

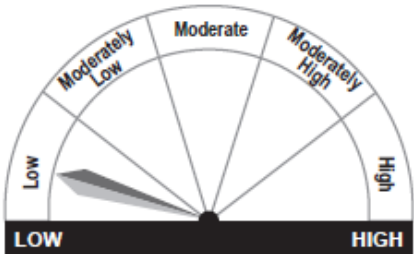

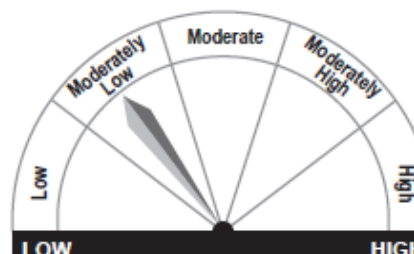
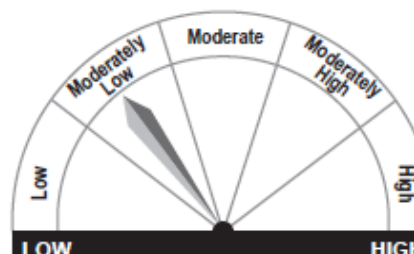
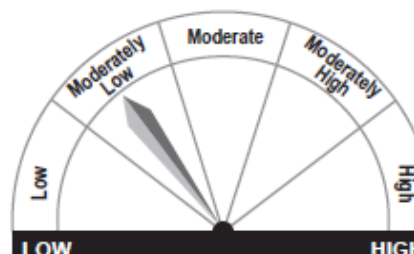
**UTI Mutual Fund**  
**UTI Asset Management Company Limited**  
**UTI Trustee Company Private Limited**

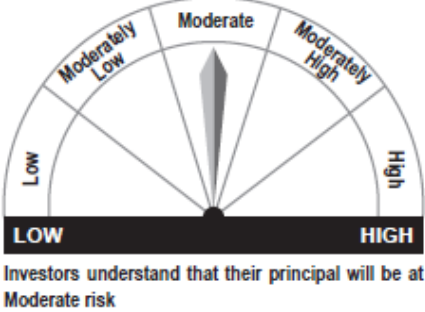
UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.

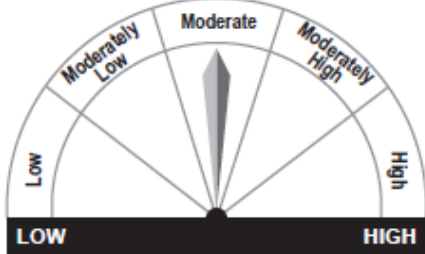
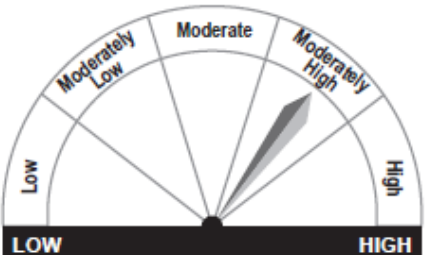
Tel: (022) 6678 6666,

Email: [service@uti.co.in](mailto:service@uti.co.in), Website: [www.utimf.com](http://www.utimf.com)

**KEY INFORMATION MEMORANDUM FOR INCOME SCHEMES**

NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
<b>UTI-Liquid Cash Plan</b> (An Open-ended Income Scheme)	<ul style="list-style-type: none"> <li>Steady and reasonable income over short-term with capital preservation.</li> <li>Investment in money market securities &amp; high quality debt</li> </ul>	 <p>Investors understand that their principal will be at Low risk</p>
<b>UTI-Money Market Fund</b> (An Open-ended Money Market Mutual Fund)	<ul style="list-style-type: none"> <li>Current income consistent with preservation of capital over short-term</li> <li>Investment in short-term money market securities</li> </ul>	 <p>Investors understand that their principal will be at Low risk</p>
<b>UTI - Floating Rate Fund</b> (An open-ended income scheme)	<ul style="list-style-type: none"> <li>Regular income over short-term</li> <li>Investment in floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate return</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>UTI - G-SEC Fund</b> (An open-ended dedicated gilt fund)	<ul style="list-style-type: none"> <li>Short term credit risk free return</li> <li>Investment in Central Government Securities, Treasury Bills, Call Money and Repo</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>
<b>UTI - Treasury Advantage Fund</b> (An open-ended income scheme)	<ul style="list-style-type: none"> <li>Capital preservation and liquidity for short-term</li> <li>Investment in quality debt securities/ money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately Low risk</p>

<p><b>UTI – Banking &amp; PSU Debt Fund</b> (An open-ended income scheme with no assured return)</p>	<ul style="list-style-type: none"> <li>• Generate steady &amp; reasonable income over short to medium term</li> <li>• Investment in predominantly Debt &amp; Money Market Securities issued by Bank &amp; Public Sector Undertaking (PSUs)</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<p><b>UTI - Bond Fund</b> (An open-ended pure debt fund)</p>	<ul style="list-style-type: none"> <li>• Regular returns for long-term</li> <li>• Investment predominantly in medium to long term debt as well as money market instruments</li> </ul>	
<p><b>UTI - Dynamic Bond Fund</b> (An open-ended income scheme)</p>	<ul style="list-style-type: none"> <li>• Optimal returns with adequate liquidity over medium-term</li> <li>• Investment in debt/money market instruments</li> </ul>	
<p><b>UTI-Fixed Maturity Plan</b> (A close-ended umbrella income scheme comprising of several Investment Plans)</p>	<ul style="list-style-type: none"> <li>• Regular income for short term</li> <li>• Investment in Debt/Money Market Instrument/Govt. Securities</li> </ul>	
<p><b>UTI - Gilt Advantage Fund</b> (An open-ended gilt scheme)</p>	<ul style="list-style-type: none"> <li>• Long-term credit risk free return</li> <li>• Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government</li> </ul>	
<p><b>UTI - Income Opportunities Fund</b> (An open-ended income scheme)</p>	<ul style="list-style-type: none"> <li>• Reasonable income and capital appreciation over long-term</li> <li>• Investment in debt and money market instruments across different maturities &amp; credit rating</li> </ul>	

<p><b>UTI-Medium Term Fund</b> (An open ended income scheme with no assured returns)</p>	<ul style="list-style-type: none"> <li>Steady and reasonable income over the medium term</li> <li>Investment in Debt/Money Market Instrument/Govt. Securities</li> </ul>	 <p>Investors understand that their principal will be at Moderate risk</p>
<p><b>UTI - Monthly Income Scheme</b> (An open-ended debt oriented scheme)</p>	<ul style="list-style-type: none"> <li>Regular income over medium-term</li> <li>Investment in equity instruments (maximum-15%) and fixed income securities (debt and money market securities)</li> </ul>	
<p><b>UTI - Short Term Income Fund</b> (An open-ended income scheme)</p>	<ul style="list-style-type: none"> <li>Steady and reasonable income over short-term</li> <li>Investment in money market securities/ high quality debt</li> </ul>	
<p><b>UTI-Mahila Unit Scheme</b> (An open-ended debt oriented scheme)</p>	<ul style="list-style-type: none"> <li>Reasonable income with moderate capital appreciation over a long-term horizon</li> <li>Investment in equity instrument (maximum-30%) and debt/ money market instruments</li> </ul>	 <p>Investors understand that their principal will be at Moderately High risk</p>
<p><b>UTI - MIS-Advantage Plan</b> (An open-ended income scheme)</p>	<ul style="list-style-type: none"> <li>Long-term capital appreciation and regular income over medium-term</li> <li>Investment in equity instruments (maximum-25%) and fixed income securities (debt and money market securities)</li> </ul>	
<p><b>UTI- Unit Scheme for Charitable &amp; Religious Trusts &amp; Registered Societies (UTI-C.R.T.S)</b> (An open-ended income scheme)</p>	<ul style="list-style-type: none"> <li>Regular income over long-term</li> <li>Investment in equity instruments (maximum-30%) and debt/ money market instruments</li> </ul>	

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

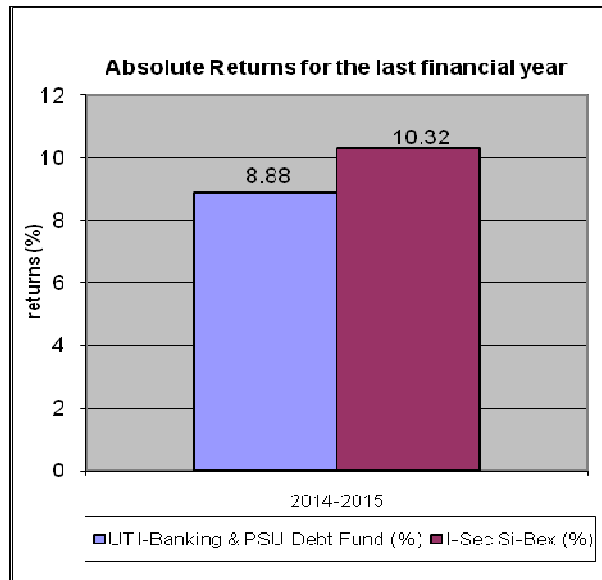
## KEY INFORMATION MEMORANDUM

This Common Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, Investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the UTI Financial Centres or distributors or from the website [www.utimf.com](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-Banking &amp; PSU Debt Fund</b>		
<b>Investment Objective</b>	The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities by Banks and Public Sector Undertakings (PSUs).	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Indicative Allocation (% of Total Assets)</b>
	Debt and Money Market Securities issued by Banks and Public Sector Undertakings (PSUs)	Minimum - 80%      Maximum - 100%
	Debt (including government securities) and Money Market Securities issued by entities other than Banks and Public Sector Undertakings (PSUs)	Minimum - 0%      Maximum - 20%
	Total investments in debt, money market instruments, units of mutual fund scheme and gross exposure in derivatives shall not exceed 100% of the net assets of the scheme.	
<b>Plans and Options</b>	1. UTI-Banking & PSU Debt Fund – Regular Plan 2. UTI-Banking & PSU Debt Fund – Direct Plan  Both the Plans offer the following options: (a) Growth Option (b) Monthly Dividend Option** (c) Quarterly Dividend Option** (d) Half Yearly Dividend Option** (e) Annual Dividend Option** (f) Flexi Dividend Option**  ** both payout & reinvestment facilities  Default Option – Growth Option	
<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme)	
<b>Minimum Application Amount/Subsequent Minimum Investment in the same folio</b>	₹5,000/- and in multiples of ₹1/- under both the Plans and Options.  Subsequent Minimum Investment Amount is ₹1,000/- and in multiples of ₹1/- thereafter with no upper limit under all the Plans and Options.	
<b>Benchmark Index</b>	CRISIL Short Term Bond Fund Index	

<b>Dividend Policy</b>	Dividend distribution, if any, under the Dividend Option of the scheme/s 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.  Under the Monthly/Quarterly/Half Yearly & Annual Dividend Options, it is envisaged to declare dividends on a monthly/quarterly/half yearly & annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.		
<b>Name of the Fund Manager</b>	Sudhir Agarwal		
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI – Banking &amp; PSU Debt Fund</b>		
	Compounded Annualised Returns*	Scheme Returns (%)	Crisil Short Term Bond Fund Index (%)
	Last 1 year	9.00	8.19
	Since Inception	9.15	9.47

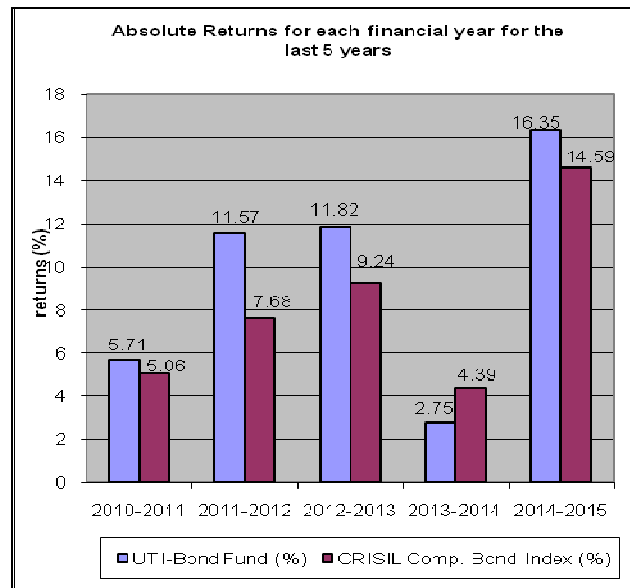


<b>Expenses of the Scheme</b>	<b>Entry load (As % of NAV)</b>	<b>Exit Load (As % of NAV)</b>
	NIL	Less than or equal to (<=) 30 days – 0.25% Greater than (>) 30 days – Nil
<b>(i) Load Structure</b>		
<b>(ii) Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.14 to 31.03.15 : 0.23%
<b>Sharpe Ratio</b>	Period 01-04-2014 to 31-03-2015: 1.40	
<b>Investment Strategy</b>	<b>Investment focus and asset allocation strategy</b> The scheme would seek to invest in debt instruments which offer superior levels of yields at lower levels of risks with the intent of maximizing returns and at the same time ensuring reasonable liquidity.	

<b>Comparison with existing schemes</b>	UTI-Banking & PSU Debt Fund is an income scheme investing in a portfolio of predominantly debt & money market securities issued by Banks and Public Sector Undertakings and thus has portfolio restrictions unlike other debt schemes like UTI Bond Fund, UTI Dynamic Bond Fund etc which have no such restrictions on their investment in debt and money market instruments	
<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	1,038	₹ 105.21 Crore (Quarterly Average as on 31/12/2015)

<b>UTI-Bond Fund</b>		
<b>Investment Objective</b>	The Scheme will retain the flexibility to invest in the entire range of debt and money market instruments. The flexibility is being retained to adjust the portfolio in response to a change in the risk to return equation for asset classes under investment, with a view to maintain risks within manageable limits.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Debt Instruments (including securitised debt)	Minimum - 75%      Maximum - 100%
	Money Market Instruments (including cash/call money)	Minimum - 0%      Maximum - 25%
<b>Plans and Options</b>	In addition to the Existing Plan, there is a Direct Plan. Both the Plans offer the following options:  (a) Growth Option (b) Quarterly Dividend Option** (c) Half Yearly Dividend Option** (d) Annual Dividend Option** (e) Flexi Dividend Option**  ** both payout & reinvestment facilities  Default Option – Growth Option	
<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) / Micro SIP 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) 4. Dividend Transfer Plan (DTP)	
<b>Minimum Application Amount/Subsequent Minimum Investment in the same folio</b>	1. Growth Option – ₹1,000/-  2. Dividend Option - ₹20,000/- and in multiples of ₹1/- under all the options.  3. Subsequent Minimum Investment Amount is ₹1,000/- and in multiples of ₹1/-	
<b>Benchmark Index</b>	CRISIL Composite Bond Fund Index	
<b>Dividend Policy</b>	Dividend distribution, if any, under the Dividend Option of the scheme/s 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.  Under the Quarterly/Half Yearly & Annual Dividend Options, it is envisaged to declare dividends on a quarterly/half yearly & annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.	
<b>Name of the Fund Manager</b>	Amandeep Chopra	
<b>Performance of</b>	<b>UTI - Bond Fund</b>	

the scheme as on 31 January, 2016	Compounded Annualised Returns*	Scheme Returns (%)	Crisil Comp. Bond Fund Index (%)
	Last 1 year	4.47	7.31
	Last 3 years	7.87	8.62
	Last 5 years	9.51	8.67
	Since Inception	8.64	NA

