



Haq, ek behtar zindagi ka.

UTI Mutual Fund
UTI Asset Management Company Limited
UTI Trustee Company Private Limited
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KEY INFORMATION MEMORANDUM

UTI Regular Savings Fund

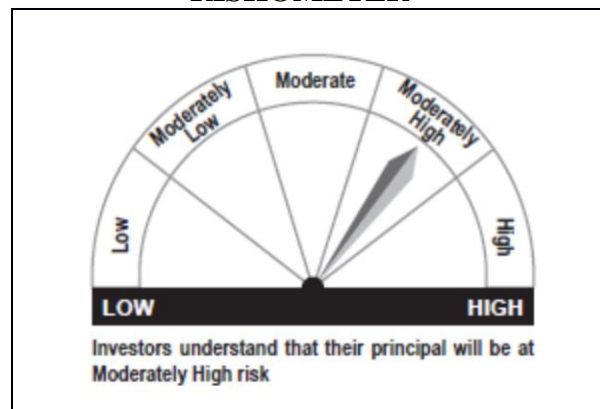
(An open ended hybrid scheme investing predominantly in debt instruments)

UTI Regular Savings Fund (Segregated - 17022020)

This product is suitable for investors who are seeking*

- Long-term capital appreciation and regular income over medium-term
- Investment in equity instruments (maximum-25%) and fixed income securities (debt and money market securities)

RISKOMETER



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

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

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

Category of Scheme	Conservative Hybrid Fund			
Type of Scheme	An open ended hybrid scheme investing predominantly in debt instruments			
Investment Objective	<p>The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation.</p> <p>However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.</p>			
Asset Allocation		Indicative allocation (% of Total Assets)		Risk profile
		Minimum	Maximum	
	Debt and Money Market instruments (including securitized debt)*	75%	90%	Low to Medium
	Equity & equity related instruments	10%	25%	Medium to High
	Units issued by REITs & InvITs	0%	10%	Medium to High
<p># The fund may invest upto 50% of its debt portfolio in securitised debt.</p> <p>The Fund may use derivative instruments like Stock/Index Futures, Interest Rate Swaps, Interest Rate futures and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. Total investments in equity, debt, money market instruments, units of mutual fund scheme, derivatives and hybrid instruments shall not exceed 100% of the net assets of the scheme.</p> <p>The Scheme can take exposure up to 20% of its net assets in securities lending.</p> <p>The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits.</p> <p>Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines.</p> <p>The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure.</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.</p> <p>The AMC, may create segregated portfolio in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA) (subject to guideline specified by SEBI which may change from time to time).</p> <p>The creation of segregated portfolio shall be optional and at the discretion of UTI AMC.</p>				

	<p>Investment in Money Market Instruments: Investment in money market instruments including Triparty Repo, Commercial Papers, Certificate of Deposits, BRDS, Treasury Bills, Repo, cash etc. will be made to meet the liquidity needs of the scheme and manage desired duration.</p>	
Investment Strategy	<p>1) Investment Strategy:</p> <p>Debt Portion: The Scheme manages duration dynamically by investing across maturities of corporate bonds, G-Secs and includes money market instruments. The fund manager has the flexibility to invest in short end or long end of the curve based on investment environment and market outlook.</p> <p>Equity Portion: The Scheme proposes to invest into equity and equity related instruments across market capitalizations based on, but not limited to evaluation of the fundamentals of the company, management, valuation and other macro-economic considerations.</p> <p>2) Portfolio Turnover Policy</p> <p>Debt Portion: The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.</p> <p>Equity Portion: The Scheme being an open-ended Scheme, the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund, the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. The fund may also engage in arbitrage transaction which will generate a yield but will also result in an increase in turnover. Hence it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.</p>	
Product Differentiation	<p>UTI Regular Savings Fund is the only scheme offered by UTI Mutual Fund under Conservative Hybrid Fund category.</p>	
Risk Profile of the Scheme	<p>Mutual Fund investments are subject to market risks. Please read the SID carefully for details on risk factors before investment.</p> <p>Risk factors associated with Creation of Segregated Portfolio –</p> <ol style="list-style-type: none"> 1. Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer. 2. Security comprises of segregated portfolio may not realise any value. 3. Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV. 	
Risk Mitigation Strategies	Type of Risk	Risk Mitigation Strategies
	Non-adherence to the various Asset allocation limits, as per the Regulations/SID	System control, Continuous review and management of schemes' portfolio, internal norms/process on equity investments & monthly review thereof.
	Market Risk	Controlling stock level/sector level exposure norms. Periodic review of strategy and performance of the schemes as compared to benchmarks/Peer group. Periodic detailed risk analysis. Independent Internal Research.

