

# STATEMENT OF ADDITIONAL INFORMATION (SAI)

This Statement of Additional Information (SAI) contains details of UTI Mutual Fund, its constitution and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document).

**This SAI is updated upto March 31, 2019**



**UTI Asset Management Company Ltd.**

UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Phone: 022-66786666, Website: [www.utimf.com](http://www.utimf.com)

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**STATEMENT OF ADDITIONAL INFORMATION**

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## STATEMENT OF ADDITIONAL INFORMATION (SAI)

### I. INFORMATION ABOUT SPONSOR, AMC AND TRUSTEE COMPANY

#### **A. Constitution of the Mutual Fund**

##### **1. UTI – The Division and Repeal of the Unit Trust of India Act, 1963 (UTI Act)**

In terms of The Unit Trust of India (Transfer of Undertaking and Repeal) Act 2002 (hereafter referred to as the Act), inter alia, all the Schemes / Plans of the erstwhile Unit Trust of India stood transferred to and vested in UTI Trustee Company Private Limited, the Trustee Company of UTI Mutual Fund and the Administrator of the Specified Undertaking of the Unit Trust of India with effect from the appointed day i.e. 1<sup>st</sup> February 2003. UTI Mutual Fund has been structured in accordance with The SEBI (Mutual Funds) Regulations, 1996. Comprising a three tier structure namely UTI Mutual Fund, UTI Trustee Company Pvt. Ltd., (the Trustee Company to UTI Mutual Fund) and UTI Asset Management Company Ltd., (the Investment Managers to UTI Mutual Fund).

##### **2. Constitution and Objective of UTI Mutual Fund**

The UTI Mutual Fund (the Mutual Fund) has been constituted as a Trust on December 09, 2002 in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882) with Bank of Baroda, Punjab National Bank, State Bank of India and Life Insurance Corporation of India as the Sponsors and UTI Trustee Company Private Ltd as the Trustee. The Trust Deed has been registered under the Indian Registration Act, 1908. The Mutual Fund was registered with SEBI on January 14, 2003 under Registration Code MF/048/03/01.

##### **The main objective of the Mutual Fund is:**

Pooling of capital from the public for collective investment by way of acquisition, holding, management, trading or disposal of securities or any other property whatsoever, for the purpose of providing facilities for the participation by persons as beneficiaries in such properties or investments and in the profits or income arising there from.

#### **B. Sponsors**

UTI Mutual Fund is sponsored by Bank of Baroda, Punjab National Bank, State Bank of India and the Life Insurance Corporation of India (LIC). The Sponsors have entrusted a sum of Rs10,000/- to the Trustee as the initial

contribution towards the corpus of the Mutual Fund.

Financial Performance of the Sponsors (past three years):

##### **a) Bank of Baroda:-**

Bank of Baroda is a commercial bank performing activities in terms of Banking Companies (Acquisition and Transfer of Undertakings Act 1970) under which the Undertaking of the Bank was taken over by the Central Government. During the period since inception, it has always maintained its practice of sound value based banking to emerge as one of the premier public sector Banks of the country today. It has a track record of uninterrupted profits since inception in 1908. The financial strength of the Bank and its long tradition of efficient customer service are drawn substantially from the extensive reach of its 5467 strong branch network covering almost every State and Union Territory in the Country as at 31.03.2018. The Bank is also one of the few Indian Banks with a formidable presence overseas with 106 branches/offices.

The financial performance of Bank of Baroda during the last 3 fiscal years is as under:

**(Rs. in crores)**

Particulars	2015-16	2016-17	2017-18
Net Worth	30586	30520	31820
Total Income	49060	48958	50306
Profit After Tax	(5396)	1383	(2432)

##### **b) Life Insurance Corporation of India**

Life Insurance Corporation of India (LIC) is amongst the largest insurance companies in the world, with 8 Zonal Offices, 113 Divisional Offices, 2048 Branch Offices, 1431 Satellite Offices & 1226 Mini Offices and having a Fund size of Rs.2790916 Crore (as of 31-03-2018)

The financial performance of LIC during the last 3 fiscal years is as under:

**(Rs. in crores)**

	2015-16	2016-17	2017-18
Net Worth	583	606	650
Total Income	424187	492627	523611
Profit after Tax	2518	2232	2446
Life Fund	2057625	2323803	2584485

Note:

- The entire capital of Rs.5 crore has been provided by the Central Government in terms of Section 5 of the LIC Act, 1956.
- Earning per Share/Book Value per Share: Not applicable to the Corporation.
- % of Dividend paid is equal to 5% of the Valuation Surplus and since the

Government holds the entire capital of Rs.5 crore, the whole dividend is paid to the Government under Section 28 of the LIC Act, 1956.