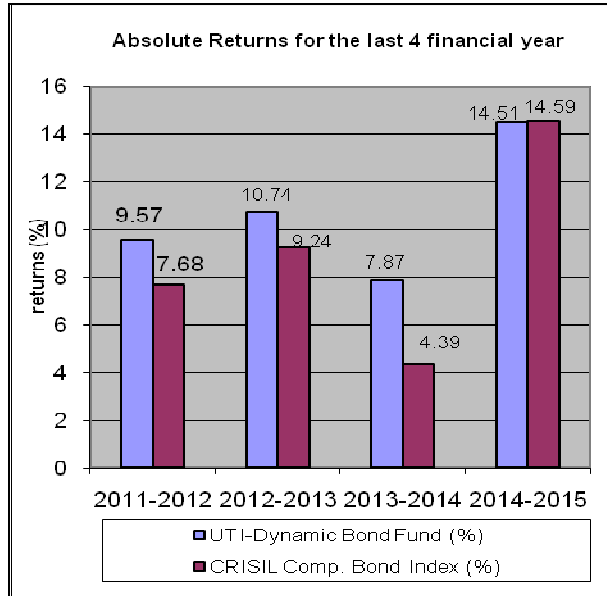


* Computed on compounded annualized basis using NAV of Growth option		
Past performance may or may not be sustained in future		
<b>Expenses of the Scheme</b> <b>(i) Load Structure</b>	<b>Entry load (As % of NAV)</b>	<b>Exit Load (As % of NAV)</b>
	NIL	NIL
<b>(ii) Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.14 to 31.03.15 : 1.50%
<b>Sharpe Ratio</b>	Period 01-04-2014 to 31-03-2015: 2.87	
<b>Investment Strategy</b>	The Scheme does active duration management by investing typically in medium to long term maturity corporate bonds and G-Secs. However, fund manager has the flexibility to invest in short end of the curve if the investment environment is not conducive for long or medium duration papers.	
<b>Comparison with existing schemes</b>	UTI Bond Fund is an income scheme investing in medium to long term duration papers with the flexibility to invest in short term papers based on investment views. The scheme takes active duration calls along with credit calls and thus witnesses a certain amount of volatility compared to ultra short term or short term category of funds. In terms of risk return matrix, the Bond Fund would be in a higher risk-return quadrant vis-à-vis the Ultra Short Term category.	
<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	36,256	₹2743 Crore (Quarterly Average as on 31/12/2015)

<b>UTI-Dynamic Bond Fund</b>						
<b>Investment Objective</b>	The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.					
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>					
	<b>Indicative Allocation (% of Net Assets)</b>					
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Money Market, Debentures and Securitised Debt with residual maturity of less than one year</td> <td style="width: 20%;">Minimum - 0%</td> <td style="width: 20%;">Maximum - 99%</td> </tr> <tr> <td>Debt Instruments including Securitised Debt* with maturity more than one year</td> <td>Minimum - 1%</td> <td>Maximum - 100%</td> </tr> </table>	Money Market, Debentures and Securitised Debt with residual maturity of less than one year	Minimum - 0%	Maximum - 99%	Debt Instruments including Securitised Debt* with maturity more than one year	Minimum - 1%
Money Market, Debentures and Securitised Debt with residual maturity of less than one year	Minimum - 0%	Maximum - 99%				
Debt Instruments including Securitised Debt* with maturity more than one year	Minimum - 1%	Maximum - 100%				
<p>*Debt Securities will also include Securitised Debt, which may go up to 100% of the portfolio.</p> <p>The Fund may use derivative instruments like Stock/Index Futures, Interest Rate Swaps and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, within a permissible limit of 50% of portfolio, which may be increased as permitted under the Regulations and guidelines from time to time.</p> <p>Total investments in debt, money market instruments, units of mutual fund scheme and gross notional exposure in derivatives shall not exceed 100% of the net assets of the scheme.</p>						
<b>Plans and Options</b>	<p>In addition to the existing Plan, there is a Direct Plan. Both the Plans offer following options:</p> <p>(a) Growth Option  (b) Quarterly Dividend Option**  (c) Half Yearly Dividend Option**  (d) Annual Dividend Option**  (e) Flexi Dividend Option**</p> <p>** both payout &amp; reinvestment facilities</p> <p>Default Option – Growth Option</p>					
<b>Facilities Offered</b>	<p>1. Systematic Investment Plan (SIP)  2. Systematic Transfer Investment Plan (STRIP) (Available as Source &amp; Destination Scheme)</p>					
<b>Minimum Application Amount/Subsequent Minimum Investment in the same folio/ Minimum Redemption Amount</b>	<p>₹10,000/- and in multiples of ₹1/- under both the options.</p> <p>Subsequent Minimum Investment Amount is ₹1,000/- and in multiples of ₹1/- thereafter under a folio.</p> <p>Minimum amount of redemption/switches is ₹1,000/- and in multiples of ₹1/-.</p>					
<b>Benchmark Index</b>	CRISIL Composite Bond Fund Index					
<b>Dividend Policy</b>	<p>Dividend distribution, if any, under the Dividend Option of the scheme/s 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>Under the Quarterly/Half Yearly &amp; Annual Dividend Options, it is envisaged to declare dividends on a quarterly/half yearly &amp; annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.</p>					
<b>Name of the Fund Manager</b>	Amandeep Chopra					



Performance of the scheme as on 31 January, 2016	UTI-Dynamic Bond Fund		
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Comp. Bond Fund Index (%)
	Last 1 year	5.54	7.31
	Last 3 years	9.46	8.62
	Last 5 years	9.76	8.67
Since Inception	9.38	8.07	



* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future		
Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)
(i) Load Structure	NIL	<=365 days - 1.00% > 365 days - NIL
(ii) Recurring expenses	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.14 to 31.03.15 : 1.10 %
Sharpe Ratio	Period 01-04-2014 to 31-03-2015: 3.43	
Investment Strategy	UTI-Dynamic Bond Fund will be an innovative long term investment option that provides the much needed flexibility to counter a dynamic environment by actively managing its portfolio in line with the evolving interest rate scenario.  It has the ability to mimic a Cash Fund when interest rates are rising thereby preserving capital and it can generate the attractive returns of an Income Fund when interest rates are declining. It will be a fund which could be positioned between a short term fund and a medium/long term fund.	
Comparison with existing schemes	UTI Dynamic Bond Fund will be an aggressively managed Fund taking active duration calls.	

<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	8,978	₹825.16 Crore (Quarterly Average as on 31/12/2015)

<b>UTI – Fixed Maturity Plan (UTI-FMP)</b>					
<b>Investment Objective</b>	<p>The investment objective of the Scheme and Plans launched thereunder is to seek regular returns by investing in a portfolio of fixed income securities normally maturing in line with the time profile of the respective Plans, thereby enabling the investors to nearly eliminate interest rate risk by remaining invested in the Plan till the Maturity / Final Redemption.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Plans do not guarantee / indicate any returns.</p>				
<b>Asset Allocation Pattern of the scheme**</b>	<b>Types of instruments</b>		<b>Proportion % of corpus</b>		
			<b>Minimum</b>	<b>Likely</b>	<b>Max Upto</b>
	Debt Securities and Money Market Securities (including Call Money, reverse Repos) with residual average maturity of equal to or less than 410 days (or have put options within a period not exceeding 410 days) and including Securitised Debt.		20%	80%	100%
	Debt instruments with residual maturity of more than 410 days.		--	20%	80%
<p>The above stated percentages are only indicative and not absolute.</p> <p>1. In respect of Quarterly Plans, the investments would be predominantly in Money Market Securities (including Call money, reverse Repos) and Debt Securities including Government Securities with residual average maturity of equal to or less than 100 days (or have put options within a period not exceeding 100 days). In respect of Half-Yearly Plans, the investments would be predominantly in Money Market Securities (including Call money, reverse Repos) and Debt Securities including Government Securities with residual average maturity of equal to or less than 200 days (or have put options within a period not exceeding 200 days). In respect of Yearly Plans, the investments would be predominantly in Money Market Securities (including Call money, reverse Repos) and Debt Securities including Government Securities with residual average maturity of equal to or less than 410 days (or have put options within a period not exceeding 410 days).</p> <p>2. Asset Allocation under the scheme would be in line with SEBI guidelines on investment in securities.</p>					
<b>Plans/Options</b>	<p>Each Series of the Fixed Maturity Plan shall offer Regular Plan and Direct Plan. Both the Plans offer Growth and Dividend Options as per the table below.</p> <p>Schedule of UTI-Fixed Maturity Plan and details of the FMPs proposed to be launched under each Series viz., Plans/Options available there under and Fixed Maturity / Redemption Dates are as under:</p>				
	<b>Quarterly Series</b>		<b>Half Yearly Series</b>		<b>Yearly Series</b>
	i) Regular Plan a) Dividend Option b) Growth Option  ii) Direct Plan a) Dividend Option b) Growth Option		i) Regular Plan a) Dividend Option b) Growth Option  ii) Direct Plan a) Dividend Option b) Growth Option		i) Regular Plan a) Dividend Option b) Growth Option  ii) Direct Plan a) Dividend Option b) Growth Option
	<b>Fixed Maturity Series</b>	<b>Options under each FMP</b>	<b>Duration of the FMP</b>	<b>New Fund Offer Period*</b>	<b>Fixed Maturity / Redemption Date</b>
					<b>Identification Number</b>

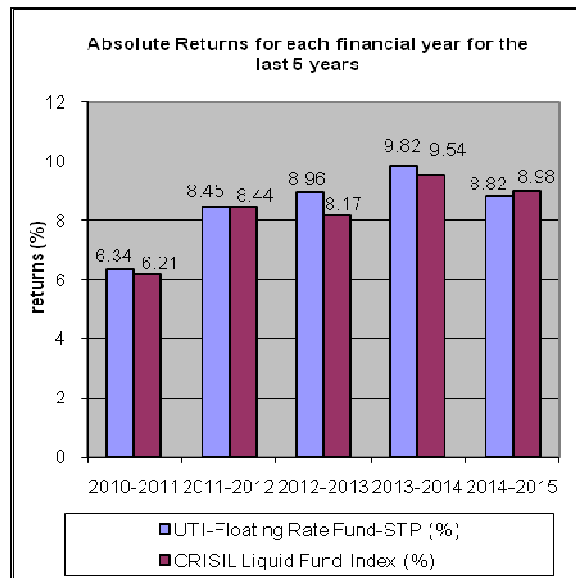
	Quarterly Series (QFMP)	Growth and Dividend having Dividend Reinvestment facility	94 days	For a period not exceeding 7 business days (or such number of days not exceeding 15 days) at the end of which allotment shall be made. The Face value of the unit is ₹ 10/-.	95 <sup>th</sup> day from the date of closure of the Offer Period of the Plan	QFMP (Month/Year-Plan number)
	Half-Yearly Series (HFMP)	Growth and Dividend having Dividend Reinvestment facility	186 days	For a period not exceeding 7 business days (or such number of days not exceeding 15 days) at the end of which allotment shall be made. The Face value of the unit is ₹ 10/-.	187 <sup>th</sup> day from the date of closure of the Offer Period of the Plan	HFMP (Month/Year)
	Yearly Series (YFMP)	Growth and Dividend having Dividend Reinvestment facility	396 days	For a period not exceeding 7 business days (or such number of days not exceeding 15 days) at the end of which allotment shall be made. The Face value of the unit is ₹ 10/-.	397 <sup>th</sup> day from the date of closure of the Offer Period of the Plan	YFMP (Month/Year)
The Scheme envisages the launch of the following Fixed Maturity Plans.						
		<b>Name of Series</b>		<b>Date of launch</b>	<b>Date of closure*</b>	
		Quarterly Series having a duration of 94 days		1 <sup>st</sup> of every month 16 <sup>th</sup> of every month	15 <sup>th</sup> of that month Last business day of that month	
		Half-Yearly Series having a duration of 186 days		1 <sup>st</sup> of every month	25 <sup>th</sup> of that month	
		Yearly Series having a duration of 396 days		16 <sup>th</sup> of every month	Last business day of that month	
<p>*New Fund Offer period of the schemes will be as per SEBI guidelines which is currently restricted to a maximum 15 days.</p> <p>The units of each plan of the scheme will be listed on the National Stock Exchange (NSE) and/or any other stock exchange(s) as may be decided by UTI AMC, after the closure of the New Fund Offer (NFO) period. Investors will be able to enter &amp; exit the fund through transactions in the Secondary Market.</p>						
<b>Minimum Application Amount</b>	The minimum amount of investment under both the Plans is ₹10,000/- and in multiples of ₹10/- thereafter.					
<b>Benchmark Index</b>	No comparable benchmark available.					
<b>Dividend Policy</b>	Under the dividend option, it is proposed to declare dividend, subject to availability of distributable surplus, on or before the Maturity Date / Final Redemption Date of the respective Plans or such other day / frequency as may be decided by the Trustees, as computed in accordance with SEBI Regulations.					
<b>Name of the Fund Manager</b>	Sunil Patil					
<b>Expenses of the Scheme</b>	Entry Load : Nil					
<b>(i) Load</b>	Exit Load : Nil at Maturity (Redemption is not permitted before maturity as the scheme will be listed on a Stock Exchange)					

<b>Structure</b>  <b>(ii) Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the pervious financial year of UTI-FMP (YFMP/03/15): 0.26%
--	--	--

<b>UTI-Floating Rate Fund – Short Term Plan</b>		
<b>Investment Objective</b>	To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments.  However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Floating Rate Debt Securities (including Securitised Debt, Money Market Instruments & Fixed Rate Debt Instruments swapped for floating rate returns)	65 – 100
	Fixed Rate Debt Securities (including securitised debt, Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns)	0 - 35

<b>Plans and Options</b>	<ol style="list-style-type: none"> <li>1. UTI-Floating Rate Fund – (Short Term Plan) – Regular Plan</li> <li>2. UTI-Floating Rate Fund – (Short Term Plan) – Direct Plan</li> </ol> <p>Both the plans offer following options:</p> <ol style="list-style-type: none"> <li>(a) Growth Option</li> <li>(b) Daily Dividend Reinvestment Option</li> <li>(c) Weekly Dividend Reinvestment Option</li> <li>(d) Fortnightly Dividend Option**</li> <li>(e) Monthly Dividend Option**</li> <li>(f) Quarterly Dividend Option**</li> <li>(g) Half Yearly Dividend Option**</li> <li>(h) Annual Dividend Option**</li> <li>(i) Flexi Dividend Option**</li> </ol> <p style="text-align: center;">** both payout &amp; reinvestment facilities</p> <p>Default Option - Growth Option</p> <p>For details regarding discontinued plans/options where fresh subscription has been discounted please refer to the section “ Features Common to all Schemes”.</p>
<b>Facilities Offered</b>	<ol style="list-style-type: none"> <li>1. Systematic Withdrawal Plan (SWP)</li> <li>2. Systematic Transfer Investment Plan (STRIP) (Available as Source &amp; Destination Scheme)</li> <li>3. UTI-STRIP Advantage</li> <li>4. Systematic Investment Plan (SIP)/Micro SIP is available under both the Plans</li> <li>5. Dividend Transfer Plan (DTP)</li> </ol> <p>For further details on availability of SIP facility for “Dividend Option”, refer to SAI/Addendum No.17/2015-16 dated 24<sup>th</sup> June 2015.</p>