	Liquidity Risk	Investments will be made in debt, money market instruments and equity and equity related instruments having adequate liquidity in the secondary market. Periodic Review of exposure to Illiquid Securities.																																				
	Credit Risk	Well laid out norms for investing in debt instruments. Securities rated below prescribed grade are generally backed by adequate collaterals. Review of Credit ratings and Companies' Financials as per the laid down process. Review of credit profile of portfolio, industry developments in the credit ratings movements and investment decisions. Periodic review of sector-wise debt exposure & stipulation of restraints, wherever required.																																				
Plans and Options	<p>Regular Plan Direct Plan</p> <p>Both the plans offers following plans namely the:</p> <p>(a) Growth Plan (b) Flexi Dividend Plan** (c) Monthly Dividend Plan** (d) Monthly Payment Plan ** with both payout & reinvestment facilities</p> <p>Under segregated portfolio (subscription & redemption facility is not available however the unit of segregated portfolio will be listed on the recognized Stock Exchange).</p> <p>Default Plan – Growth Plan</p>																																					
Direct Plan	<p>Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>All categories of Investors (whether existing or new Unitholders) as permitted under the SID of the Fund/Scheme are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various modes offered by the Fund/Scheme (except all Platform(s) where investor's applications for subscription of units are routed through Distributors).</p> <p>The Direct Plan will be a separate plan under the Fund/Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc. and will have a separate NAV. No commission for distribution of units will be paid/charged under Direct Plan.</p> <p>How to apply: Investors subscribing under Direct Plan of UTI Regular Savings Fund will have to indicate "Direct Plan" against the Scheme name in the application form, as for example, "UTI Regular Savings Fund-Direct Plan".</p> <p>Treatment of applications under "Direct" / "Regular" Plans:</p> <table border="1" data-bbox="375 1457 1435 1745"> <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</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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8	Mentioned	Not Mentioned	Regular Plan																																			

investor/ distributor. In case, the correct code is not received within 30 calendar days, the transaction shall be reprocess under 'Direct Plan' from the date of application without any exit load.

Existing Investments:
 Investors who have invested without Distributor code and have opted for Dividend Reinvestment facility under Regular Plan may note that the dividend will continue to be reinvested in the Regular Plan only.

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:

(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.

(b) However, no exit load shall be levied for switch of investments from Regular Plan made directly without an ARN Code 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.

(c) No exit load shall be levied in case of switches from Direct Plan to Regular Plan.

(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.

(e) Portfolio of the Scheme under the Regular Plan and Direct Plan will be common.

(f) Eligible investors/modes for applying: All categories of investors (whether existing or new unitholders) as permitted under the SID 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}.

(g) 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.

Minimum Investment amount under the Direct Plan:
 In case of already existing investments under the Regular Plan, if the investor wants to further invest in the Direct Plan he/she will be required to invest the minimum investment amount of the scheme, as applicable for that Scheme/Plan/Option/facility etc. However, this minimum investment amount requirement is not applicable in case of switchover from Regular Plan to Direct Plan or vice versa under the same Scheme and same Option.

Applicable NAV (For Main portfolio only)	Purchase : For Purchases less than `2 lacs		
	Operation	Cut-off Timing	Applicable NAV
	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	Upto 3 p.m.	Closing NAV of the day of receipt of the application
	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	After 3 p.m.	Closing NAV of the next business day.
	Valid applications received with outstation cheques / demand drafts (for the schemes/investors as permitted in the SID) not payable at par at the place where the application is received.	Within Business Hours	Closing NAV of the day on which cheque/demand draft is credited to the Scheme/Plan.
Purchase : For Purchases of `2 lacs and above			
Operation	Cut-off Timing	Applicable NAV	