**c) Punjab National Bank**

Punjab National Bank is a commercial bank performing activities in terms of Banking Companies (Acquisition and Transfer of Undertakings Act 1970) under which the Undertaking of the Bank was taken over by the Central Government. The main object of the bank under the said Act is as below:-

An act to provide for the acquisition and transfer of the undertaking of certain banking companies, having regard to their size, resources coverage and organisation, in order to further to control the heights of the economy, to meet progressively and serve better, the needs of the development of the economy and to promote the welfare of the people, in conformity with the policy of the State towards securing the principles laid down in clause (b) and (c) of Article 39 of the Constitution of India and for matter connected therewith or incidental therein.

As on 31.03.2018, Punjab National Bank had 6983 branches, overseas presence in 8 countries and a deposit size of Rs.6,42,226 crores.

The financial performance of the Punjab National Bank during the last 3 fiscal years is as under:

(Rs. in crores)

Particulars	2015-16	2016-17	2017-18
Net worth	35465	38096	37390
Total Income	53424	56227	56877
Profit after tax	-3974	1325	(12283)

**d) State Bank of India:**

The State Bank of India is the largest public sector bank in India with 22414 branches in India and 206 overseas offices in 35 countries worldwide as on 31.03.2018. In addition to this, SBI also has 60 subsidiaries / joint ventures / associates.

The financial performance of State Bank of India for the last three fiscal years is summarised below:

(Rs. in crores)

Particulars	2015-16	2016-17	2017-18
Net Worth	144274	188286	219129
Total Income	191844	210979	265100
Profit after tax	9951	10484	(6547)

The sponsors are not responsible nor liable for any loss resulting from the operation of the scheme beyond the contribution of an amount of Rs.10,000/- made by them towards setting up of the Mutual Fund.

**C. The Trustee**

UTI Trustee Company Private Limited (the Trustee), through its Board of Directors, discharges its obligations as Trustee of the UTI Mutual Fund. The Trustee ensures that the transactions entered into by UTI AMC are in accordance with the SEBI Regulations and reviews the activities carried on by the UTI AMC. With effect from January 20, 2010, the sponsors viz., State Bank of India, Bank of Baroda, Punjab National Bank and Life Insurance Corporation of India, which are also the shareholders of UTI AMC, have sold 26% of their respective share holdings in *UTI Trustee Co P Ltd* in equal proportion to T. Rowe Price International Ltd (Formerly known as T. Rowe Price Global Investment Services Limited), UK (TRP), a wholly owned subsidiary of T Rowe Price Group, Inc, as a strategic investor. T.Rowe Price Group, Inc. is a NASDAQ (National Association of Securities Dealers Automated Quotations) listed company, founded in 1937 the Baltimore, USA based T.Rowe Price Group, Inc. ([www.troweprice.com](http://www.troweprice.com)) is a global investment management organization. As of March 31, 2019, T Rowe Price International Ltd managed approximately \$ 145.8 billion on a discretionary basis and approximately \$ 0.2 billion on a non-discretionary basis for its clients. After ESOPs, the sponsors/shareholders, in equal proportion, are holding in the aggregate 72.96%, and TRP is holding 26%, of the equity share capital of *the Trustee*.