<b>Minimum Application Amount/ Subsequent Minimum Investment in the same folio /Minimum Redemption Amount</b>	Minimum amount of initial investment is ₹5000/- and in multiples of ₹1/- thereafter under both the Plans.  Subsequent Minimum Investment Amount is ₹1,000/- and in multiples of ₹1/- thereafter under a folio.  Minimum redemption amount ₹1,000/- and in multiples of ₹1/-.															
<b>Benchmark Index</b>	CRISIL Liquid Fund Index															
<b>Dividend Policy</b>	Dividend distribution, if any, under the Dividend Option of the scheme/s 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.  Under the Daily/Weekly/Fortnightly/Monthly/Quarterly/Half Yearly & Annual Dividend Options it is envisaged to declare dividends on a daily/weekly/fortnightly/monthly/quarterly/half yearly & annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.															
<b>Name of the Fund Manager</b>	Sudhir Agrawal & Ritesh Nambiar															
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI - Floating Rate Fund-STP</b>															
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Compounded Annualised Returns*</th> <th style="width: 25%;">Scheme Returns (%)</th> <th style="width: 25%;">CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Last 1 year</td> <td style="text-align: center;">8.36</td> <td style="text-align: center;">8.08</td> </tr> <tr> <td style="text-align: center;">Last 3 years</td> <td style="text-align: center;">8.98</td> <td style="text-align: center;">8.79</td> </tr> <tr> <td style="text-align: center;">Last 5 years</td> <td style="text-align: center;">8.84</td> <td style="text-align: center;">8.61</td> </tr> <tr> <td style="text-align: center;">Since Inception</td> <td style="text-align: center;">7.32</td> <td style="text-align: center;">6.88</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Liquid Fund Index (%)	Last 1 year	8.36	8.08	Last 3 years	8.98	8.79	Last 5 years	8.84	8.61	Since Inception	7.32	6.88
Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Liquid Fund Index (%)														
Last 1 year	8.36	8.08														
Last 3 years	8.98	8.79														
Last 5 years	8.84	8.61														
Since Inception	7.32	6.88														

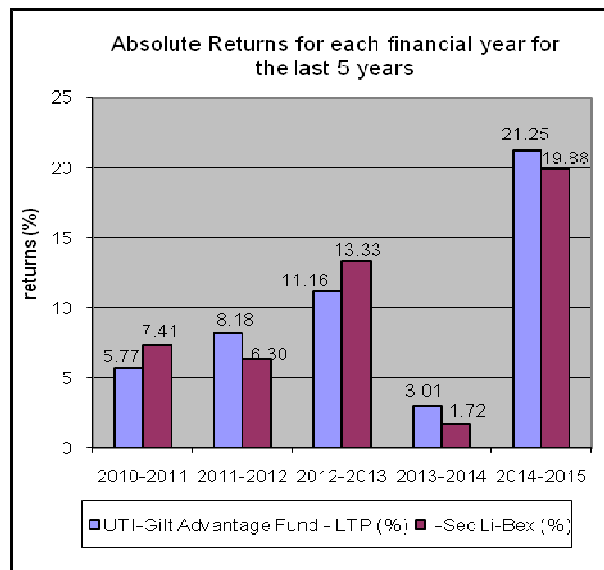


* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future	
<b>Expenses of the Scheme (i) Load Structure</b>	Entry Load : NIL  Exit Load : NIL

<b>(ii) Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes” .	Actual expenses for the period 01.04.14 to 31.03.15 : 0.38%
<b>Sharpe Ratio</b>	Period 01-04-2014 to 31-03-2015: 1.23	
<b>Investment Strategy</b>	<p><b>UTI-Floating Rate Fund</b></p> <p>The Scheme will have an appropriate mix of Fixed Rate Debt / Money market securities and Floating Rate Debt/Money market securities (subject to the investment pattern given above) depending on the prevailing market outlook to generate stable returns.</p> <p>Debt securities include, but are not limited to, debt obligations of Central, State or local governments, statutory bodies, banks, public sector undertakings, development financial institutions, private sector corporate entities and securitised debt.</p> <p>Money market securities include, but are not limited to, treasury bills, government securities with unexpired maturity of one year or less, commercial paper, certificate of deposit, commercial bills arising out of genuine trade transactions (accepted / co-accepted by banks), fixed deposits with scheduled commercial banks, call/notice money, permitted securities under repo / reverse repo agreement, usance bill and any other like instruments as may be permitted by RBI / SEBI from time to time.</p>	
<b>Comparison with existing schemes</b>	The UTI Floating Rate Fund aims at generating regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed debt. This fund also offers a moderate level of defense against volatile debt markets. The fund is positioned as Ultra Short Term category fund with low volatility stable returns as investment strategy. In terms of risk-return matrix, it is less risky than Short Term category of funds and is comparable with UTI Treasury Advantage Fund being slightly more risky than Liquid funds. Though the fund has the flexibility to invest across maturities, it generally invests in papers so that average portfolio maturity is less than 300 days.	
<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	52,955	₹5968.28 Crore (Quarterly Average as on 31/12/2015)

<b>UTI-Gilt Advantage Fund – Long Term Plan (UTI-GAF-LTP)</b>		
<b>Investment Objective</b>	To generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.  However there can be no assurance that the investment objective of the Scheme will be achieved.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Debt Securities  Cash/CBLO*	Government of India dated Securities and Treasury Bills 75 - 100% State Government dated Securities 0 - 25%  In addition to the securities stated in the table above, the scheme may enter into repos / reverse repos or other securities as may be permitted by the RBI. From time to time, the scheme may hold cash. A part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
*Collateralized Borrowing And Lending Obligation  The above stated percentages are only indicative and not absolute.		

<b>Plans and Options</b>	In addition to the Existing Plan, there is a Direct Plan. Both the Plans offer the following plans:- (a) Growth Plan (b) Dividend Plan (with payout & reinvestment facilities)  Default Plan – Growth Plan  For details regarding discontinued plans/options where fresh subscription has been discounted please refer to the section “Features Common to all Schemes”.															
<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) / Micro SIP 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) 4. Dividend Transfer Plan (DTP) and Switch Facilities are available.															
<b>Minimum Application Amount/ Subsequent Minimum Investment in the same folio /Minimum Redemption Amount</b>	Growth & Dividend Plan – ₹5000/- and in multiples of ₹1/-  Subsequent Minimum Investment Amount is ₹1,000/- and in multiples of ₹1/- thereafter under a folio.  Minimum redemption amount ₹1,000/- or equivalent units.															
<b>Benchmark Index</b>	I-Sec Li-Bex															
<b>Dividend Policy</b>	Dividend distribution, if any, under the Dividend Option of the scheme/s 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.															
<b>Name of the Fund Manager</b>	Amandeep Chopra															
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI-Gilt Advantage Fund – Long Term Plan (UTI-GAF-LTP)</b>															
	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>I-Sec Li-Bex (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>2.53</td> <td>5.13</td> </tr> <tr> <td>Last 3 years</td> <td>8.85</td> <td>8.56</td> </tr> <tr> <td>Last 5 years</td> <td>9.29</td> <td>9.51</td> </tr> <tr> <td>Since Inception</td> <td>8.43</td> <td>NA</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	I-Sec Li-Bex (%)	Last 1 year	2.53	5.13	Last 3 years	8.85	8.56	Last 5 years	9.29	9.51	Since Inception	8.43	NA
Compounded Annualised Returns*	Scheme Returns (%)	I-Sec Li-Bex (%)														
Last 1 year	2.53	5.13														
Last 3 years	8.85	8.56														
Last 5 years	9.29	9.51														
Since Inception	8.43	NA														



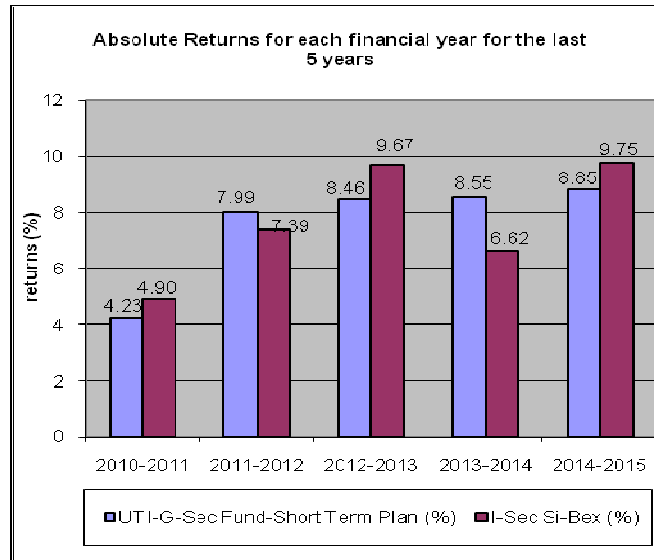
\* Computed on compounded annualized basis using NAV of Growth option  
Past performance may or may not be sustained in future

<b>Expenses of the Scheme</b>		
<b>(i) Load Structure</b>	Entry Load : NIL	
	Exit Load : NIL	
<b>(ii) Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.14 to 31.03.15: 1.01%
	For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	
<b>Sharpe Ratio</b>	Period 01-04-2014 to 31-03-2015: 3.22	
<b>Investment Strategy</b>	<p>The portfolio of the Scheme and the plans there under shall be focused on investments in sovereign securities issued by the Central Government and/or a State Government, with a strategy to generate returns free of credit risk.</p> <p><b>Investment Strategy and Risk Control</b> - UTI-GAF shall invest in Government Securities, which are generally free from credit risk. Fund Management therefore shall predominantly involve interest rate risk management. The factors affecting yields and therefore prices of the government securities are both global and local and broadly encompass the following:</p> <ol style="list-style-type: none"> <li>Macroeconomic indicators</li> <li>Fiscal policy and fiscal situation</li> <li>Interest rate trends</li> <li>Shape of the yield curve</li> <li>Monetary policy and its effect on the economy</li> <li>Liquidity conditions in the money market</li> <li>Market Sentiment due to political situation and other developments</li> </ol> <p>The investment team at the UTI AMC shall continuously analyse these factors affecting yields and shall (re)structure and position the portfolio, based on the analysis. In the absence of significant credit risks the management decision process has to predominantly consider interest rate risk.</p>	
<b>Comparison with existing schemes</b>	The UTI Gilt Advantage Fund endeavors to offer stable and regular returns along with a decent capital appreciation over a period of time for those investors with a long term horizon by investing in G-Secs. The fund can also invest in state government securities. The Fund retains a higher degree of flexibility in altering its duration even for short-term market movements.	
<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	4,685	₹ 707.65 Crore (Quarterly Average as on 31/12/2015)

<b>UTI-G-Sec Fund</b>		
<b>Investment Objective</b>	To generate credit risk-free return by way of income or growth by investing in Central Government Securities, Treasury Bills, Call Money and Repos. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/ created by the Central Government.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Debt Securities	100% investment in Central Government Securities, Treasury Bills, Call Money and Repos. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/created by the Central Government.
	Money Market Instruments	While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme.
The schemes will not invest in Equity and Equity Linked Instruments.		



<b>Plans and Options</b>	In addition to the Existing Plan (UTI-G-Sec Short Term Plan), there is a Direct Plan.  Both the Plans offer the following options:  (a) Growth Option (b) Daily Dividend Reinvestment Option (compulsory reinvestment of dividend) (c) Periodic Dividend Option (with payout & reinvestment facilities)  Default Option–Growth Option		
<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) / Micro (SIP) 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) 4. Dividend Transfer Plan (DTP) 5. Automatic Trigger facilities are available.		
<b>Minimum Application Amount / Subsequent Minimum Investment</b>	1. Growth Option – ₹1,000/-.  2. Periodic Dividend Option & Daily Dividend Option – ₹10,000/- and in multiples of ₹1/- under all the options.  3. Subsequent Minimum Investment Amount ₹1,000/- and in multiples of ₹1/-		
<b>Benchmark Index</b>	UTI G-Sec Short Term Plan - I-Sec Si-BEX (1-3 years) given by ICICI Securities		
<b>Dividend Policy</b>	Dividend distribution, if any, under the Dividend Option of the scheme/s 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.		
<b>Name of the Fund Manager</b>	Amandeep Chopra		
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI-G-Sec Fund – Short Term Plan</b>		
	Compounded Annualised Returns*	Scheme Returns (%)	I-Sec SIBEX (%)
	Last 1 year	7.72	8.67
	Last 3 years	8.25	8.49
	Last 5 years	8.28	8.52
Since Inception	6.31	NA	

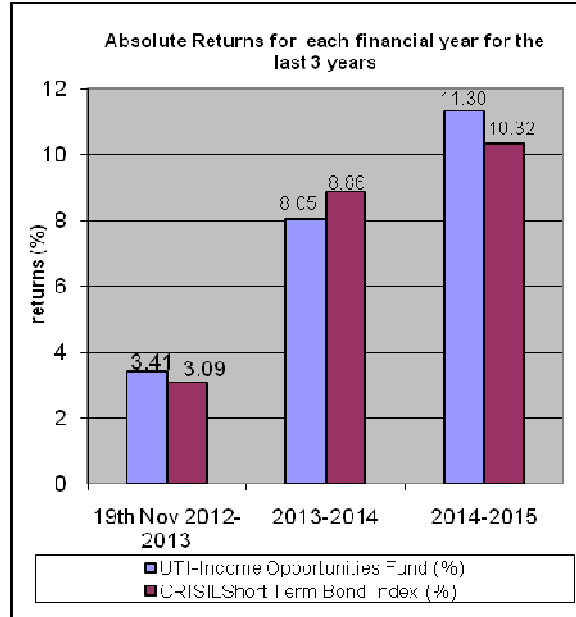


* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future	
<b>Expenses of the Scheme</b>	Entry Load : NIL
<b>(i) Load</b>	Exit Load : NIL

<b>Structure</b> <b>(ii) Recurring expenses</b>	First ₹100 crores – 1.00% Next ₹300 crores - 1.00% Next ₹300 crores– 1.00% Balance– 1.00%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.14 to 31.03.15 : 0.57%
<b>Sharpe Ratio</b>	Period 01-04-2014 to 31-03-2015: 0.73	
<b>Investment Strategy</b>	The fund does not invest in state government securities and generally has a low portfolio churn. The UTI-G-Sec STP aims at low volatility of returns by investing in short term gilts. The maximum average maturity of the portfolio of UTI-G-Sec STP is capped at 3 years.	
<b>Comparison with existing schemes</b>	The UTI-G-Sec Fund endeavors to offer stable and regular returns along with a decent capital appreciation over a period of time for those investors who invest with a long-term horizon. The fund does not invest in state government securities and generally has a low portfolio churn. The UTI G-Sec STP aims at low volatility of returns by investing in short term gilts. The maximum average maturity of the portfolio is capped at 3 years.	
<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	1,742	₹28.85 Crore (Quarterly Average as on 31/12/2015)