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	The funds are available for utilization before cut off and valid applications received with cheques / demand drafts.	Upto 3 p.m.	Closing NAV of the day on which the funds are available for utilization before cut off time shall be applicable irrespective of the time of receipt of the application.
	The above mentioned rule will be applicable irrespective of the date of debit to investor's account. `2 lacs shall be considered after considering multiple applications received from the investor under the scheme/plans on the day and also under all modes of investment i.e. additional purchase, Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP), Switch, etc. The investor will be identified through PAN registered with UTI Mutual Fund.		
	Redemption :		
	Operation	Cut-off Timing	Applicable NAV
	Valid applications received	Upto 3 p.m.	Closing NAV of the day of receipt of the application
	Valid applications received	After 3 p.m.	Closing NAV of the next business day.
	<p>Redemption requests: Where, under a scheme, units are held under both the Regular and Direct Plans, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans.</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>NOTE:- The Cut off timing for subscriptions / redemptions / switches governed by SEBI Circulars / notifications and AMFI Guidelines issued from time to time.</p>		
Minimum Application Amount/Minimum Account Balance/Minimum Redemption Amount	<p>Monthly Dividend Plan & Monthly Payment Plan – `25,000/-</p> <p>Flexi Dividend Plan & Growth Plan – `5,000/- and in multiples of `1/- thereafter under all the plans.</p> <p>Subsequent minimum investment in the same folio is `1,000/- and in multiples of `1/-.</p> <p>Minimum account balance `1,000/- under all the Plans.</p> <p>Minimum redemption amount `1,000/- or equivalent units.</p>		
Benchmark Index	Crisil Short Term Debt Hybrid 75+25 Fund Index		
Name of the Fund Manager	Amandeep Chopra (Debt Portfolio) (Managing the Scheme since July 2004) & Ajay Tyagi (Equity Portfolio) (Managing the Scheme since December 2014)		
Dedicated Fund Manager for Overseas investments	Kamal Gada (Managing the Scheme since July 2018)		
Name of the Trustee Company	UTI Trustee Company Private Limited		
Performance of the scheme as on 30 April, 2020	Compounded Annualised Returns*	Scheme Returns Regular Plan-Growth Plan (%)	Crisil Short Term Debt Hybrid 75+25 Fund Index (%)
	Last 1 year	-6.92	4.54
	Last 3 years	1.78	6.83
	Last 5 years	4.69	7.85
	Since Inception	8.58	9.26
	<p>Date of Inception: 16th December, 2003</p> <p>Due to credit event (downgrade of the debt instruments of Vodafone Idea Ltd. to “BB-” by CARE Rating Ltd., i.e. “below investment grade”, effective from 17th February, 2020)</p>		

segregation of portfolio of securities of Vodafone Idea Ltd. has been taken place and Units under segregated portfolio are allotted on 17th February, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below:

Scheme performance as on 17th February, 2020

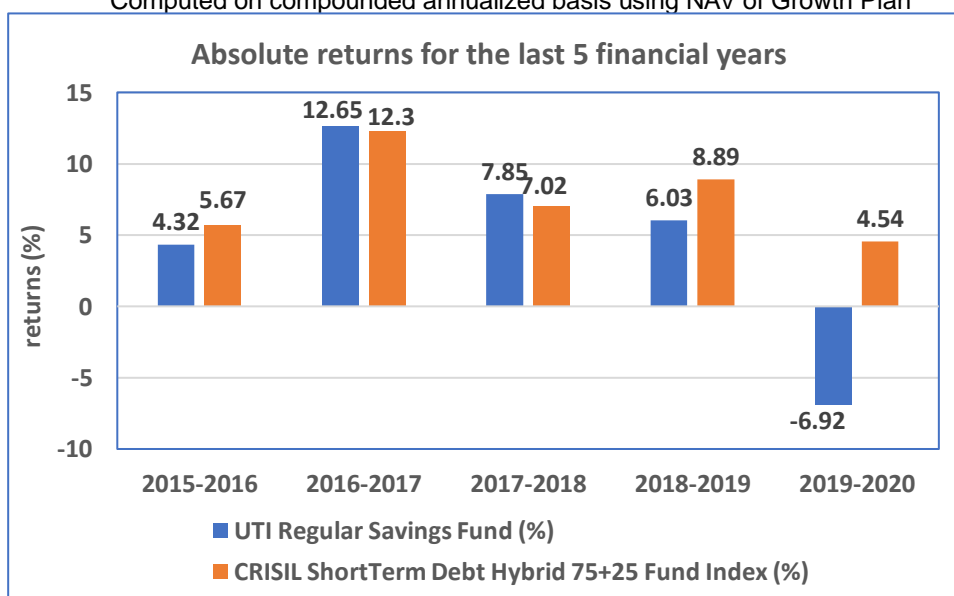
Compounded Annualised Returns*	Scheme Returns (%) Regular Plan-Growth Plan	Crisil Short Term Debt Hybrid 75+25 Fund Index (%)
Last 1 year	0.44	11.52
Last 3 years	4.38	8.88
Last 5 years	5.70	8.48
Since Inception	9.03	9.59

Note: The return disclosed is after taking the impact of creation of UTI Regular Savings Fund (Segregated - 17022020)

NAV per unit (Regular Plan - Growth Plan)		
Date	Main portfolio	Segregated Portfolio
14/02/2020	41.6229	NA
17/02/2020	40.5238	0.8975
Reduction in NAV (%)	-2.64%	