**a. Details of Trustee Directors**

<b>Name</b>	<b>Age/ Qualification</b>	<b>Brief Experience</b>	<b>Other Directorships</b>
Dr. P G Apte	72 Ph.D. (Columbia University), PGDM (IIM Calcutta), B.Tech. (IIT Mumbai)	Dr Apte is a Faculty Director at IIM Bangalore, since Oct 2002 where he is teaching Research	NIL
*Mr. S Ravi	59 B.Sc., M.Com., F.C.A.	Mr. S.Ravi is a Senior Partner of Ravi Rajan & Co., Chartered Accountants from 1989 till date	(i) Promoter Director – S Ravi Financial Management Services Pvt Ltd (ii) Independent Director – STCI Finance Ltd. (iii) Independent Director – Tourism Finance Corporation of India Ltd. (iv) Additional Director – Aditya Birla Health Insurance Company Limited (v) Independent Director - Star Union Dai-ichi Life Insurance Company
Mr. A Ramesh Kumar	67 MSc (Physics), PGDBA (AIMA), CAIIB, Adv.Dip in French, Cert. in Japanese	Mr Ramesh Kumar is the Chairman & MD of Swarna Pragati Housing Microfinance Pvt Ltd since Jan 2009. He is also the MD & CEO of Asia Pragati Capfin Pvt Ltd since September 2007. He retired from State Bank of India as Chief General Manager in 2007 after a successful career spanning over 33 years and handled various spectrum of activities.	Director – Swarna Pragati Housing Microfinance Private Limited
Mr. Suhail Nathani	53 MA in Law (Cambridge University), LLM (Duke University)	Mr. Nathani is the Co-Founder of the Firm ‘Economic Laws Practice’	(i) Independent Director – Mahindra-CIE Automotive Ltd (ii) Independent Director – Siddesh Capital Market Services Pvt Ltd (iii) Director – Salaam Bombay Foundation (Sec 8 Co.) (iv) Director – Aga Khan Planning and Building Services (Sec 8 Co.) (v) Director – Piramal Capital & Housing Finance Ltd (vi) Director – Progressive Electoral Trust (Sec 8 Co.)
Mr Shiva Kumar \$	66 years BA (H)	President, Edelweiss Financial Services Group (May 2013 – May 2018);	(i) Director - Dronacharya Business Minds LLP (ii) Director – Sekura Roads Ltd (iii) Director – Sekura Energy Ltd

		Managing Director, State Bank of Bikaner & Jaipur (March 2011 – February 2013); Chief General Manager, State Bank of India (April 2006 – February 2011)	
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\* Associate Directors

§ Mr Shiva Kumar appointed w.e.f. October 5, 2018

Mr C E S Azariah resigned w.e.f. August 16, 2018

Mr Ashok Kini resigned w.e.f. August 20, 2018

**b) Rights, Duties and Responsibilities of the Trustees and substantial provisions of the Trust Deed**

Pursuant to the Trust Deed constituting the Mutual Fund and the SEBI (Mutual Funds) Regulations, 1996 the Trustees have several duties and responsibilities including the following:

- (1) The Trustees and the Asset Management Company (AMC) shall with the prior approval of SEBI enter into an Investment Management Agreement.
- (2) The Investment Management Agreement shall contain such clauses as are mentioned in the Fourth Schedule of SEBI (MF) Guidelines, 1996 and such other clauses as are necessary for the purpose of making investments.
- (3) The Trustees shall have a right to obtain from UTI AMC such information as is considered necessary by the Trustees.
- (4) The Trustees shall ensure before the launch of any scheme that UTI AMC has: -
  - (a) systems in place for its back office, dealing room and accounting;
  - (b) appointed all key personnel including Fund Manager(s) for the scheme(s) and submitted their bio-data which shall contain the educational qualifications, past experience in the securities market with the Trustees, within 15 days of their appointment;
  - (c) appointed Auditors to audit its accounts;
  - (d) appointed a Compliance Officer who shall be responsible for monitoring the compliance of the Act, rules and regulations, notifications, guidelines instructions, etc., issued by SEBI or the Central Government and for redressal of investors' grievances;
  - (e) appointed Registrars and laid down parameters for their supervision;
  - (f) prepared a compliance manual and designed internal control mechanisms including internal audit systems;

(g) specified norms for empanelment of brokers and marketing agents.

(h) obtained, wherever required under these regulations, prior in principle approval from the recognised stock exchange(s) where units are proposed to be listed.