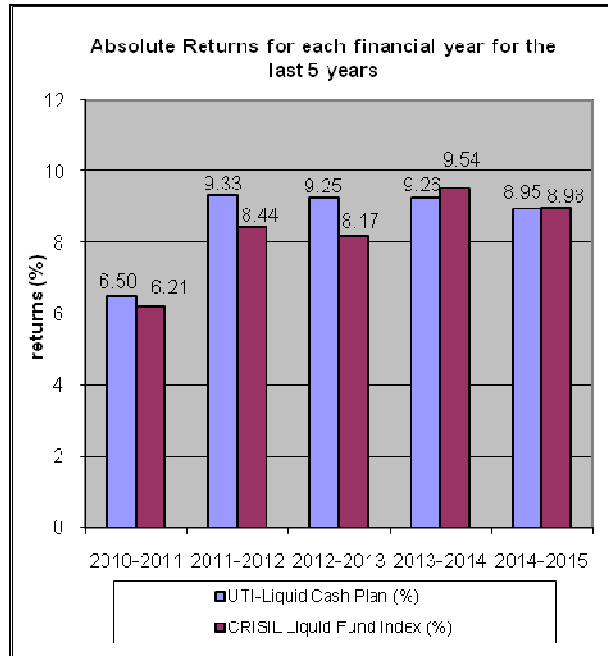
<b>UTI-Income Opportunities Fund</b>		
<b>Investment Objective</b>	The investment objective of the scheme is to generate reasonable income and capital appreciation by investing in debt and money market instruments across different maturities and credit ratings. There is no assurance that the investment objective of the scheme will be achieved.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Debt Instruments**	Minimum - 35%      Maximum - 100%
	Money Market Instruments	Minimum - 0%      Maximum - 65%
<p>The scheme may invest upto 50% of its net assets in securities carrying a rating below AA (or equivalent). However all the securities will be of investment grade by accredited / registered credit rating agencies.</p> <p>** The scheme may invest upto 50% of its debt portfolio in domestic securitised debt.</p> <p>“The Scheme shall not have exposure in fixed income securities in excess of 30% of the net assets in any sector as per sectoral classification as prescribed by AMFI. However this limit is not applicable for</p> <ol style="list-style-type: none"> <li>1. AAA rated instruments of PSU Banks and AAA rated instruments of Public Financial Institutions (PFIs), if the investment in respect of the above mentioned 30% limit is in securities of NBFC (issuer), the issuer NBFC being rated AAA (Long term) and A1+ (Short term)</li> <li>2. Collateralized Borrowing and Lending Obligations (CBLO)</li> <li>3. Certificate of Deposits issued by Banks</li> <li>4. Government Securities</li> <li>5. Treasury Bills”.</li> </ol>		

	<p>The cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme.</p> <p>The scheme does not intend to invest in repo in corporate debt securities.</p> <p>Investment would be restricted to a maximum of 10% of the net assets of the scheme in respect of Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies. Investments in Foreign Debt securities would be made in accordance with the SEBI Circular No SEBI / IMD / Cir No 7 / 104753 / 07 dated September 26, 2007.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.</p>		
<b>Plans and Options</b>	<p>In addition to the existing Plan, there is a Direct Plan</p> <p>Both the Plans offer the following options:</p> <p>(a) Growth Option  (b) Monthly Dividend Option**  (c) Quarterly Dividend Option**  (d) Half Yearly Dividend Option**  (e) Annual Dividend Option**  (f) Flexi Dividend Option**</p> <p>** both payout &amp; reinvestment facilities</p> <p>Default Option – Growth Option</p>		
<b>Facilities Offered</b>	<ol style="list-style-type: none"> <li>1. Systematic Investment Plan (SIP)</li> <li>2. Systematic Withdrawal Plan (SWP)</li> <li>3. Systematic Transfer Investment Plan (STRIP) (Available as Source &amp; Destination Scheme)</li> </ol>		
<b>Minimum Application Amount</b>	₹5,000/- and in multiples of ₹1/- thereafter without any upper limit under both the options.		
<b>Benchmark Index</b>	CRISIL Short Term Bond Fund Index		
<b>Dividend Policy</b>	<p>Dividend distribution, if any, under the Dividend Option of the scheme/s 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>Under the Monthly/Quarterly/Half Yearly &amp; Annual Dividend Options it is envisaged to declare dividends on a monthly/quarterly/half yearly &amp; annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.</p>		
<b>Name of the Fund Manager</b>	Ritesh Nambiar		
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI – Income Opportunities Fund</b>		
	Compounded Annualised Returns*	Scheme Returns (%)	Crisil Short Term Bond Fund Index (%)
	Last 1 year	8.30	8.19
	Last 3 years	9.23	9.06
	Since Inception	9.32	9.01



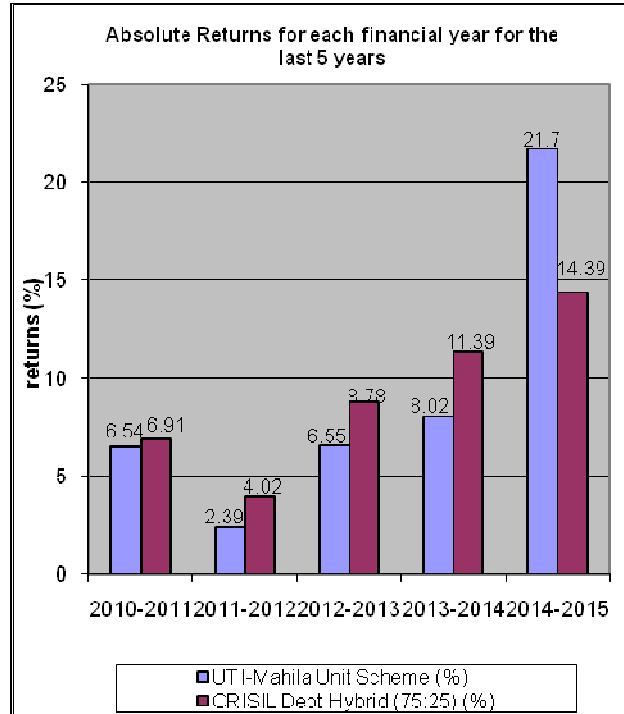
	* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future	
<b>Expenses of the Scheme</b>	<b>Entry load (As % of NAV)</b>	<b>Exit Load (As % of NAV)</b>
	NIL	<= 365 days – 1.00% > 365 days – Nil
(i) <b>Load Structure</b> (ii) <b>Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.14 to 31.03.15 : 1.86%
<b>Sharpe Ratio</b>	Period 01-04-2014 to 31-03-2015: 3.31	
<b>Investment Strategy</b>	The scheme would seek to invest in debt instruments of varying credit rating with the intent of generating returns and at the same time ensuring reasonable liquidity. The scheme would invest in a reasonably diversified portfolio comprising debt instruments like debentures, securitized debt in the form of well seasoned pools / single loan PTCs etc to capitalize on investment opportunities in debt segment which are currently mispriced and which in the view of the fund manager has a potential for some rectification.	
<b>Comparison with existing schemes</b>	UTI Income Opportunities Fund may invest upto 50% of its net assets in securities carrying a rating below AA (or equivalent) predominantly investing across credit spectrum unlike the UTI Bond Fund which will restrict its papers to high quality debt of rating AA- & above only. UTI Income Opportunities Fund will also not take aggressive duration calls like UTI Dynamic Bond Fund and hence will have more or less a stable weighted average maturity.	
<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	23,137	₹1069.06 Crore (Quarterly Average as on 31/12/2015)

<b>UTI-Liquid Cash Plan</b>			
<b>Investment Objective</b>	The investment objective of the Scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of money market securities and high quality debt.		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>		<b>Normal Allocation (% of Net Assets)</b>
	Debt Securities (including Central Govt. securities)		Minimum - 0%      Maximum - 35%
	Money Market Instruments		Minimum - 65%      Maximum - 100%
	To minimize the credit risk investment would be made only in companies which have a rating of AA- or equivalent and above at the time of investment. The asset allocation of the portfolio is indicative and can be altered for short term periods on defensive consideration.		
<b>Plans and Options</b>	<p>In addition to the existing Plan (UTI-Liquid Cash Plan-Institutional), there is a Direct Plan.</p> <p>Both the Plans offer the following options:</p> <p>(a) Growth Option (b) Daily Dividend Reinvestment Option (c) Weekly Dividend Reinvestment Option (d) Fortnightly Dividend Option** (e) Monthly Dividend Option** (f) Quarterly Dividend Option** (g) Half Yearly Dividend Option** (h) Annual Dividend Option** (i) Flexi Dividend Option**</p> <p>** both payout &amp; reinvestment facilities</p> <p>Default Option–Daily Dividend Reinvestment Option.</p> <p>For details regarding discontinued plans/options where fresh subscription has been discounted please refer to the section “Features Common to all Schemes”.</p>		
<b>Facilities Offered</b>	<p>1. Systematic Transfer Investment Plan (STRIP) (Available as Source &amp; Destination Scheme) 2. UTI-STRIP (Systematic Transfer Investment Plan) Advantage 3. Dividend Transfer Plan (DTP)</p>		
<b>Minimum Application Amount / Redemption Amount</b>	<p>Growth Option – ₹ 500/- and in multiples of ₹1/- under both the Plans. Dividend Option - ₹ 10,000/- and in multiples of ₹1/- under both the Plans.</p> <p><b>Subsequent minimum investment amount:</b> Growth Option – ₹ 500/- and in multiples of ₹1/- under both the Plans. Dividend Option - ₹1,000/- and in multiples of ₹1/- under both the Plans.</p> <p><b>Minimum amount for redemption:</b> Growth Option - ₹ 10/- under both the Plans. Dividend Option - ₹1,000/- under both the Plans.</p>		
<b>Benchmark Index</b>	CRISIL Liquid Fund Index.		
<b>Dividend Policy</b>	<p>Under the Daily/Weekly/Fortnightly/Monthly/Quarterly/Half Yearly &amp; Annual Dividend Options, it is envisaged to declare dividends on daily/weekly/fortnightly/monthly/quarterly/half yearly &amp; annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.</p>		
<b>Name of the Fund Manager</b>	Amandeep Singh Chopra		
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI - Liquid Cash Plan</b>		
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Liquid Fund Index (%)
	Last 1 year	8.19	8.08
	Last 3 years	8.79	8.79
	Last 5 years	8.98	8.61
	Since Inception	7.63	6.94



* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future		
<b>Expenses of the Scheme</b>		
<b>(i) Load Structure</b>	Entry Load : NIL Exit Load : NIL	
<b>(ii) Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.14 to 31.03.15 : 0.09%
<b>Sharpe Ratio</b>	Period 01-04-2014 to 31-03-2015: 0.31	
<b>Investment Strategy</b>	The fund is positioned as low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short term surpluses. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, w.e.f. 1st May 2009, the scheme can invest in/purchase debt and money market securities with maturity of up to 91 days	
<b>Comparison with existing schemes</b>	The UTI Liquid Cash Plan is positioned as a low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short-term surpluses. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, w.e.f 1st May 09, fund can invest in/ purchase debt and money market securities with maturity of upto 91 days. Also the NAV treatment and Tax treatment are different for this liquid category of funds vis-a-vis other debt funds.	
<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b> 3,167	<b>Asset Under Management (AUM)</b> ₹13310.08 Crore (Quarterly Average as on 31/12/2015)

<b>UTI – Mahila Unit Scheme (UTI-MUS)</b>			
<b>Investment Objective</b>	To invest in a portfolio of equity/equity related securities and debt and money market instruments with a view to generating reasonable income with moderate capital appreciation.		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>		<b>Normal Allocation (% of Net Assets)</b>
	Equity and Equity related		Minimum 0%      Maximum 30%
	Debt		Minimum 70%      Maximum 100%
	<p>Investment in money market instruments will be kept to the minimum so as to be able to meet the liquidity needs of the scheme. However, pending deployment of funds of the scheme in securities, in accordance with its investment objective, as stated above, the scheme may invest in money market instruments and short term deposits.</p> <p>The scheme retains the option to alter the asset allocation for a short term period on defensive consideration.</p> <p><b>Limits on sectoral exposure of portfolios of schemes</b></p> <p>A Scheme's exposure in fixed income securities in a particular sector, as per the sectoral classification prescribed by AMFI, (excluding investments in Bank CDs, CBLO, G-Secs, T Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% of the net assets of the scheme.</p> <p>Provided that an additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only.</p> <p>Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/exposure in HFCs shall not exceed 30% of the net assets of the scheme.</p>		
<b>Plans and Options</b>	<p>In addition to the existing Plan, there is a Direct Plan.</p> <p>Both the Plans offer the following options:</p> <p style="padding-left: 40px;">(a) Growth Option (b) Dividend Option (with payout &amp; reinvestment facilities)</p> <p>Default Option–Growth Option</p>		
<b>Facilities Offered</b>	<ol style="list-style-type: none"> <li>1. Systematic Investment Plan (SIP)/Micro (SIP)</li> <li>2. Systematic Withdrawal Plan (SWP)</li> <li>3. Systematic Transfer Investment Plan (STRIP) (Available as a Destination Scheme)</li> <li>4. Dividend Transfer Plan (DTP)</li> </ol>		
<b>Minimum Application Amount</b>	<p>Growth Option – ₹1,000/- Dividend Option – ₹5,000/-</p>		
<b>Benchmark Index</b>	CRISIL Debt Hybrid (75:25)		
<b>Dividend Policy</b>	Dividend distribution, if any, under the scheme will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustee to make dividend distribution.		
<b>Name of the Fund Manager</b>	Amandeep Chopra (Debt Portfolio) & Ajay Tyagi (Equity Portfolio)		
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI – Mahila Unit Scheme (UTI-MUS)</b>		
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Debt Hybrid (75:25) (%)
	Last 1 year	2.23	2.36
	Last 3 years	9.46	9.00
	Last 5 years	8.09	8.60
Since Inception	12.79	NA	



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

Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)	
(i) Load Structure	Nil	< 1 year	0.75%
		=> 1 year	Nil
(ii) Recurring expenses	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.14 to 31.03.15 : 2.38%	
Sharpe Ratio	Period 01-04-2014 to 31-03-2015: 3.08		
Investment Strategy	It is a fund with a conservative mix of debt and equity. The equity portfolio is constructed using a bottom-up approach. The debt portfolio is designed with the objective of providing stability of returns to the fund.		
Comparison with existing schemes	This is a debt oriented balanced fund, with a conservative mix of debt and equity. The asset allocation in the fund is designed keeping in mind the necessity of providing consistent returns and which over a medium term holding period could be higher than a pure income fund. The equity portfolio is constructed using a bottom-up approach. The debt portfolio is designed with the objective of providing stability of returns to the fund. The debt to equity asset allocation is generally managed at around 70:30 ratio though investment views may change the asset allocation from time to time.		
Number of folios and Asset Under Management (AUM) as on 31st January 2016	<b>Number of Folios</b>		<b>Asset Under Management (AUM)</b>
	22,377		₹189.14 Crore (Quarterly Average as on 31/12/2015)