Impact on NAV is negative on account of segregation of portfolio

*Computed on compounded annualized basis using NAV of Growth Plan



Past performance may or may not be sustained in future

The Performance of the Benchmark is calculated using total return variant of the benchmark index

Top 10 holdings by issuers and sectors (30th April, 2020)

UTI Regular Savings Fund - Top 10 holdings Equity Issuer wise		
Serial No	Issuer Name	% of NAV
1	HDFC Bank Ltd.	1.68
2	Bajaj Finance Ltd.	1.42
3	HDFC Ltd.	1.25

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4	Kotak Mahindra Bank Ltd.	1.22
5	Larsen & Toubro Infotech Ltd	1.03
6	Tata Consultancy Services Ltd.	1.01
7	Infosys Ltd.	1.00
8	Info-Edge (India) Ltd.	0.86
9	Shree Cement Ltd.	0.69
10	Astral Poly Technik Ltd.	0.68
Total		10.84

UTI Regular Savings Fund - Top 10 holdings Debt Issuer wise		
Serial No	Issuer Name	% of NAV
1	Government of India	12.76
2	Indian Railways Fin Corpn Ltd.	5.08
3	Green Infra Wind Energy Ltd	4.66
4	National Bank For Agriculture & Rural Development	4.59
5	Bank Of Baroda	4.32
6	Housing And Urban Development Corpn	4.21
7	Rec Ltd	3.88
8	Rent-A-Device Trust	3.60
9	Punjab National Bank	2.83
10	Shriram Transport Finance Co.Ltd.	2.14
Total		48.07

UTI Regular Savings Fund - Top 10 holdings – Equity Sector wise		
Serial No	Sector	% of NAV
1	Financial Services	6.71
2	Consumer Goods	4.51
3	IT	4.35
4	Pharma	3.13
5	Automobile	1.75
6	Industrial Manufacturing	1.29
7	Healthcare Services	0.96
8	Cement & Cement Products	0.69
9	Fertilisers & Pesticides	0.49
10	Telecom	0.41
Total		24.29

UTI Regular Savings Fund - Top 10 holdings Debt Sector wise		
Serial No	Sector	% of NAV
1	Financial Services	37.11
2	Sovereign	13.72
3	NCA/Reverse Repo/Triparty Repo/Others	7.17

		4	Energy	5.99	
		5	Services	4.89	
		6	Construction	3.47	
		7	Power	1.57	
		8	Metals	0.88	
			Total	74.80	
UTI Regular Savings Fund (Segregated – 17022020) – Top 10 holdings Debt Issuer wise					
	Serial No	Issuer Name		% of NAV	
	1	Vodafone Idea Ltd		100.00	
		Total		100.00	
UTI Regular Savings Fund (Segregated – 17022020) – Top 10 holdings Debt Sector wise					
	Serial No	Sector Name		% of NAV	
	1	Telecom		100.00	
		Total		100.00	
A website link to obtain scheme's latest monthly portfolio holding	<p>A website link to obtain scheme's latest monthly portfolio holding https://www.utimf.com/forms-and-downloads/portfolio-disclosure</p> <p>(After following the above link, please expand "Portfolio Disclosure - Scheme wise" and select the desired scheme to view its portfolio)</p>				
Expenses of the Scheme	Entry load (As % of NAV)		Exit Load (As % of NAV)		
(i) Load Structure	Nil		<p>(A) Redemption / Switch out within 12 months from the date of allotment – (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 %</p> <p>(B) Redemption / Switch out after 12 months from the date of allotment – NIL</p> <p>Exit load in not applicable for segregated portfolio</p>		
(ii) Recurring expenses	<p>Purchase on all business days at the applicable NAV for main portfolio only.</p> <p>The above revision shall be applicable for all redemptions / switch out transactions including Systematic Withdrawal Plan (SWP) and Systematic Transfer Investment Plan (STRIP) under Regular Plan and Direct Plan.</p> <p>The scheme currently has one segregated portfolio (UTI Regular Savings Fund (Segregated - 17022020)), in which subscription and redemption facility is not available, however the unit of segregated portfolio will be listed on the recognised stock exchange.</p>				
Actual expenses for the period	Daily Net Assets of the scheme		% of Net Assets		
	on the first `500 crores of the daily net assets		2.00%		
	on the next `250 crores of the daily net assets		1.75%		
	on the next `1,250 crores of the daily net assets		1.50%		
	on the next `3,000 crores of the daily net assets		1.35%		
	on the next `5,000 crores of the daily net assets		1.25%		
	on the next `40,000 crores of the daily net assets		Total expense ratio reduction of 0.05% for every increase of `5,000 crores of daily net asset or part thereof.		
	on balance of the assets		0.80%		
	01.04.18 to 31.03.19 : 1.74 %				