- (5) The Trustees shall ensure that an AMC has been diligent in empanelling the brokers, in monitoring securities transactions with brokers and avoiding undue concentration of business with any broker.
- (6) The Trustees shall ensure that UTI AMC has not given any undue or unfair advantage to any associates or dealt with any of the associates of UTI AMC in any manner detrimental to interest of the unitholders.
- (7) The Trustees shall ensure that the transactions entered into by UTI AMC are in accordance with the regulations and the scheme.
- (8) The Trustees shall ensure that UTI AMC has been managing the Mutual Fund Schemes independent of other activities and have taken adequate steps to ensure that the interests of investors of one scheme are not being compromised with those of any other scheme or of other activities of UTI AMC.
- (9) The Trustees shall ensure that all the activities of UTI AMC are in accordance with the provisions of the regulations of SEBI.
- (10) Where the Trustees have reason to believe that the conduct of business of the Mutual Fund is not in accordance with the Regulations of SEBI and the scheme, they shall forthwith take such remedial steps as are necessary by them and shall immediately inform SEBI of the violation and the action taken by them.
- (11) Each Trustee shall file the details of his transactions of dealing in securities (above Rs.1 lac per transaction) with the Mutual Fund on a quarterly basis.
- (12) The Trustees shall be accountable for, and be the Custodian of the funds and property of

- the respective schemes and shall hold the same in trust for the benefit of the unitholders in accordance with the Regulations of SEBI and the provisions of Trust Deed.
- (13) The Trustees shall take steps to ensure that the transactions of the Mutual Fund are in accordance with the provisions of the Trust Deed.
- (14) The Trustees shall be responsible for the calculation of any income due to be paid to the Mutual Fund and also of any income received in the Mutual Fund for the holders of the units of any scheme in accordance with the regulations of SEBI and the Trust Deed.
- (15) The Trustees shall obtain the consent of the unitholders -
- (a) whenever required to do so by SEBI in the interest of the unitholders; or
  - (b) whenever required to do so on the requisition made by three-fourths of the unitholders of any scheme; or
  - (c) when the majority of the Trustees decide to wind up or prematurely redeem the units.
- (16) The Trustees shall ensure that no change in the fundamental attributes of any scheme or the trust or fees and expenses payable or any other change which would modify the scheme and affects the interest of unitholders, shall be carried out unless, -
- (i) a written communication about the proposed change is sent to each unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
  - (ii) the unitholders are given an option to exit at the prevailing Net Asset Value without any exit load.
- (17) The Trustees shall call for the details of transactions in securities by the key personnel of UTI AMC in his own name or on behalf of UTI AMC and shall report to SEBI, as and when required.
- (18) The Trustees shall quarterly review all transactions carried out between the Mutual Fund, AMC and its associates.
- (19) The Trustees shall quarterly review the networth of UTI AMC and in case of any shortfall, ensure that UTI AMC make up for the shortfall as per clause (f) of sub-regulation (1) of regulation 21 of SEBI (MFs) Regulations.
- (20) The Trustees shall periodically review all service contracts such as custody arrangements, transfer agency of the securities and satisfy itself that such contracts are executed in the interest of the unitholders.
- (21) The Trustees shall ensure that there is no conflict of interest between the manner of deployment of its networth by UTI AMC and the interest of the unitholders.
- (22) The Trustees shall periodically review the investor complaints received and the redressal of the same by UTI AMC.
- (23) The Trustees shall abide by the Code of Conduct as specified in the Fifth Schedule of the SEBI (Mutual Funds) Regulations.
- (24) The Trustees shall furnish to SEBI on a half yearly basis, -
- (a) a report on the activities of the Mutual Fund;
  - (b) a certificate stating that the Trustees have satisfied themselves that there have been no instances of self dealing or front running by any of the Trustees, Directors and key personnel of UTI AMC;
  - (c) a certificate to the effect that UTI AMC has been managing the schemes independently of any other activities and in case any activities of the nature referred to in sub-regulation (b) of regulation 24 have been undertaken by UTI AMC and has taken adequate steps to ensure that the interest of the unitholders are protected.
- (25) The independent Trustees referred to in sub-regulation (5) of regulation 16 shall give their comments on the report received from UTI AMC regarding the investments by the Mutual Fund in the securities of group companies of the sponsors.
- (26) Trustees shall exercise due diligence as under:

**I. General Due Diligence:**

- (i) The Trustees shall be discerning in the appointment of the Directors on the Board of the UTI AMC.
- (ii) Trustees shall review the desirability of continuance of the UTI AMC if substantial irregularities are observed in any of the schemes and shall not allow the UTI AMC to float new schemes.
- (iii) The Trustee shall ensure that the trust property is properly protected, held and administered by proper persons and by a proper number of such persons.
- (iv) The Trustee shall ensure that all Service Providers are holding appropriate registrations from SEBI or concerned regulatory authority.
- (v) The Trustees shall arrange for test checks of service contracts.

- (vi) Trustees shall immediately report to SEBI of any special developments in the Mutual Fund.

**II. Specific Due Diligence:**

The Trustees shall:

- (i) obtain internal audit reports at regular intervals from Independent Auditors appointed by the Trustees.
  - (ii) obtain compliance certificates at regular intervals from UTI AMC.
  - (iii) hold meeting of Trustees more frequently.
  - (iv) consider the reports of the Independent Auditor and compliance reports of UTI AMC at the meetings of Trustees for appropriate action.
  - (v) maintain records of the decisions of the Trustees at their meetings and of the minutes of the meetings.
  - (vi) prescribe and adhere to a code of ethics by the Trustees, UTI AMC and its personnel.
  - (vii) communicate in writing to UTI AMC of the deficiencies and checking on the rectification of deficiencies.
- (27) The Trustees shall not be held liable for acts done in good faith if they have exercised adequate due diligence honestly.
- (28) The Independent Directors of the Trustees or UTI AMC shall pay specific attention to the following, as may be applicable, namely:-
- (i) the Investment Management Agreement and the compensation paid under the agreement.
  - (ii) service contracts with affiliates - whether UTI AMC has charged higher fees than outside contractors for the same services.
  - (iii) selection of UTI AMC's Independent Directors
  - (iv) securities transactions involving affiliates to the extent such transactions are permitted.
  - (v) selecting and nominating individuals to fill Independent Directors' vacancies.
  - (vi) code of ethics must be designed to prevent fraudulent, deceptive or manipulative practices by insiders in connection with personal securities transactions.
  - (vii) the reasonableness of fees paid to sponsors, UTI AMC and any others for services provided.
  - (viii) principal underwriting contracts and their renewals,
  - (ix) any service contract with the associates of UTI AMC.
- (29) In carrying out their responsibilities, each member of the Board of Directors of Trustee

Company shall maintain arms' length relationship with other companies, or institutions or financial intermediaries or any body corporate with which he/she may be associated in any capacity.

- (30) No Trustee shall participate in the meetings of the Board of Directors of the Trustee Company or in any decision making process for any investment in which he may be deemed to be interested.
- (31) All Members of the Board of Directors of the Trustee Company shall furnish to SEBI and Trustee Company the interest which they may have in any other company, or institution or financial intermediary or any body corporate by virtue of his position as Director, Partner or with which he may be associated in any other capacity.
- (32) The Trustee shall at no time acquire any asset out of the Trust Property, which involves the assumption of any liability which is unlimited or results in encumbrance of the Trust Property in any way, except to the extent permitted by the SEBI Regulations.
- (33) Except with the prior approval of the Trustee and SEBI in writing, the Mutual Fund shall not make or grant loans or guarantee loans nor shall they carry out at any time any activity in contravention of the SEBI Regulations.  
Any addition/modification/deletion in the duties and responsibilities of the Trustee due to a change in the SEBI Regulations shall be applicable accordingly.

**c) Modifications, Amendments, etc. to the Trust Deed**

The Sponsors and the Trustee shall be entitled, by a deed supplemental to the Trust Deed, to modify or alter the provisions of the Trust Deed, in such manner and to such extent as they may consider in the interest of and for the purpose of the Trust, but subject to the approval of SEBI, and unitholders, if required.