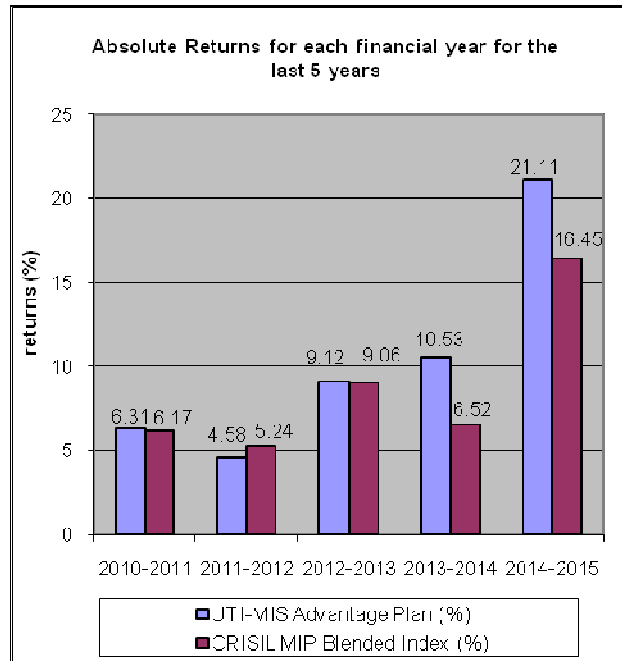


<b>UTI – MEDIUM TERM FUND</b>							
<b>Investment Objective</b>	The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of money market securities and high quality debt.						
<b>Asset Allocation Pattern of the scheme</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">Instruments</th> <th style="width: 50%; text-align: center;">Indicative Allocation (% of Total Assets)</th> </tr> </thead> <tbody> <tr> <td>Government Securities issued by Central &amp; / or State Govt. and debt securities including but not limited to corporate bonds and securitized debt*</td> <td style="text-align: center;">Minimum – 55%    Maximum – 100%</td> </tr> <tr> <td>Money Market Instruments</td> <td style="text-align: center;">Minimum – 0%    Maximum – 45%</td> </tr> </tbody> </table> <p>The average maturity of the scheme would be between 3 to 7 years.</p> <p>* Debt Securities will also include Securitized Debt, which may go up to 50% of the portfolio.</p> <p>Total investments in debt, money market instruments, units of mutual fund scheme and gross exposure in derivatives shall not exceed 100% of the net assets of the scheme subject to SEBI circular No. Cir/IMD/DF/11/2010 dated August 18, 2010. For this purpose, the same security wise hedge positions shall not be considered in computing the gross exposure. The scheme may review the pattern of investment based on views on the debt markets and asset-liability management needs.</p> <p>As per the current norms of UTI AMC, the value of derivative contracts outstanding at any point of time will be limited to 25% of the net assets of the scheme.</p> <p>The scheme shall not invest in foreign securities and credit default swaps.</p> <p>The scheme shall not engage in short selling and securities lending.</p> <p>“The Scheme shall not have exposure in fixed income securities in excess of 30% of the net assets in any sector as per sectoral classification as prescribed by AMFI. It will also ensure that total exposure of debt schemes of mutual funds in a particular sector (excluding investments in Bank CDs, CBLO, Short term deposits of scheduled commercial banks, G-Secs, TBills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 30% of the net assets of the scheme. An additional exposure to financial services sector (over and above the limit of 30%) not exceeding 10% of the net assets of the scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only.</p> <p>The additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 30% of the net assets of the scheme as per SEBI Guideline contained in Circular No CIR/IMD/DF/24/2012 dated November 19, 2012.</p>	Instruments	Indicative Allocation (% of Total Assets)	Government Securities issued by Central & / or State Govt. and debt securities including but not limited to corporate bonds and securitized debt*	Minimum – 55%    Maximum – 100%	Money Market Instruments	Minimum – 0%    Maximum – 45%
Instruments	Indicative Allocation (% of Total Assets)						
Government Securities issued by Central & / or State Govt. and debt securities including but not limited to corporate bonds and securitized debt*	Minimum – 55%    Maximum – 100%						
Money Market Instruments	Minimum – 0%    Maximum – 45%						
<b>Plans and Options</b>	<p>There will be two plans namely Regular Plan and Direct Plan.</p> <p>Each Plan offers the following Option(s):</p> <ol style="list-style-type: none"> <li>(a) Growth Option</li> <li>(b) Monthly Dividend Option**</li> <li>(c) Quarterly Dividend Option**</li> <li>(d) Half Yearly Dividend Option**</li> <li>(e) Annual Dividend Option**</li> <li>(f) Flexi Dividend Option**</li> </ol> <p style="text-align: center;">** both payout &amp; reinvestment facilities</p> <p style="text-align: center;">Default Option – Growth Option</p>						
<b>Facilities Offered</b>	<ol style="list-style-type: none"> <li>1. Systematic Investment Plan (SIP)</li> <li>2. Systematic Withdrawal Plan (SWP)</li> <li>3. Systematic Transfer Investment Plan (STRIP)</li> </ol>						

<b>Minimum Application Amount / Subsequent Minimum Investment / Minimum amount for purchase/ redemption/ switches</b>	<p><b>Minimum amount for purchase under both plans:</b>  Minimum amount of investment is ₹ 5,000/- and in multiple of ₹ 1/- thereafter without any upper limit.  Subsequent minimum investment amount is ₹ 1000/- and in multiples of ₹ 1/- thereafter with no upper limits under all the Plans and Options.</p> <p><b>Minimum amount of redemption/swiches:</b>  In case of partial redemption the condition of holding minimum investment prescribed under the scheme has to be satisfied.  Unitholders may be permitted to switchover their investment partially or fully to any other scheme/s of UTI MF or vice versa on such terms as may be announced by UTI AMC from time to time. In case of partial switchover from one scheme to the other scheme/s, the condition of holding minimum investment prescribed under both the schemes has to be satisfied.</p>
<b>Benchmark Index</b>	CRISIL Composite Bond Fund Index
<b>Dividend Policy</b>	<p>The unitholder shall have a choice to join either the Growth Option or the following dividend options</p> <ul style="list-style-type: none"> <li>(i) Monthly Dividend Payout Option</li> <li>(ii) Monthly Dividend Reinvestment Option</li> <li>(iii) Quarterly Dividend Payout Option</li> <li>(iv) Quarterly Dividend Reinvestment Option</li> <li>(v) Half Yearly Dividend Payout Option</li> <li>(vi) Half Yearly Dividend Reinvestment Option</li> <li>(vii) Annual Dividend Payout Option</li> <li>(viii) Annual Dividend Reinvestment Option</li> <li>(ix) Flexi Dividend Payout Option</li> <li>(x) Flexi Dividend Reinvestment Option</li> </ul> <p>(i) <b>Growth Option:</b>  Ordinarily no dividend distribution will be made under this option. All income generated and profits booked will be ploughed back and returns shall be reflected through the NAV.</p> <p>(ii) <b>Monthly Dividend Option:</b>  Dividend is proposed to be declared on a monthly basis subject to availability of distributable surplus. Under this Payout and Reinvestment facilities are available.</p> <p>(iii) <b>Quarterly Dividend Option:</b>  Subject to availability of distributable surplus under the Quarterly Dividend option of the scheme, dividend will be distributed in the last week of every quarter viz., March, June, September &amp; December or such other day / frequency as may be decided by the Trustee, as computed in accordance with SEBI Regulations. Under this Payout and Reinvestment facilities are available.</p> <p>(iv) <b>Half Yearly Dividend Option:</b>  Subject to availability of distributable surplus under the Half Yearly Dividend option of the scheme, dividend will be distributed in the last week of every half year viz., March &amp; September or such other day / frequency as may be decided by the Trustee, as computed in accordance with SEBI Regulations. Under this Payout and Reinvestment facilities are available.</p> <p>(v) <b>Flexi Dividend Option:</b>  Under the Flexi Dividend Option, dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd from time to time, subject to availability of distributable surplus, as computed in accordance with SEBI (MF) Regulations 1996. However, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. Under this Payout and Reinvestment facilities are available.</p>

	<p>(vi) <b>Annual Dividend Option:</b>  Subject to availability of distributable surplus under the Annual Dividend option of the scheme, dividend will be distributed in the last week of every financial year viz., March or such other day / frequency as may be decided by the Trustee, as computed in accordance with SEBI Regulations. Under this Payout and Reinvestment facilities are available.</p> <p>For all the dividends declared, if the dividend amount payable to the unit holders under the 'Dividend Payout' option under a folio is less than ₹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.</p> <p>There is no assurance or guarantee to the Unit holders as to the rate of dividend distribution.</p> <p>Though it is the intention of the Scheme to make periodical dividend distribution, there may be instances when no dividend distribution could be made.</p>	
<b>Name of the Fund Manager</b>	Amandeep Chopra & Ritesh Nambiar	
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI – Medium Term Fund</b>	
	This scheme is a new scheme and does not have any performance track record.	
<b>Expenses of the Scheme</b>	<b>Entry load (As % of NAV)</b>	<b>Exit Load (As % of NAV)</b>
<b>(i) Load Structure</b>	Nil	<=365 days : 1.00% >365 days and <=548 days : 0.50% >548 days : Nil
<b>(ii) Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under "Features common to all Schemes".	Actual expenses for the period 01.04.14 to 31.03.15 : NA
<b>Investment Strategy</b>	<b>Investment focus and asset allocation strategy</b> The scheme would seek to invest in debt instruments which offer superior levels of yields at lower levels of risks with the intent of maximizing returns and at the same time ensuring reasonable liquidity. The Fund intends to optimize returns by keeping the average maturity of the portfolio to be between 3 to 7 years, based on the current market dynamics.  <b>Portfolio Turnover Policy</b> The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	
<b>Comparison with existing schemes</b>	The scheme would seek to invest in debt instruments which offer superior levels of yields at lower levels of risks with the intent of maximizing returns and at the same time ensuring reasonable liquidity.	
<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	1,388	₹45.76 Crore (Quarterly Average as on 31/12/2015)

<b>UTI – MIS Advantage Plan</b>			
<b>Investment Objective</b>	<p>To generate regular income through investments in fixed income securities and capital appreciation / dividend income through investment of a portion of net assets of the scheme in equity and equity related instruments so as to endeavor to make periodic income distribution to Unit holders.</p> <p>Income may be generated through Coupon payments, amortization of discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. Under normal market conditions investment will be made in fixed income securities, money market instruments, cash and cash equivalents while at the same time maintaining a limited exposure to equity markets. The Scheme will endeavor to enhance overall returns through appropriate investments upto a maximum of 25% of Net Assets into equity and equity related instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</p>		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	
	*Debt and Money Market Instruments (including securitised debt)	Upto 100%	
	Equity & Equity Related Instruments	Upto 25%	
	The above stated percentages are only indicative and not absolute.		
	*Note: It is the intention of the Scheme that the investments in securitised debt will not, normally exceed 60% of the net assets of the respective plans.		
<b>Plans and Options</b>	<p>In addition to the Existing Plan, there is a Direct Plan. Both the Plans offer the following Plans:</p> <p>(a) Growth Plan            (b) Flexi Dividend Plan**            (c) Monthly Dividend Plan**            (d) Monthly Payment Plan</p> <p>** both payout &amp; reinvestment facilities</p> <p>Default Plan – Growth Plan</p>		
<b>Facilities Offered</b>	<ol style="list-style-type: none"> <li>1. Systematic Investment Plan (SIP) / Micro SIP</li> <li>2. Systematic Withdrawal Plan (SWP)</li> <li>3. Systematic Transfer Investment Plan (STRIP) (Available as Source &amp; Destination Scheme)</li> <li>4. Dividend Transfer Plan (DTP) and Switch Facilities are available.</li> </ol>		
<b>Minimum Application Amount/Minimum Account Balance/Minimum Redemption Amount</b>	<p>Monthly Dividend Plan &amp; Monthly Payment Plan – ₹25,000/-            Flexi Dividend Plan &amp; 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>		
<b>Benchmark Index</b>	CRISIL MIP Blended Index		
<b>Dividend Policy</b>	Dividend distribution, if any, under the Dividend Option of the scheme/s 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.		
<b>Name of the Fund Manager</b>	Amandeep Chopra (Debt Portfolio) & Ajay Tyagi (Equity Portfolio)		
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI – MIS Advantage Plan</b>		
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL MIP Blended Index (%)
	Last 1 year	3.65	3.94
	Last 3 years	10.98	8.66
	Last 5 years	9.88	8.53
	Since Inception	9.99	7.70

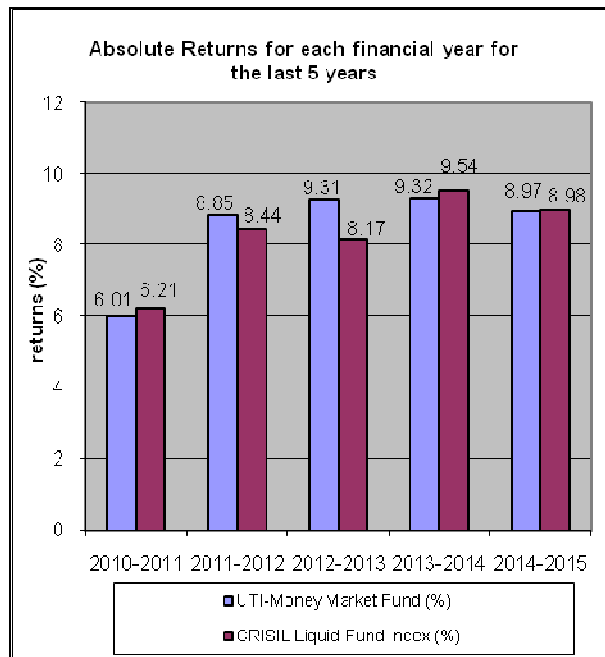


*Computed on compounded annualized basis using NAV of Growth Option. Past performance may or may not be sustained in future.		
<b>Expenses of the Scheme</b>	<b>Entry load (As % of NAV)</b>	<b>Exit Load (As % of NAV)</b>
	Nil	Nil
<b>(i) Load Structure</b>		
<b>(ii) Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.14 to 31.03.15 : 1.91%
<b>Sharpe Ratio</b>	Period 01-04-2014 to 31-03-2015: 3.44	
<b>Investment Strategy</b>	<b>UTI-MIS-Advantage Plan</b> The fund follows a bottom-up approach for the equity portfolio. Debt portfolio objective is to generate regular income and provide capital preservation.  <b>Investment Strategy and Risk control</b> The Scheme proposes to invest primarily in debt and money market instruments and a limited portion of its net assets into equity and equity related instruments. The Scheme seeks to generate regular returns through investments primarily in Debt and Money Market Instruments and attempts to enhance returns through investments between 0-25% of its net assets in equity/equity related instruments, depending upon the perceived market outlook.	
<b>Comparison with existing schemes</b>	The UTI MIS-Advantage is positioned as a monthly income scheme aiming to generate regular income with a slightly higher risk return profile than Monthly Income Scheme. The fund follows a bottom up approach for the equity portfolio. Debt portfolio objective is to generate regular income and provide capital preservation. The debt to equity asset allocation is generally managed at around 75:25 ratio though investment views may change the asset allocation from time to time.	

<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	26,488	₹613.18 Crore (Quarterly Average as on 31/12/2015)

<b>UTI – Money Market Fund (UTI-MMF)</b>		
<b>Investment Objective</b>	To provide highest possible current income consistent with preservation of capital and providing liquidity from investing in a diversified portfolio of short term money market securities.	
<b>Asset Allocation Pattern of the scheme</b>	The scheme will invest in the following money market securities having residual maturity/weighted average maturity of upto 91 days:	
	<b>Securities / Instruments</b>	<b>Maximum Exposure (% of Net Assets)</b>
	Government Dated Securities	75
	Private Corporate Debt	75
	PSU Bonds	75
	Mortgaged backed Securities	75
	FI & Banking Sector Bonds	75
	Call Money	100
	Treasury Bills	100
	Commercial Paper	75
	Certificates of Deposit	75
	Repo Transactions	100
Bills Rediscounting	50	
<b>Plans and Options</b>	<p>In addition to the existing Plan (UTI-MMF-Institutional Plan), there is a Direct Plan.</p> <p>Both the Plans offer the following options:</p> <ul style="list-style-type: none"> <li>(a) Growth Option</li> <li>(b) Daily Dividend Reinvestment Option</li> <li>(c) Weekly Dividend Option**</li> <li>(d) Fortnightly Dividend Option**</li> <li>(e) Monthly Dividend Option**</li> <li>(f) Quarterly Dividend Option**</li> <li>(g) Half Yearly Dividend Option**</li> <li>(h) Annual Dividend Option**</li> <li>(i) Flexi Dividend Option**</li> </ul> <p>** both payout &amp; reinvestment facilities</p> <p>Default Option - Growth Option.</p> <p>For details regarding discontinued plans/options where fresh subscription has been discounted please refer to the section "Features Common to all Schemes".</p>	
<b>Facilities Offered</b>	<ol style="list-style-type: none"> <li>1. Systematic Transfer Investment Plan (STRIP) (Available as Source &amp; Destination Scheme)</li> <li>2. UTI-STRIP (Systematic Transfer Investment Plan) Advantage</li> <li>3. Dividend Transfer Plan (DTP)</li> </ol>	
<b>Minimum Application / Subsequent minimum investment amount/ Redemption Amount and balance required in a folio</b>	<p>Minimum amount of initial investment ₹10,000/- and in multiples of ₹1/-</p> <p>Subsequent minimum investment amount is ₹1,000/- and in multiples of ₹1/-</p> <p>Minimum amount for redemption is ₹1,000/- &amp; minimum balance to be maintained in a folio is ₹10,000/-.</p>	
<b>Benchmark Index</b>	CRISIL Liquid Fund Index	

<b>Dividend Policy</b>	Under the Daily/Weekly/Fortnightly/Monthly/Quarterly/Half Yearly & Annual Dividend Options, it is envisaged to declare dividends on daily/weekly/fortnightly/monthly/quarterly/half yearly & annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.		
<b>Name of the Fund Manager</b>	Amandeep Singh Chopra		
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI Money Market Fund</b>		
	Compounded Annualised Returns*	Scheme Returns (%)	Crisil Liquid Fund Index (%)
	Last 1 year	8.26	8.08
	Last 3 years	8.84	8.79
	Last 5 years	9.04	8.61
	Since Inception	8.13	7.62



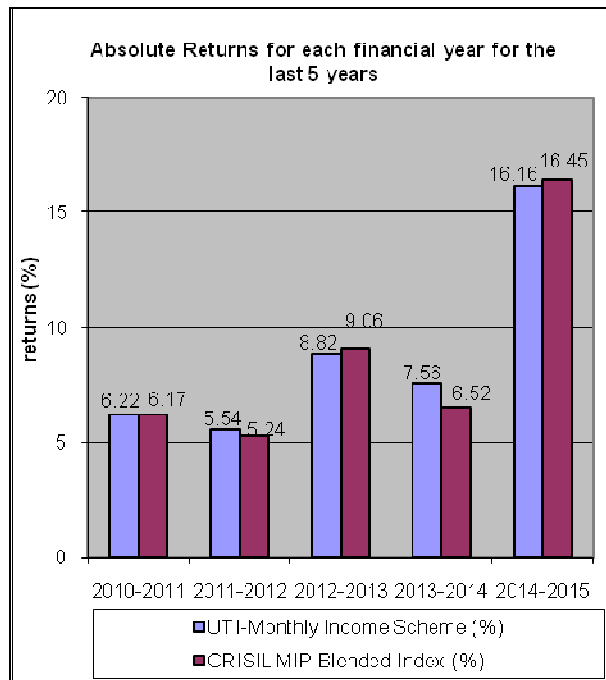
*Computed on compounded annualized basis using NAV of Growth Option. Past performance may or may not be sustained in future.			
<b>Expenses of the Scheme</b> <b>(i) Load Structure</b>	Entry Load : NIL Exit Load : NIL		
	<table border="1"> <tr> <td><b>(ii) Recurring expenses</b></td> <td>                     First ₹100 crores – 2.25%                      Next ₹300 crores – 2.00%                      Next ₹300 crores – 1.75%                      Balance – 1.50%                       For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.                 </td> <td>Actual expenses for the period 01.04.14 to 31.03.15: 0.09%</td> </tr> </table>	<b>(ii) Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.
<b>(ii) Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.14 to 31.03.15: 0.09%	
<b>Sharpe Ratio</b>	Period 01-04-2014 to 31-03-2015: 0.12		

<b>Investment Strategy</b>	The fund is positioned as low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short term surpluses. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, w.e.f. 1st May 2009, the scheme can invest in/purchase debt and money market securities with maturity of up to 91 days.	
<b>Comparison with existing schemes</b>	The UTI Money Market Fund is positioned as a low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short-term surpluses. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, w.e.f 1st May 09, fund can invest in/ purchase debt and money market securities with maturity of upto 91 days. Also the NAV treatment and Tax treatment are different from this Liquid category of fund vis-a-vis other debt funds.	
<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	12,749	₹10356.14 Crore (Quarterly Average as on 31/12/2015)

<b>UTI – Monthly Income Scheme (UTI-MIS)</b>		
<b>Investment Objective</b>	This is an open-ended debt oriented scheme with no assured returns. The scheme aims at distributing income, if any, periodically.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Debt (Government Securities and Money Market instruments including Corporate rated debts)	Minimum – 85%      Maximum – 100%
	Equity/Equity Related Instruments	Minimum – NIL      Maximum – 15%
	1. To minimise the credit risk in debt instruments, investment would be made only in investment grade papers rated AA and above, at the time of investment. 2. The Equity investment universe would include stocks of companies with strong fundamentals and growth potential.	
<b>Plans and Options</b>	In addition to the existing Plan, there is a Direct Plan.  Both the Plans offer the following options:  (a) Growth Option (b) Dividend Option (with payout & reinvestment facilities)  Default Option – Growth Option	
<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) / Micro (SIP) 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) 4. Dividend Transfer Plan (DTP)	
<b>Minimum Application Amount</b>	1. Growth Option – ₹1,000/- 2. Dividend Option – ₹10,000/- and in multiples of ₹1/- under both the options.  Subsequent amount of investment in the same folio ₹1,000/- and in multiples of ₹1/-	
<b>Benchmark Index</b>	CRISIL MIP Blended Index (15% of Nifty Index returns and 85% to Composite Bond Index Fund)	



<b>Dividend Policy</b>	<p>Dividend distribution, if any, under the Dividend Option of the scheme/s 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>If dividend distribution amount under UTI-MIS is for an amount less than ₹100 (rupees one hundred only), the same may be carried forward and distributed alongwith subsequent dividend distribution when the total of such amount exceeds ₹100 or at the time of redemption of units whichever is earlier at the discretion of UTI AMC.</p> <p>However, dividend distribution, if any, under UTI-MIS to the unitholders who have invested less than ₹ 30,000/- shall be compulsorily re-invested.</p>		
<b>Name of the Fund Manager</b>	Amandeep Chopra (Debt Portfolio) and V. Srivasta (Equity Portfolio)		
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI Monthly Income Scheme</b>		
	Compounded Annualised Returns*	Scheme Returns (%)	Crisil MIP Blended Index (%)
	Last 1 year	3.00	3.94
	Last 3 years	8.56	8.66
	Last 5 years	8.41	8.53
Since Inception	8.32	8.47	

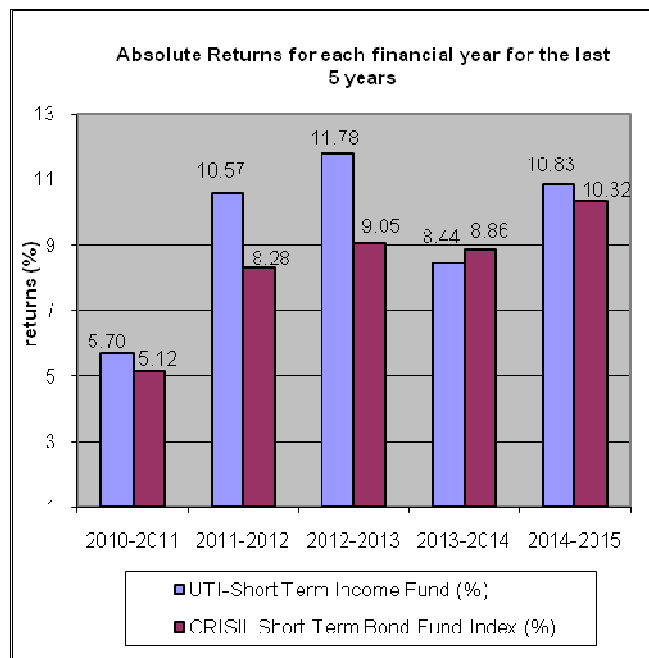


* Computed on compounded annualized basis using NAV of Growth option. Past performance may or may not be sustained in future.		
<b>Expenses of the Scheme</b>	<b>Entry load (As % of NAV)</b>	<b>Exit Load (As % of NAV)</b>
(i) Load Structure	Nil	<= 365 days - 1% > 365 days - Nil

<b>(ii) Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.14 to 31.03.15: 1.81%
	For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	
<b>Sharpe Ratio</b>	Period 01-04-2014 to 31-03-2015: 2.77	
<b>Investment Strategy</b>	The scheme emphasis is on preserving capital and paying out income under the income option. Hence a more conservative style of management of the funds is adopted. The fund will aim to be low on volatility and consistency in generating returns. Equity component is capped at 15% with a higher weightage to Large Cap stocks.	
<b>Comparison with existing schemes</b>	UTI MIS is ideally suited for investors looking for income over a horizon of over 1 year. Emphasis is on preserving capital and paying out income under the income option. Hence a more conservative style of management of the funds is adopted. The fund aims to be low on volatility and consistency in generating returns. Equity component is capped at 15% with a higher weightage to Large Cap stocks.	
<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	15,632	₹268.19 Crore (Quarterly Average as on 31/12/2015)

<b>UTI-Short Term Income Fund (UTI-STIF)</b>		
<b>Investment Objective</b>	To generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of money market securities and high quality debt.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Government Securities issued by Central &/or State Govt. and other fixed income/debt Securities including but not limited to corporate bonds and securitised debt.	Minimum - 30%      Maximum - 100%
	Money Market Instruments	Minimum - 0%      Maximum - 70%
	Investment in Securitised Debt upto 100% of debt portfolio. i) UTI-Short Term Income Fund would keep the average maturity of its portfolio upto 4 years. ii) The asset allocation and average maturity of the portfolio are indicative and can be altered for short term periods on defensive consideration.	
<b>Plans and Options / Sub-Options</b>	In addition to the Existing Plan (Institutional Option), there is a Direct Plan.  The following sub-options are available under Institutional Option:  (a) Growth Sub-Option (b) Monthly Dividend Sub-Option** (c) Quarterly Dividend Sub-Option** (d) Half Yearly Dividend Sub-Option** (e) Annual Dividend Sub-Option** (f) Flexi Dividend Sub-Option**  **both payout & reinvestment facilities  Default Sub-Option–Quarterly Dividend Sub-Option (Reinvestment)  For details regarding discontinued plans/options where fresh subscription has been discounted please refer to the section “ Features Common to all Schemes”.	
<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) / Micro (SIP) 2. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) 3. Dividend Transfer Plan (DTP)	

<b>Minimum Application Amount / Subsequent minimum investment amount /Redemption Amount</b>	Minimum amount of initial investment ₹10,000/- and in multiples of ₹1/-  Subsequent minimum investment amount is ₹1,000/- and in multiples of ₹1/-  Minimum redemption amount is ₹1,000/-															
<b>Benchmark Index</b>	CRISIL Short Term Bond Fund Index.															
<b>Dividend Policy</b>	Dividend distribution, if any, under the Dividend Option of the scheme/s 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.  Under the Monthly/Quarterly/Half Yearly & Annual Dividend Sub Options, it is envisaged to declare dividends on a monthly/quarterly/half yearly & annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Sub Option, dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Sub Options.															
<b>Name of the Fund Manager</b>	Sudhir Agrawal															
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI - Short Term Income Fund</b>															
	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL Short Term Bond Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>7.75</td> <td>8.19</td> </tr> <tr> <td>Last 3 years</td> <td>9.17</td> <td>9.06</td> </tr> <tr> <td>Last 5 years</td> <td>10.03</td> <td>8.92</td> </tr> <tr> <td>Since Inception</td> <td>9.11</td> <td>7.75</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Short Term Bond Fund Index (%)	Last 1 year	7.75	8.19	Last 3 years	9.17	9.06	Last 5 years	10.03	8.92	Since Inception	9.11	7.75
Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Short Term Bond Fund Index (%)														
Last 1 year	7.75	8.19														
Last 3 years	9.17	9.06														
Last 5 years	10.03	8.92														
Since Inception	9.11	7.75														

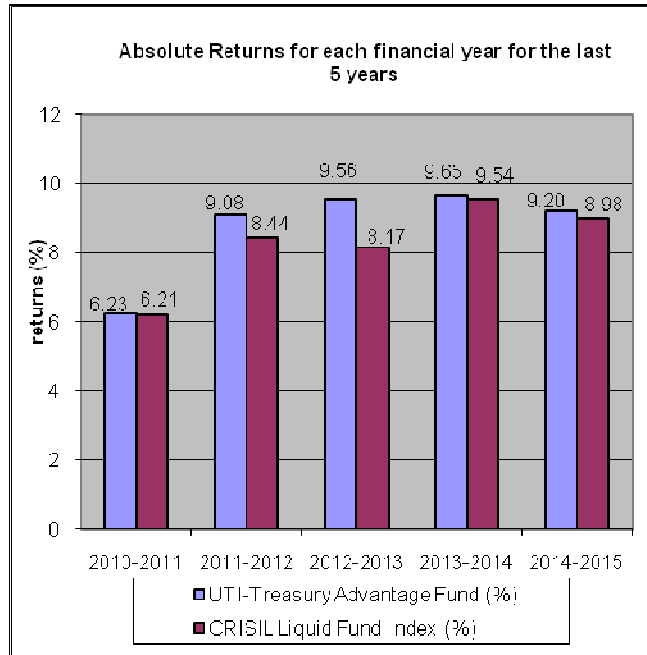


\* Computed on compounded annualized basis using NAV of Growth option  
Past performance may or may not be sustained in future

<b>Expenses of the Scheme</b>	<b>Entry load (As % of NAV)</b>	<b>Exit Load (As % of NAV)</b>
<b>(i) Load Structure</b>	Nil	<= 90 days - 0.50% > 90 days - Nil
<b>(ii) Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.14 to 31.03.15: 1.03%
<b>Sharpe Ratio</b>	Period 01-04-2014 to 31-03-2015: 2.92	
<b>Investment Strategy</b>	It aims to generate reasonable returns with low risk and high liquidity from a portfolio of Money Market securities and high quality debt securities. The fund attaches importance to low credit risk and portfolio diversification. The fund intends to maintain the average maturity of the portfolio upto 4 years.	
<b>Comparison with existing schemes</b>	The Short-Term Income Fund aims at to generate reasonable returns with low risk and high liquidity from a portfolio of Money Market and debt securities. The Fund attaches importance to low credit risk and portfolio diversification. The fund intends to maintain the average maturity of the portfolio upto 4 years. Thus, in terms of risk return matrix the fund is less risky compared to the Bond Fund but riskier than the Ultra Short Term category of funds.	
<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b> 11,016	<b>Asset Under Management (AUM)</b> ₹ 5796.41 Crore (Quarterly Average as on 31/12/2015)

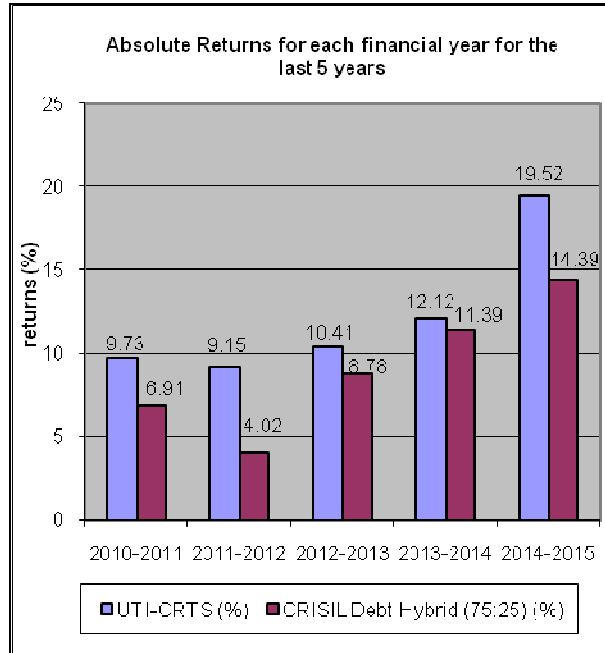
<b>UTI-Treasury Advantage Fund</b>				
<b>Investment Objective</b>	The scheme will endeavour to generate an attractive return for its investors consistent with capital preservation and liquidity by investing in a portfolio of quality debt securities money market instruments and structured obligations.			
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Proportion (% of Corpus)</b>		
		Min.	Likely	Max. Upto
	Debt Securities (including Securitised debt)	-	80	90
	Money Market (including cash / call money)	10	20	100
The subtotal of securitised debt would be a maximum of 25% of the corpus.				