Expenses addition Recurring Expenses	<p>in to</p> <p>1. Total Expense ratio (TER) and Additional Total Expenses:</p> <p>(i) Charging of additional expenses</p> <p>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 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 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.</p> <p>2. In case inflows from retail investors 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:</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 not applicable to the Scheme.</p> <p>(ii) Brokerage and transaction costs not exceeding 0.12% of the value of trades in case of cash market transaction and 0.05% of the value of trades in the case of derivatives transactions.</p> <p>(iii) The 'AMC fees,' (including applicable Service Tax) charged to the scheme with no sub-limits, will be within the Total Expense Ratio (TER) as prescribed by SEBI Regulations.</p> <p>(iv) 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.</p> <p>TER for the Segregated Portfolio</p> <p>a. UTI AMC will not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.</p> <p>b. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.</p> <p>c. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by UTI AMC.</p> <p>d. The costs related to segregated portfolio shall in no case be charged to the main portfolio.</p>
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	For further details, please refer to relevant SID.		
Dividend Policy	<p>Dividend distribution, if any, under the Dividend Option of the scheme will be made subject to availability of distributable surplus at such intervals as is indicated under the scheme or as may be decided by UTI AMC and approved by the Trustees from time to time.</p> <p>Dividend distribution if any, will be made every month or at such intervals as may be decided by UTI AMC from time to time.</p> <p>Dividend distribution in not applicable for segregated portfolio.</p>		
Threshold Limit for 'Dividend Payout' Option	In case of Dividend Payout under a folio is less than or equal to `1000/- and where complete bank account details are not available or facility of electronic credit is not available with Investor's Bank/Bank Branch, then such amount will be compulsorily reinvested wherever reinvestment option is available under the scheme and an account statement will be sent to the investors at their Registered Address.		
Number of folios and Average Asset Under Management (AAUM) as on 30th April 2020	Number of Folios	Average Asset Under Management (AAUM)	
	67,964	UTI Regular Savings Fund	UTI Regular Savings Fund (Segregated – 17022020)
		` 1672.87 Crore (Monthly AAUM as on 30/04/2020)	` 51.61 Crore (Monthly AAUM as on 30/04/2020)
Eligible Investors	<p>(a) The following qualified persons (subject to, wherever relevant, purchase of units of mutual funds being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for subscription to the Units of the Scheme.</p> <p>(i) Resident Adult Individuals either singly or jointly (not exceeding three);</p> <p>(ii) Minors through parent / lawful guardian; 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>(iii) Companies, Bodies Corporate, Public Sector Undertakings, Private Trusts, Association of Persons or Bodies of Individuals and Societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions);</p> <p>(iv) Partnership Firms;</p> <p>(v) Karta of Hindu Undivided Family (HUF);</p> <p>(vi) Banks and Financial Institutions;</p> <p>(vii) Religious and Charitable Trusts, Wakfs or Endowments and Registered Societies (including Registered Co-operative Societies) (subject to receipt of necessary approvals as required);</p> <p>(viii) Non-Resident Indians (NRIs)/ Persons of Indian Origin residing abroad (PIOs) on repatriation and non-repatriation basis;</p> <p>(ix) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014;</p> <p>(x) Army, Air Force, Navy and other para-military units and bodies created by such institutions;</p> <p>(xi) Scientific and Industrial Research Organisations;</p> <p>(xii) International Multilateral Agencies / Bodies Corporate incorporated outside India with the permission of the Government of India / Reserve Bank of India;</p> <p>(xiii) Mutual Funds registered with SEBI including other schemes of UTI Mutual Fund;</p> <p>(xiv) Other Associations, Institutions, Bodies, etc. who are permitted to invest in this Scheme as per their respective constitution;</p>		

	<p>(xv) Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme;</p> <p>(xvi) Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</p> <p>(b) Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.</p> <p>(c) Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p>Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.</p> <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>Subject to the Regulations, the Trustee/AMC may reject any application received, in case the application is found invalid/incomplete or for any other reason at the Trustee's / AMC's Sole discretion.</p> <p>Investment by Individuals – Foreign Nationals</p> <p>For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund,</p> <ol style="list-style-type: none"> 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. <p>UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.</p> <p>Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details.</p> <p>Investment by other Overseas Investors</p> <p>Neither the SID nor the units of Schemes have been registered in any jurisdiction including the United States of America.</p> <p>No persons receiving a copy of such SID or any accompanying application form in such jurisdiction may treat the said SID or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements.</p> <p>For further details as to who can invest, please refer to the SID of the scheme.</p>
<p>Risk Mitigation process against Third Party Cheques</p>	<p>Restriction on Third Party Payments</p> <p>Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions.</p> <p>“Third Party Payments” means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made.</p>