**d) Meetings**

As per the Trust Deed, the Board of Directors of the Trustee Company shall, subject to the requirements under the Regulations, meet at least once every two months and at least six such meetings shall be held every year. The Trustees shall review the information/reports submitted by UTI AMC in accordance with the SEBI (MFs) Regulations.



**e) Trusteeship Fees**

As per the Trust Deed, the Trustee shall be paid a fee calculated on such basis and at such intervals as set out in the prospectus/Scheme Information Document (SID) of the Scheme(s) framed for the issue of units or as agreed between the parties.

During the period April 2018 to March 2019, Six meetings of the Directors of the Trustee Co. were held. Trustees review the operations of the fund house based on the periodical reports submitted to them during their Board meeting, reports submitted by Internal Auditors, as part of their supervisory role. The Audit Committee and Board of Trustees also conduct a review of the half-yearly and annual accounts of the schemes. Audit Committee of the Trustees discusses the matters arising from the half-yearly and annual accounts of the schemes with the Statutory Auditors of the Fund.

**D. Asset Management Company (AMC)**

- a) UTI Asset Management Company Private Limited (UTI AMC) was incorporated under the Companies Act, 1956 on November 14, 2002. Subsequently, the status was changed to a Public Limited Company and the name of the Company was accordingly changed to UTI Asset Management Company Ltd by a Special Resolution passed at the Annual General Meeting on September 18, 2007. A fresh certificate of incorporation, consequent to the change of the name, was granted on November 14, 2007 by the Registrar of Companies, Maharashtra, Mumbai. UTI AMC was approved by SEBI to act as the Asset Management Company for UTI Mutual Fund vide their letter no. MF/BC/PKN/03 dated January 14, 2003. UTI AMC has been appointed as the Asset Management Company of the UTI Mutual Fund by the Investment Management Agreement (IMA) dated December 9, 2002 executed between UTI Trustee Company Private Limited and UTI AMC. The Registered Office of the Company is at UTI Tower, Gn Block, Bandra - Kurla Complex, Bandra (East) Mumbai - 400 051.

UTI AMC will manage the schemes of the UTI Mutual Fund in accordance with the provisions of the Investment Management Agreement, the Trust Deed, the SEBI (Mutual Funds) Regulations and the objectives of the scheme.

- b) The Total paid up share capital of UTI AMC is Rs.126.79 crores. With effect from January

20 2010, the sponsors viz., State Bank of India, Bank of Baroda, Punjab National Bank and Life Insurance Corporation of India, which are also the shareholders of UTI AMC, have sold 26% of their respective share holdings in *UTI AMC* in equal proportion to T, Rowe Price International Ltd (formerly known as T. Rowe Price Global Investment Services Limited), UK (TRP), a wholly owned subsidiary of T Rowe Price Group, Inc, as a strategic investor. T.Rowe Price Group, Inc. is a NASDAQ listed company, founded in 1937 the Baltimore, USA based T.Rowe Price Group, Inc. ([www.troweprice.com](http://www.troweprice.com)) is a global investment management organization. As of March 31, 2019, T Rowe Price International Ltd managed approximately \$ 145.8 billion on a discretionary basis and approximately \$ 0.2 billion on a non-discretionary basis for its clients. In September 2014 & February 2015, shares were allotted to employees under the Employee Stock Option Scheme (ESOP Scheme). After the allotment under ESOP Scheme, the sponsors/shareholders, in equal proportion, hold in the aggregate 72.96% and TRP holds 26% of the equity share capital of UTI AMC.

The organization provides a broad array of mutual funds, sub-advisory services, and separate account management for financial intermediaries, individual and institutional investors, and retirement plans.

UTI AMC has entered into a service agreement with the Administrator of the Specified Undertaking of Unit Trust of India to provide back office support for business processes excluding fund management.

UTI AMC has been registered as a Portfolio Manager under the SEBI (Portfolio Managers) Regulations, 1993, on February 3 2004, for undertaking portfolio management services. The registration code is PM/INP 000000860.

UTI International Ltd., a 100 % subsidiary of UTI AMC, registered in Guernsey, