / 2440766 / 2441099.

#### KARNATAKA REGION

**Bengaluru :** 1st Floor, Centenary Building, No.28, M G Road, Bengaluru – 560001, Karnataka, Tel.: (080) 2559 2125, **Belgaum:** 1st Floor, 'Indira', Dr. Radha Krishna Marg 5th Cross, Subhash Market, Hindwadi, Belgaum - 590 011, Karnataka, Tel.: (0831) 2423637, **Bellary:** Ground Floor, Sri Basava Square, 2<sup>nd</sup> Cross Gandhinagar, Bellary – 583 103, Karnataka, Tel. No. (08392) 255634 / 635, **Davangere:** No.998 (Old No.426/1A) "Satya Sadhana", Kuvempu Road, Lawers Street, K. B. Extension, Davangere - 577 002, Karnataka, Tel.: (08192) 231730/1, **Gulbarga:** F-8, First Floor, Asian Complex, Near City Bus Stand, Head Post Office Road, Super Market, Gulbarga – 585 101, Karnataka, Tel.: (08472) 273864/865, **Hubli:** 1st Floor, Kalburgi Square, Desai Cross, T B Road, Hubli-580 029, Dist Dharwad, Karnataka State, Tel: (0836)-2363963/64, **Jayanagar:** First Floor, No. 76 (Old No. 756), 10<sup>th</sup> Main Road, 4<sup>th</sup> Block, Jayanagar, Bengaluru – 560011, Karnataka, Tel. No. (080) 22440837, 26630837, **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, **Mysuru:** No.11, Kamakshi Hospital Road 8<sup>th</sup> Cross, Saraswathipuram, Mysuru – 570 009, Karnataka, **Shivamogga:** 321, Ground Floor, P Square, 5th Parallel Road, Durgigudi, Shivamogga – 577 201, Tel. No. 08182 – 295677 / 277703.

## 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**: No.3 West Marret Street, LIC Building (1<sup>st</sup> Floor), Opposite to Railway Station, Madurai – 625 001, Tamil Nadu, Tel. No. (0452) 2338186 / 2333317, **Pondicherry (UT)**: No.20, Savitha Plaza, 100 Feet Road, Anna Nagar, Pondicherry (UT)-605005, Tel: (0413) 2203369, **Salem**: No.20, 1st Floor, Above Federal Bank, Ramakrishna Road, Salem, Tamil Nadu – 636 007, Tel.: (0427) 2316163, **T Nagar**: 1st Floor, 29, North Usman Road, T Nagar, Chennai-600 017, Tel: (044) 65720011/12, **Thiruvananthapuram**: T C 15/49(2), 1st Floor, Saran Chambers, Vellayambalam, Thiruvananthapuram-695 010, Tel: (0471) 2723674, **Trichur**: 26/621-622, Kollannur Devassy Building, 1st Floor, Town Hall Road, Thrissur-680 020, Tel.:(0487) 2331 259/495, **Tirunelveli**: 1st Floor, 10/4 Thaha Plaza, South Bypass Road, Vannarpet, Tirunelveli–627 003. Tel.: (0462) 2500186, **Tirupur**: 1<sup>st</sup> 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. KFIN Technologies Private 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@kfintech.com