	<p>The exceptions, inter-alia, includes:- Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding `50,000/- (each regular purchase or per SIP installment).</p> <p>Further, this restriction is not applicable for payment made by a guardian whose name is registered in the records of UTI Mutual Fund in that folio.</p> <p>For further details, please refer to SAI.</p>
<p>Details under Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standards (CRS)</p>	<p>FATCA Foreign Account Tax Compliance Act (FATCA) is a United States (US) Law aimed at prevention of tax evasion by US citizens and residents (“US Persons”) through use of offshore accounts.</p> <p>FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons as well as passive NFFEs in which controlling interest is held by specified US person.</p> <p>CRS On similar lines as FATCA the Organization of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a “Standard for Automatic Exchange of Financial Account Information in Tax Matters”, generally known as CRS in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad.</p> <p>Please refer to Instructions given in the FATCA/CRS Form & Scheme application form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular Nos. CIR/MIRSD/2/2015 dated 26th August 2015 and SEBI Circular No. CIR/MIRSD/3/2015 dated 10th September 2015 and any guidelines /circulars issued by SEBI from time to time.</p>
<p>Facilities Offered</p>	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ul style="list-style-type: none"> (a) Step up facility (b) Any Day SIP (c) Pause facility 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) 4. Flexi Systematic Transfer Investment Plan (Flexi STRIP) (Available as Source and Destination Scheme) 5. Dividend Transfer Plan (DTP) and Switch Facilities are available. 6. UTI FAMILY (Father and Mother I Love You) Facility is available to both new and existing investors under the Growth option of the Scheme and for both Regular and Direct Plans for further details please refer to SID. <p>The facilities (special products) will not be available in Segregated Portfolio of the scheme.</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), Scheme Information Document (SID) and SIP Smart Form/Service Request/Change Request Forms etc. for further details on SIP, Pause facility, SWP, STRIP and Flexi STRIP facilities.</p>
<p>Commercial Transactions (viz. Purchase / Redemption / Switches) through Designated E-mail / Fax</p>	<p>The facility of carrying out commercial transactions through Designated E-mail / Fax, in units of UTI Mutual Fund Schemes, is available for the following categories of Investors, subject to certain terms and conditions. UTI AMC declares its Designated E-mail / Fax server as one of the Officials Points of Acceptance.</p> <p>Following investors may transact through designated fax and email, who are KYC (Know Your Client) Compliant:</p> <ol 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;

	<p>(ii) a bank including a scheduled bank, a regional rural bank, a co-operative bank;</p> <p>(iii) an eligible trust;</p> <p>(iv) an eligible society;</p> <p>(v) any other institution;</p> <p>(vi) Army/Navy/Air Force/Paramilitary Fund and</p> <p>(vii) Any other category of investors, as may be decided by UTI AMC from time to time.</p> <p>Only Commercial transactions i.e. Purchase, Redemption and Switches shall be accepted through designated fax and e-mail.</p> <p>For further details regarding additional terms and conditions which shall apply to the financial/commercial transactions received through this mode, please refer to SID.</p>
<p>Despatch of Redemption Request</p>	<p>Within 10 business days of the receipt of the redemption request at the authorised centre of UTI Mutual Fund.</p>
<p>Restrictions on redemption of Units</p>	<p>In the event of receipt of inordinately large number of redemption requests or a restructuring of a Schemes' portfolio, there may be delays in the redemption of units.</p> <p>Further to the above, the following points relating to restrictions on redemption of units may be noted:-</p> <ol style="list-style-type: none"> 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: <ol 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). 2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. 3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees 4. When restriction on redemption is imposed, the following procedure shall be applied:- <ol 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>Requirement of Permanent Account Number (PAN) in respect of Non-PAN Exempt Folios for Redemption & Mandatory updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions</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,</p>