<b>Plans and Options</b>	<p>In addition to the Existing Plan (UTI-TAF-Institutional Plan), there is a Direct Plan.</p> <p>Both the Plans offer the following options:</p> <ul style="list-style-type: none"> <li>(a) Growth Option</li> <li>(b) Daily Dividend Reinvestment Option</li> <li>(c) Weekly Dividend Option**</li> <li>(d) Fortnightly Dividend Option**</li> <li>(e) Monthly Dividend Option**</li> <li>(f) Quarterly Dividend Option**</li> <li>(g) Half Yearly Dividend Option**</li> <li>(h) Annual Dividend Option**</li> <li>(i) Flexi Dividend Option**</li> </ul> <p>** both payout &amp; reinvestment facilities</p> <p>Under daily dividend frequency, only reinvestment option is available</p> <p>Default Option – Daily Dividend Reinvestment Option</p> <p>For details regarding discontinued plans/options where fresh subscription has been discontinued please refer to the section “Features Common to all Schemes”.</p>															
<b>Facilities Offered</b>	<ol style="list-style-type: none"> <li>1. Systematic Withdrawal Plan (SWP)</li> <li>2. Systematic Transfer Investment Plan (STRIP) (Available as Source &amp; Destination Scheme)</li> <li>3. UTI-STRIP Advantage</li> <li>4. Dividend Transfer Plan (DTP) and Switch Facilities are available.</li> </ol>															
<b>Minimum Application Amount/Subsequent Minimum Investment in the same folio/Minimum redemption amount</b>	<p>Minimum initial investment under both Plans and all options is ₹10,000/- and in multiples of ₹1/-.</p> <p><b>For additional purchase by existing unitholders</b> Subsequent minimum investment amount is ₹1,000/- and in multiples of ₹1/.</p> <p>Minimum redemption amount – For any amount in multiples of ₹1,000/-.</p>															
<b>Benchmark Index</b>	CRISIL Liquid Fund Index															
<b>Dividend Policy</b>	<p>Dividend distribution, if any, under the Dividend Option of the scheme/s 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>Under the Daily/Weekly/Fortnightly/Monthly/Quarterly/Half Yearly &amp; Annual Dividend Options, it is envisaged to declare dividends on daily/weekly/fortnightly/monthly/quarterly/half yearly &amp; annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.</p>															
<b>Name of the Fund Manager</b>	Sudhir Agrawal															
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI-Treasury Advantage Fund</b>															
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Compounded Annualised Returns*</th> <th style="width: 33%;">Scheme Returns (%)</th> <th style="width: 33%;">CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>8.63</td> <td>8.08</td> </tr> <tr> <td>Last 3 years</td> <td>9.16</td> <td>8.79</td> </tr> <tr> <td>Last 5 years</td> <td>9.30</td> <td>8.61</td> </tr> <tr> <td>Since Inception</td> <td>8.41</td> <td>7.62</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Liquid Fund Index (%)	Last 1 year	8.63	8.08	Last 3 years	9.16	8.79	Last 5 years	9.30	8.61	Since Inception	8.41	7.62
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Liquid Fund Index (%)													
	Last 1 year	8.63	8.08													
	Last 3 years	9.16	8.79													
Last 5 years	9.30	8.61														
Since Inception	8.41	7.62														



*Computed on compounded annualized basis using NAV of Growth Option. Past performance may or may not be sustained in future.		
Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)
(i) Load Structure	NIL	NIL
(ii) Recurring expenses	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.14 to 31.03.15 : 0.31%
<b>Sharpe Ratio</b>	Period 01-04-2014 to 31-03-2015: 1.05	
<b>Investment Strategy</b>	UTI Treasury Advantage Fund is categorised as an Ultra Short Term Fund in terms of investment treasury investing predominantly in Money market instruments. The endeavour is to keep the average maturity of the fund below a year and give stable returns with very low volatility.	
<b>Comparison with existing schemes</b>	The UTI Treasury Advantage Fund is positioned as Ultra Short Term Category Fund with low volatility stable returns as investment strategy. In terms of risk-return matrix, it is less risky than Short Term Category of Funds and is comparable with Liquid Category of Funds being slightly more risky than Liquid Funds. Though the fund has the flexibility to invest across maturities, it generally invests in papers so that average portfolio maturity is less than 250 days.	
<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b> 9,781	<b>Asset Under Management (AUM)</b> ₹10723.47 Crore (Quarterly Average as on 31/12/2015)

<b>UTI – Unit Scheme for Charitable and Religious Trusts and Registered Societies (UTI – CRTS)</b>			
<b>Investment Objective</b>	Investment objective of the scheme is to primarily provide regular income to unitholders of the scheme. Funds collected under the scheme shall generally be invested as follows: (i) Not less than 70% of the funds in debt instruments including money market instruments of low to medium risk profile.  (ii) Not more than 30% of the funds in equities and equity related instruments. The risk profile of equity investments could be high.		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>		<b>Normal Allocation (% of Net Assets)</b>
	Debt	Minimum - 70%	Maximum - 100%
	Equity	Minimum – NIL	Maximum – 30%
	Provided however that depending on the market conditions the fund manager may raise investment in equity upto 40% of the assets for a period not exceeding six months from the date when the exposure was less than or equal to 30%.		
<b>Plans and Options</b>	In addition to the Existing Plan, there is a Direct Plan.  Both the Plans offer the following options:  (a) Growth Option (b) Dividend Option (with payout & reinvestment facilities)  Default Option – Growth Option		
<b>Facilities Offered</b>	1. Systematic Withdrawal Plan (SWP) 2. Systematic Transfer Investment Plan (STRIP) (Available as a Destination Scheme) 3. Dividend Transfer Plan (DTP)		
<b>Minimum Application Amount / Subsequent minimum investment</b>	1. Minimum amount of investment is ₹10,000/- and in multiples of ₹1/- for all the options or such other amount as may be prescribed from time to time.  2. Subsequent minimum investment is ₹1,000/- and multiples of ₹1/- in the same folio.		
<b>Benchmark Index</b>	CRISIL Debt Hybrid (75:25)		
<b>Dividend Policy</b>	Dividend distribution, if any, under the Dividend Option of the scheme/s 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.  The scheme shall distribute a minimum of 85% of the net annual distributable income of the scheme periodically at such rates as may be decided.  UTI AMC may declare interim dividend distribution/s payable on such date/s or at the end of such period/s as the Trustee may fix and deem fit.		
<b>Name of the Fund Manager</b>	Amandeep Chopra (Debt Portfolio) and V. Srivasta (Equity Portfolio)		
<b>Performance of the scheme as on 31 January, 2016</b>	<b>UTI - CRTS</b>		
	Compounded Annualised Returns*	Scheme Returns (%)	Crisil Debt Hybrid (75:25) (%)
	Last 1 year	0.86	2.36
	Last 3 years	10.08	9.00
	Last 5 years	10.71	8.60
Since Inception	10.73	NA	



* Computed on compounded annualized basis. Past performance may or may not be sustained in future.						
Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)				
(i) Load Structure	Nil	<table border="1" style="width: 100%;"> <tr> <td style="width: 50%; text-align: left;">&lt; 1 year</td> <td style="width: 50%; text-align: center;">1%</td> </tr> <tr> <td style="text-align: left;">=&gt; 1 years</td> <td style="text-align: center;">Nil</td> </tr> </table>	< 1 year	1%	=> 1 years	Nil
< 1 year	1%					
=> 1 years	Nil					
(ii) Recurring expenses	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%  For details regarding additional expenses charged to the Scheme, please read the related Section under “Features common to all Schemes”.	Actual expenses for the period 01.04.14 to 31.03.15: 1.72%				
<b>Sharpe Ratio</b>	Period 01-04-2014 to 31-03-2015: 2.65					
<b>Investment Strategy</b>	This is a fund with a conservative tilt and a medium term horizon. The scheme has a diversified equity portfolio primarily in large cap companies. The debt portfolio is designed with the objective of providing stability of returns to the fund.					
<b>Comparison with existing schemes</b>	This is a debt oriented balanced fund, with a conservative tilt and a medium term horizon. The scheme has a diversified equity portfolio primarily in large cap companies. The debt portfolio is designed with the objective of providing stability of returns to the fund.					
<b>Number of folios and Asset Under Management (AUM) as on 31st January 2016</b>	<b>Number of Folios</b> 6,062	<b>Asset Under Management (AUM)</b> ₹438.47 Crore (Quarterly Average as on 31/12/2015)				



<b>Features Common to all Schemes</b>		
<b>Risk Profile of the Schemes</b>	Mutual Fund investments are subject to market risks. 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>Participation in repo in corporate debt securities</b>	<p>"The Schemes shall be eligible to participate in repo transactions in Corporate Debt Securities (wherever the Asset allocation of the particular Scheme provides for investment in debt corporate securities) within the following overall framework, as per the guidelines of Securities and Exchange Board of India and Boards of UTI Trustee Co P Ltd &amp; UTI AMC Ltd.</p> <p>For details regarding gross exposure norms, category and credit rating of counter party, tenor, credit rating of collateral etc, please refer to Addendum No 07/2014-15 dated July 7, 2014 and relevant SID/SAI.</p>	
<b>Dedicated Fund Manager for Overseas investments</b>	Ritesh Rathod	
<b>Eligible Investors</b>	<p><b>(1) An application for issue of units under all schemes except UTI-CRTS can be made by any resident or non-resident Indian as well as non-individuals (not being OCBs) as indicated below:</b></p> <p>(a) Resident Adult Individuals/Non-Resident Indians (NRIs)/Persons of Indian Origin (PIO) residing abroad on repatriation and non-repatriation basis either singly or jointly not exceeding three (not exceeding two for UTI-Banking &amp; PSU Debt Fund, UTI-MIS, UTI-Liquid Cash Plan, UTI-STIF and UTI-Income Opportunities Fund (UTI-IOF)).</p> <p>(b) Minors through parent/lawful guardian. Units can be held on 'Joint' or 'Anyone or Survivor' basis.</p> <p>(c) Companies, Bodies Corporate, Eligible Trusts, Association of Persons or Bodies of Individuals, Societies, Banks and Financial Institutions, Army, Air Force, Navy and other Paramilitary Fund and bodies created by such institutions,</p> <p>(d) Partnership Firms, Hindu Undivided Family (HUF),</p> <p>(e) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014 (not available under UTI-Liquid Cash Plan, UTI-MIS &amp; UTI-MMF),</p> <p>(f) Mutual Funds registered with SEBI including other schemes of UTI-Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations (not available under UTI-MIS, UTI-G-Sec Fund and UTI-Bond Fund),</p> <p>(g) Such other individuals/Institutions/body corporate etc as may be decided by the AMC from time to time, so long as wherever applicable, they are in conformity with SEBI Regulations</p>	