## KFIN TECHNOLOGIES PRIVATE LTD. CENTRES

**Abohar**: C/o. Shri S K Goyal, Business Development Associate of UTI Mutual Fund, H. No. 1184, Street No.5, 7<sup>th</sup> 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 Mr. P Krishna Murthy, No. 2, 1st Floor, Pongi Chaung, Near Tamizar Sangam, Port Blair, Andaman & Nicobar Islands - 744101. Mobile: 03192 295853, **Angul**: C/o Shri Surya Narayan Mishra, 1<sup>st</sup> 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, **Arambagh**: C/o Mr Nanda Dulal Mukherjee, Arambagh Panchayet Samity Market Complex, Opposite Rabindra Bhavan, Room No.8, Arambagh, Hooghly, West Bengal – 712601, Tel. no. 9332289812, **Azamgarh** : 1st Floor, Alkal Building, Opp. Nagarpalika, Civil Lines, Azamgarh – 276 001, Uttar Pradesh, **Bankura**: C/o Shri Subhasis Das, Rampur Road (Old Rathtola), Near City Nursing Home, P O & Dist Bankura -722101 West Bengal, Tel.: 03242-259584, **Begusarai**: Beside UCO Bank, Kapasiya Chowk, Begusarai – 851 117, Bihar, Tel. No. 7518801807, **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 B S Wadhawan, 3rd Floor, City Plaza, Above New Purti Bazar, Near Jatpura Gate, Chandrapur, Maharashtra – 442 402, Tel. No. 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, **Daltonganj:** C/o Mr Dimbesh Shrivastava, Mahendra Arcade, 2<sup>nd</sup> Floor, Near Zila School Chowk, Daltonganj, Dist. Palamau – 822 101, Jharkhand, Mob.: 9955365440, **Dhule:** Ground Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule – 424 001, Tel: (02562) 282823, **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul-624 001, Tel.: (0451) 2436077/177, **East Midnapore:** C/o Shri Manoj Kumar Dolai, Town Padumbasan, P O Tamluk, East Midnapore, West Bengal, Pin-721636, Mob.: 953228266242, **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru - 534 002, Tel.: (08812) 227851 to 54, **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode-638 003, Tel.: (0424) 2225615, **Firozabad:** C/o Mr Nand Kumar Verma, 42/1, Shivaji Marg, Firozabad, Uttar Pradesh – 283 203, Tel. no. 05612 248290, **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad-382 011, Tel.: (079) 28529222 / 23249943 / 4955, **Gangapur:** C/o Mr Laxmi Narayan Gupta, 98, Bharat Katla, Opposite Private Bus Stand, Gangapur City, DistSawaimadhpor, Rajasthan – 322 201, Tel. No. 07463-231945, **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), **Himatnagar:** C/o Shri Mohamedarif S Memon, B-1, Deshkanta Memon Complex, Opp Power House, Hajipura, Himatnagar - 383001 Gujarat, Tel.: 02772-240796, **Hissar:** Sco 71, 1<sup>st</sup> Floor, Red Square Market, Hissar, Haryana – 125 001, Tel. No. 75188 01821, **Howrah:** C/o Shri Asok Pramanik, Uluberia – R.S., Majharrati, Jaduberia, Dist. Howrah, West Bengal, Pin-711316, Tel.: 033-26610546, **Jalpaiguri:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri-735 101, Tel.: (03561) 224207/225351, **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, 119G, In Front of Pathak Honda, Ummarpur, Jaunpur – 222 002, Uttar Pradesh, Tel.: 8081127737, **Kaithal:** C/o Mr. Parvesh Bansal, Business Development Associate, Chandni Chowk, Old Sabzi Mandi, Kaithal, Haryana – 136027, Tel.: (01746) 232 486, **Kannur:** 2<sup>nd</sup> 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, **Mirzapur :** Ground Floor, Triveni Campus Ratan Ganj, Mirzapur – 231 001, Uttar Pradesh, Tel.: 7518801836, **Moga:** 1<sup>st</sup> 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:** 3rd Floor, City Center, Near Paras Cinema, 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, **Nagpur:** Plot No. 2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp Khandelwal Jewellers, Dharampeth, Nagpur – 440010, Maharashtra, Tel. No. 0712 – 2533040, **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. No.: (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, 2<sup>nd</sup> Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha-754142, Tel.: (06722) 223 542, **Pathankot:** 2nd Floor, Sahni Arcade, Adjoining Indra Colony Gate, Railway Road, Pathankot, Punjab – 145 001, Tel. No. 0186 2254770, **Puri:** C/o Shri Pradeep Kumar Nayak, Lavanyapuri, Sarvodaya Nagar, Puri, Orissa, Pin-752002, Tel.: 06752-251788, **Purulia:** C/o Mr Manoj Kumar Singhanian, Ranchi Road, Bansh Bungalow, Opp. Swimming Pool, Purulia, West Bengal – 723101,

Tel. no. 9434013330, **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, **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, 1<sup>st</sup> 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, **Shyamnagar:** C/o Mr Joydip Bandyopadhyay, 144, Dr B C Roy Road, Shyamnagar, PO: Noapara, Dist: North 24 Parganas, West Bengal – 743 127, Tel.: (033) 25867770, **Sonepat:** 2<sup>nd</sup> Floor, DP Tower, Model Town, Near Subhash Chowk, Sonepat – 131 001, Haryana, Tel.: 7518801853, **Telangana:** 2<sup>nd</sup> Shutter, H No. 7-2-607, Sri Matha Complex, Mankammathota, Karimnagar-505 001, Telangana, Tel.: (0878) 2244773, **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur–613 001, Tel.: (04362) 279407/08, **Thiruvalla:** 2<sup>nd</sup> 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, **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near DAV Girls College, Yamuna Nagar – 135 001, Haryana. Tel.: 95417 21389.

#### **DUBAI REPRESENTATIVE OFFICE**

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#### **MF UTILITY FOR INVESTORS**

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