	<p>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>	
Transferability of units	<p>Units of the scheme held in dematerialised form shall be freely transferable from one demat account to another demat account. For details of terms and conditions governing such transferability of units, kindly refer to the Statement of Additional Information.</p> <p>Investment in the Units of the scheme through SIP route under demat mode also is available.</p> <p>The facility of conversion of units held in Dematerialisation (Demat) mode into physical by way of Rematerialisation (Remat) for investments held under various options of the Scheme(s) / Plan(s) of the UTI Mutual Fund including units held under Systematic Investment Plan (SIP), is extended, wherever Demat facility is available. For further details please refer to SAI.</p>	
Switching of Units of UTI Mutual Fund (UTI MF) Schemes on BSE Star MF Platform	<p>In addition to the facility of Purchase and Redemption available on the BSE Star MF of Bombay Stock Exchange, the facility of Switching units is available. The request for switch can be given in number of units. For further details refer to SAI.</p>	
Exit load on death of an unitholder	<p>In the case of the death of an unitholder, no exit load (if applicable) will be charged for redemption of units by the claimant under certain circumstances and subject to fulfilling of prescribed procedural requirements. For further details refer to SAI.</p>	
Tax Treatment for the Investors (Unitholders)	<p>Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</p>	
For Investor Grievance please contact	<p>Name and Address of Registrar</p> <p>M/s. KFIN Technologies Private Limited Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032,</p> <p>Board No: 040 - 6716 2222, Fax no : 040- 6716 1888, Email: uti@kfintech.com</p>	<p>All investors could refer their grievances giving full particulars of investment at the following address:</p> <p>Ms. Nanda Malai Associate Vice President–Department of Operations UTI AMC Ltd. UTI Tower, Gn Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400 051. Tel : 022-6678 6666, Fax: 022-2652 3031</p> <p>Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in</p>
Daily Net Asset Value (NAV) Publication	<p>The NAVs will be declared by 11 p.m. on all business days and will be available on website of UTI Mutual Fund, www.utimf.com and website of AMFI namely www.amfiindia.com. You can also call us at 1800 266 1230 (toll free number) or (022) 6227 8000 (non toll free number).</p>	
Unitholders Information	<p>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.</p>	

Date: 17th May, 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: 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:** "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:** 1st 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:** 1st Floor, 103, Signature Building, Opp. Petrol Pump, Above Yes Bank, Dharampur Road, Halar, Valsad, Gujarat - 396 001, Tel. No. 02632-222012, **Vapi:** 1st 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, 1st Floor, Sai Plaza, Jawahar Road, Opp. Ghatkopar Rly Station, Ghatkopar (East), Mumbai – 400 077, Maharashtra, Tel. No. (022) 25010833 / 25010715, **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 :** 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, 1st Floor, Above HDFC Bank, Gol Bazar, Jabalpur – 482 002, Madhya Pradesh, Tel: (0761) 2480004/5, **Nagpur:** 1st Floor, Shraddha House, S. V. Patel Marg, Kings Way, Nagpur-440 001, Tel: (0712) 2536893, **Raipur:** Vanijya Bhavan, Sai Nagar, Jail Road, Raipur-492 009, Tel: (0771) 2881410/12, **Ratlam:** R.S.Paradise, 101, 1st Floor, Above Trimurti Sweets, Do Batti Square, Ratlam – 457 001, Madhya Pradesh, Tel.: (07412) 222771/72.

REST OF MAHARASHTRA AND GOA

Aurangabad: "Yashodhan", Near Baba Petrol Pump, 10, Bhagya Nagar, Aurangabad – 431 001, Maharashtra, Tel.: (0240) 2345219 / 29, **Chinchwad :** City Pride, 1st Floor, Plot No.92/C, D III Block, MIDC, Mumbai-Pune Highway, 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 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:** 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, 1st Floor, City Square Building, Civil Lines, Jalandhar – 144 001, Punjab, Tel. No. 0181 – 2232475/6, **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. 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, 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 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, **Pitam Pura:** G-5-10 Aggarwal Cyber Plaza, Netaji Subhash Place, Pitam Pura, Delhi – 110 034, Tel: (011) 27351001, **Rohtak:** 2nd 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, 1st Floor, Opposite Chhapan Bhog, Rani Bazar, Bikaner – 334 001, Rajasthan, Tel: (0151) 2524755, **Jaipur:** Vasanti, 1st Floor, Plot No. 61-A, Dhuleshwar Garden, Sardar Patel Marg, ‘C’ Scheme, Jaipur-302 001, Tel: (0141)-4004941/43 to 46, **Jodhpur:** 51 Kalpataru Shopping Centre, Shastri Nagar, Near Ashapura Mall, Jodhpur - 342 005, Tel.: (0291)-5135100, **Kota:** Sunder Arcade, Plot No.1, Aerodrome Circle, Kota-324007, Tel: (0744)-2502242/07, **Sikar:** 9-10, 1st Floor, Bhasker Height, Ward No.28, Silver Jubilee Road, Shramdaan Marg, Nr. S K Hospital, Sikar, Rajasthan – 332 001, Tel: (01572) 271044, 271043, **Sriganganagar:** Shop No.4 Ground Floor, Plot No.49, National Highway No.15, Opp. 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:** 1st 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, 2nd 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, Laherisarai, Dist – Darbhanga, Bihar – 846 003, Tel.: (06272) 250 033, **Gaya:** 1st Floor, Zion Complex, Opp. Fire Brigade, Swarajpuri Road, Gaya-823 001, Bihar, Tel: (0631) 2221623, **Muzaffarpur:** Ground Floor, LIC ‘Jeevan Prakash’ Bldg., Uma Shankar Pandit Marg, Opposite Devasthan (Devi Mandir) Club Road, Muzaffarpur (Bihar), Pin – 842 002, Tel.: (0621) 2265091, **Patna:** 3rd Floor, Harshwardhan Arcade, Beside Lok Nayak Jai Prakash Bhawan, (Near Dak Bungalow Crossing), Fraser Road, Patna – 800 001, Bihar, Tel: (0612) 2200047.