	<p><b>(2) Apart from those listed above, the following types of applicants can also invest under UTI-Banking &amp; PSU Debt Fund, UTI-IOF, UTI-DBF, UTI-G-Sec Fund, UTI-Treasury Adv. Fund, UTI-GAF, UTI-MIS Adv. Plan &amp; UTI-Floating Rate Fund.</b></p> <p>a) Non-government provident funds, superannuation funds &amp; gratuity funds as also other provident funds, pension funds, superannuation funds and gratuity funds (applicable under UTI-G-Sec, UTI-GAF &amp; UTI-STIF),</p> <p>(b) International Multilateral Agencies/Bodies Corporate incorporated outside India with the permission of the Government of India/Reserve Bank of India,</p> <p>(c) Scientific and Industrial Research Organisations,</p> <p>(d) Trustee, AMC, Sponsor and their associates may subscribe to units under these Scheme (applicable under UTI-Banking &amp; PSU Debt Fund, UTI-DBF, UTI-GAF-LTP, UTI-TAF, UTI-Floating Rate Fund, UTI-MIS Adv. Plan &amp; UTI-IOF).</p> <p><b>(3) Apart from those listed at (1) above, an individual for the benefit of another individual who is a mentally handicapped person can also invest under UTI-MIS and UTI-Bond Fund.</b></p> <p><b>(4) Application for units under UTI-CRTS may be made by :</b></p> <p>(a) a charitable or religious trust or an endowment which is administered or controlled or supervised by or under the provisions of any Central or State enactment which is for the time being in force,</p> <p>(b) A registered society, an educational trust, a school, college, university,</p> <p>(c) Any other body either established under or controlled by a State or Central Act and carrying out any charitable purpose, a non profit company set up under section 25 of the Companies Act, 1956.</p> <p>Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.</p> <p>Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p><b>(5) Application for units under UTI-MUS may be made by any adult resident Indian and NRI as indicated below :</b></p> <p>(a) an Indian resident or an NRI female person who has completed 18 years of age can invest in her own name either singly or jointly with another adult person on the “first holder or survivor” basis. The second applicant will enjoy all the rights like a nominee,</p> <p>(b) a resident or NRI adult person may apply as an alternate applicant for the benefit of a mentally handicapped resident or NRI adult female person.</p> <p><b>Investment by Individuals – Foreign Nationals (not available under UTI-CRTS)</b></p> <p>For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund,</p> <p>1. Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999.</p> <p>2. Foreign Nationals are required to comply (including taking necessary approvals) with all the laws, rules, regulations, guidelines and circulars, as may be issued/applicable from time to time, including but not limited to and pertaining to anti money laundering, Know Your Customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made there under) including in all the applicable jurisdictions.</p> <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) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID &amp; SAI for details.</b></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> <p><b>For details as to who can invest, please refer to the SID of respective scheme.</b></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 (subject to their eligibility to invest under the respective Scheme) may transact through designated fax and email, who are KYC (Know Your Client) Compliant:</p> <ul 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 under the relevant scheme;</li> <li>(iv) an eligible society under the relevant schemes;</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> </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/Addendum No27/15-16 dated 12<sup>th</sup> August 2015.</p>																																
<p><b>Applicable NAV For UTI-Liquid Cash Plan and UTI-MMF</b></p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"><b>Purchase \$:</b></th> <th style="width: 20%;"><b>Cut-off Timing</b></th> <th style="width: 30%;"><b>Applicable NAV</b></th> </tr> <tr> <th style="text-align: center;"><b>Operation</b></th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>Valid applications received and funds are also available for utilisation before cut off time on the same day.</td> <td style="text-align: center;">Upto 2 p.m.</td> <td>Closing NAV of the day immediately preceding the day of receipt of the application.</td> </tr> <tr> <td>Valid applications received and clear funds are available for utilisation on the same day.</td> <td style="text-align: center;">After 2 p.m.</td> <td>Closing NAV of the day immediately preceding the next business day.</td> </tr> <tr> <td>Irrespective of the time of receipt of application, where the funds are not available before cut off time for utilization on the day of the application.</td> <td style="text-align: center;">Within Business Hours</td> <td>Closing NAV of the day immediately preceding the day on which the funds are available for utilisation.</td> </tr> <tr> <td colspan="3"><b>\$\$ Funds shall be available for the entire amount of subscription/purchase without availing any credit facility, whether intra-day or otherwise.</b></td> </tr> <tr> <th style="text-align: center;"><b>Redemption :</b></th> <th style="text-align: center;"><b>Cut-off Timing</b></th> <th style="text-align: center;"><b>Applicable NAV</b></th> </tr> <tr> <th style="text-align: center;"><b>Operation</b></th> <th></th> <th></th> </tr> <tr> <td>Valid applications received</td> <td style="text-align: center;">Upto 3 p.m.</td> <td>Closing NAV of the day immediately preceding the next business day.</td> </tr> <tr> <td>Valid applications received</td> <td style="text-align: center;">After 3 p.m.</td> <td>Closing NAV of the next business day.</td> </tr> </tbody> </table>			<b>Purchase \$:</b>	<b>Cut-off Timing</b>	<b>Applicable NAV</b>	<b>Operation</b>			Valid applications received and funds are also available for utilisation before cut off time on the same day.	Upto 2 p.m.	Closing NAV of the day immediately preceding the day of receipt of the application.	Valid applications received and clear funds are available for utilisation on the same day.	After 2 p.m.	Closing NAV of the day immediately preceding the next business day.	Irrespective of the time of receipt of application, where the funds are not available before cut off time for utilization on the day of the application.	Within Business Hours	Closing NAV of the day immediately preceding the day on which the funds are available for utilisation.	<b>\$\$ Funds shall be available for the entire amount of subscription/purchase without availing any credit facility, whether intra-day or otherwise.</b>			<b>Redemption :</b>	<b>Cut-off Timing</b>	<b>Applicable NAV</b>	<b>Operation</b>			Valid applications received	Upto 3 p.m.	Closing NAV of the day immediately preceding the next business day.	Valid applications received	After 3 p.m.	Closing NAV of the next business day.
<b>Purchase \$:</b>	<b>Cut-off Timing</b>	<b>Applicable NAV</b>																															
<b>Operation</b>																																	
Valid applications received and funds are also available for utilisation before cut off time on the same day.	Upto 2 p.m.	Closing NAV of the day immediately preceding the day of receipt of the application.																															
Valid applications received and clear funds are available for utilisation on the same day.	After 2 p.m.	Closing NAV of the day immediately preceding the next business day.																															
Irrespective of the time of receipt of application, where the funds are not available before cut off time for utilization on the day of the application.	Within Business Hours	Closing NAV of the day immediately preceding the day on which the funds are available for utilisation.																															
<b>\$\$ Funds shall be available for the entire amount of subscription/purchase without availing any credit facility, whether intra-day or otherwise.</b>																																	
<b>Redemption :</b>	<b>Cut-off Timing</b>	<b>Applicable NAV</b>																															
<b>Operation</b>																																	
Valid applications received	Upto 3 p.m.	Closing NAV of the day immediately preceding the next business day.																															
Valid applications received	After 3 p.m.	Closing NAV of the next business day.																															

<b>Applicable NAV</b>  <b>For UTI-Banking &amp; PSU Debt Fund, UTI-Bond Fund, UTI-Dynamic Bond Fund,</b>  <b>UTI-Floating Rate Fund (STP), UTI-GAF,</b> <b>UTI-G-Sec, UTI-Medium Term Fund, UTI-Short Term Income Fund, UTI-Income Opportunities Fund,</b> <b>UTI-Treasury Adv. Fund, UTI-MUS, UTI-MIS Advantage, UTI-MIS and UTI-CRTS</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 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.
	<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 received with cheques / demand drafts.	Upto 3 p.m.	Closing NAV of the day on which the funds are available for utilization before cut off time shall be applicable irrespective of the time of receipt of the application.
	The above mentioned rule will be applicable irrespective of the date of debit to investor's account. ₹2 lacs shall be considered after considering multiple applications received from the investor under all the schemes/plans on the day and also under all modes of investment i.e. additional purchase, Systematic Investment Plan (SIP)/Micro SIP, Systematic Transfer Investment Plan (STRIP), Switch, etc. The investor will be identified through PAN registered with UTI Mutual Fund.		
	<b>Redemption :</b>	<b>Operation</b>	<b>Cut-off Timing</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.
<b>Redemption requests:</b> Where, under a scheme, units are held under both the Existing / 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.			
<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.			

<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><b>How to apply:</b> Investors subscribing under Direct Plan of UTI-Bond Fund (example scheme) will have to indicate "Direct Plan" against the Scheme name in the application form, as for example., "UTI-Bond Fund-Direct Plan" .</p> <p>Treatment of applications under "Direct" / "Existing" Plans:</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Existing</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>Existing</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Existing</td> <td>Existing Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Existing 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 Existing 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 reprocess under 'Direct Plan' from the date of application without any exit load.</p> <p>For further details on Direct Plan, please refer to SAI.</p> <p><b>Existing Investments:</b> Investors who have invested without Distributor code and have opted for Dividend Reinvestment facility under Existing Plan may note that the dividend will continue to be reinvested in the Existing Plan only.</p> <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 Existing Plan and the Direct Plan except that:</p> <p>(a) Switch of investments from Existing Plan through a distributor with ARN Code (whether the investments were made before or after January 1, 2013) to Direct Plan shall be subject to applicable exit load, if any. The holding period for applicability of load will be considered from the date of such switch to Direct Plan.</p> <p>(b) However, no exit load shall be levied for switch of investments from Existing Plan made directly without an ARN Code (whether the investments were made before or after January 1, 2013) to Direct Plan of the scheme (subject to statutory taxes and levies, if any). The holding period for applicability of load will be considered from the date of initial investment in the Existing Plan.</p> <p>(c) No exit load shall be levied in case of switches from Direct Plan to Existing Plan.</p> <p>(d) Portfolio of the Scheme under the Existing Plan and Direct Plan will be common.</p>	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	Existing	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Existing	Direct Plan	7	Mentioned	Existing	Existing Plan	8	Mentioned	Not Mentioned	Existing Plan
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	Existing	Direct Plan																																		
4	Mentioned	Direct	Direct Plan																																		
5	Direct	Not Mentioned	Direct Plan																																		
6	Direct	Existing	Direct Plan																																		
7	Mentioned	Existing	Existing Plan																																		
8	Mentioned	Not Mentioned	Existing Plan																																		

	<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 Existing Plan of all Schemes, installments falling on or after the January 1, 2013 will automatically be processed under the Direct Plan.</p> <p><b>Minimum Investment amount under the Direct Plan:</b> In case of already existing investments under the Existing Plan, if the investor wants to further invest in the Direct Plan he/she will be required to invest the minimum investment amount of the scheme, as applicable for that Scheme/Plan/Option/facility etc. However, this minimum investment amount requirement is not applicable in case of switchover from Existing Plan to Direct Plan or vice versa under the same Scheme and same Option.</p> <p><b>Existing Investments:</b> Investors who have invested without Distributor code and have opted for Dividend Reinvestment facility under Existing Plan may note that the dividend will continue to be reinvested in the Existing Plan only.</p>		
<b>Additional Facilities under SIP</b>	<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>For further details on the above facilities under Systematic Investment Plan (SIP), please refer to Addendum No. 38/15-16 dated 16<sup>th</sup> September 2015.</p>		
<b>Threshold Limit for 'Dividend Payout' Option under all schemes</b>	<p>If the dividend amount payable to the unit holders under the 'Dividend Payout' option 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.</p>		
<b>Expenses addition in to Recurring Expenses</b>	<p>In addition to the recurring expenses stated for the respective Scheme(s) under the paragraph 'Recurring expenses', the following expenses including Service Tax, as may be applicable, may also be charged to the Scheme(s):-</p> <p>(a) Expenses in respect of new inflows from beyond top 15 cities (as per SEBI Regulations/Circulars) subject to a maximum of 0.30% of the daily net assets for meeting distribution expenses incurred in bringing the inflows from such cities.</p> <p>(b) Expenses not exceeding 0.20% of the daily net assets towards investment management and advisory fees (including service tax) and various other sub-heads of recurring expenses as mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Fund) Regulations respectively.</p> <p>(c) Brokerage and transaction costs not exceeding 0.12% of the value of trades in case of cash market transaction and 0.05% of the value of trades in the case of derivatives transactions.</p> <p>(d) 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><b>(e) 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 relevant SID</p>		
<b>Details of Schemes / Plans / Options Where Fresh Subscriptions has been</b>	<b>Scheme Names</b>	<b>Discontinued Plans / Options</b>	<b>Revised Plan / Option Name (with Compulsory Payout)</b>
	1. UTI-Floating Rate Fund-Short Term Plan	Institutional Plan- (a) Growth Option (b) Daily Dividend Option (c) Weekly Dividend Option	Institutional Plan- (a) No change (b) Periodic Dividend Option (c) Flexi Dividend Option

<b>discontinued with effect from 1<sup>st</sup> October 2012</b>	2. UTI-Gilt Advantage Fund-Long Term Plan	PF Plan- (a) Prescribed Date Auto Redemption Option (PDAR)  (b) Prescribed Appreciation Auto Redemption Option (PAAR)  (c) Growth Option  (d) Dividend Option	No change under PF Plan
	3. UTI-Liquid Cash Plan	Regular Plan- (a) Daily Dividend Re-investment Option (b) Monthly Dividend Option (c) Growth Option	Regular Plan- (a) Periodic Dividend Option  (b) No change (c) No change
	4. UTI-Money Market Fund	Regular Plan- a) Dividend Option – Daily Dividend Reinvestment b) Dividend Option - Weekly Dividend Reinvestment c) Growth Option	Regular Plan- (a) Periodic Dividend Option (b) Flexi Dividend Option (c) No change
	5. UTI-Short Term Income Fund	Regular Option- (a) Growth Sub-Option (b) Monthly Dividend Sub-Option	Regular Option- (a) No change (b) Dividend Sub-Option
	6. UTI-Treasury Advantage Fund	(a) Growth Plan (b) Bonus Plan*** (c) Daily Dividend Plan (d) Weekly Dividend Plan (e) Monthly Dividend Plan (f) Quarterly Dividend Plan (g) Annual Dividend Plan	(a) No change (b) No change*** (c) Periodic Dividend Plan (d) Flexi Dividend Plan (e) No change (f) No change (g) No change
	<p><b>Note:</b> "No change" means that there is no change in the name of the corresponding Plan/Option</p> <p>*** No Bonus units will be allotted for any investor with effect from 1<sup>st</sup> June 2015. For further details please refer to Addendum no.09/2015-16 dated 25<sup>th</sup> May 2015.</p> <p>The existing Investors under the aforesaid Schemes/Plans where Plans/Options are discontinued shall be allowed to continue in the discontinued Plan/Option till they exit.</p> <p>Further, the Dividend Reinvestment facility/option in respect of the above discontinued schemes &amp; plans/options/sub-options/renamed/revised plans &amp; options is withdrawn and the dividend as and when declared under these Plans etc will be compulsorily paid out in such cases even if it is under reinvestment facility/option.</p> <p>Further, under the above Plans &amp; Options, the dividend is proposed to be declared once in a month, subject to availability of distributable surplus, as computed in accordance with SEBI (MF) Regulations 1996. However, there is no assurance or guarantee to the unit holders, as to the rate and frequency of dividend. UTI AMC reserves the right to declare dividend at any other frequency, as it may deem fit, under the above revised Plans &amp; Options.</p>		

<b>Risk Mitigation process against Third Party Cheques</b>	<p><b>Restriction on Third Party Payments</b> 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><b>The exceptions, inter-alia, includes:-</b> 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>
<b>Details under Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standards (CRS)</b>	<p><b>FATCA</b> Foreign Account Tax Compliance Act (FATCA) is a United States (US) Law aimed at prevention of tax evasion by US citizens and residents (“US Persons”) through use of offshore accounts.</p> <p>FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons.</p> <p><b>CRS</b> 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 AMFI India’s Circular No.135/BP/63/2015-16 dated 18th September 2015 and SEBI Circular No. CIR/MIRSD/3/2015 dated 10th September 2015.</b></p>
<b>Exit load on death of an unitholder</b>	<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>
<b>Despatch of Redemption Request</b>	<p>Within 10 business days of the receipt of the redemption request at the authorised centre of UTI Mutual Fund.</p>
<b>Name of the Trustee Company</b>	<p>UTI Trustee Company Private Limited</p>
<b>Tax Treatment for the Investors (Unitholders)</b>	<p>Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</p>
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The NAVs will be declared before 9 p.m. on all business days and will be published in atleast two daily newspapers having nationwide circulation and will also be available on the website of UTI Mutual Fund, www.utimf.com before 9 p.m. on every business day and website of AMFI namely www.amfiindia.com. You can also call us at 1800 22 1230 (toll free number) or (022) 2654 6200 (non toll free number).</p>



<b>For Investor Grievance please contact</b>	<b>Name and Address of Registrar</b> <b>M/s. Karvy Computershare Private Limited</b> 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:uti@karvy.com	<b>All investors could refer their grievances giving full particulars of investment at the following address:</b>  Shri G S Arora Vice President–Department of Operations UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051.  Tel: 022-6678 6666 Fax: 022-2652 3031  Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in
<b>Transferability of units (except UTI-FMP, UTI-CRTS &amp; UTI-MUS)</b>	Units of the schemes held in dematerialised form shall be freely transferable from one demat account to another demat account. For details of terms and conditions governing such transferability of units, kindly refer to the Statement of Additional Information.  Investment in the Units of the schemes through SIP route under demat mode also is available.  The facility of conversion of units held in Dematerialisation (Demat) mode into physical by way of Rematerialisation (Remat) for investments held under various options of the Scheme(s) / Plan(s) of the UTI Mutual Fund including units held under Systematic Investment Plan (SIP), is extended, wherever Demat facility is available. For further details please refer to SAI.	
<b>Switching of Units of UTI Mutual Fund (UTI MF) Schemes on BSE Star MF Platform (except UTI-FMP, UTI-CRTS &amp; UTI-MUS)</b>	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/Addendum No.16/15-16 dated 24 <sup>th</sup> June 2015.	
<b>Unitholders Information</b>	Accounts statement at intervals mentioned in SID/SAI of specific schemes and abridged annual report shall be provided to investors by post / any other mode. Half-yearly scheme portfolio disclosure will be mailed to unitholders or published in the newspapers as permitted under SEBI (Mutual Funds) Regulations, 1996.	

Date: February, \_\_\_\_ 2016.