NORTH EAST REGION

Agartala: Suriya Chowmohani, Hari Ganga Basak Road, Agartala - 799 001, Tripura, Tel.: (0381) 2387812, **Guwahati:** 1st Floor, Hindustan Bldg., M.L. Nehru Marg, Panbazar, Guwahati-781 001, Tel: (0361) 254 5870, **Jorhat:** 1st 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, **Bhubaneshwar:** 1st & 2nd Floor, OCHC Bldg., 24, Janpath, Kharvela Nagar, Nr. Ram Mandir, Bhubaneshwar-751 001, Tel: (0674) 2410995, **Cuttack:** Ground Floor, Plot No.99, Vivekananda Lane, Badambadi Kathjodi Main Road, Badambadi, Cuttack, Odisha – 753 012, Tel.: (0671) 2315350/5352, **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

Asansol: 1st Floor, 129 G.T. Road, Rambandhutala, Asansol, West Bengal - 713 303, Tel: (0341) 2970089, 2221818, **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. 31-9-832, 9th 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, 1st Floor, Ramalingapuram Main Road, Nellore – 524 002, Andhra Pradesh, Tel: (0861) 2335818/19, **Punjabutta :** 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjabutta, Hyderabad-500 082, Tel: (040)-23417246, **Rajahmundry:** Door No.7-26-21, 1st Floor, Jupudi Plaza,

Maturi Vari St., T. Nagar, Dist. – East Godavari, Rajahmundry – 533101, Andhra Pradesh, Tel.: (0883) 2008399/2432844, **Secunderabad** : 10-2-99/1, Ground Floor, Sterling Grand CVK, Road No. 3, West Marredpally, Secunderabad-500 026, Tel: (040) 27711524, **Tirupati**: D no. 20-1-201-C, Ground Floor, Korlagunta junction, Tirumala Bypass Road, Tirupati-517 501, Andhra Pradesh, Tel.: (0877) 2100607/2221307, **Vijaywada**: Door No. 27-12-34, B S N Reddy Complex, Gudavallivari Street, Governorpet, Vijayawada – 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, 2nd 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), 10th Main Road, 4th 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 8th 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 (1st 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, 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. 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, 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, **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, 2nd 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, DistSawaimadhopur, 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, 1st Floor, Red Square Market, Hissar, Haryana – 125 001, Tel. No. 75188 01821, **Howrah:** C/o Shri Asok Pramanik, Uluberia – R.S., Majherrati, Jaduberia,

Dist. Howrah, West Bengal, Pin-711316, Tel.: 033-26610546, **Jalpaiguri:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri-735 101, Tel.: (03561) 224207/225351, **Jammu & Kashmir:** C/o Smt Sunita Malla (Koul), Near New Era Public School, Rajbagh, Srinagar, Jammu & Kashmir -190008, Tel.: (0194) 2311868, **Jaunpur:** R N Complex, 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:** 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, **Mirzapur :** Ground Floor, Triveni Campus Ratan Ganj, Mirzapur – 231 001, Uttar Pradesh, Tel.: 7518801836, **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:** 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, 2nd 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 Singhania, 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, 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, **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:** 2nd Floor, DP Tower, Model Town, Near Subhash Chowk, Sonepat – 131 001, Haryana, Tel.: 7518801853, **Telangana:** 2nd 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:** 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, **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near DAV Girls College, Yamuna Nagar – 135 001, Haryana. Tel.: 95417 21389.

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MF UTILITY FOR INVESTORS

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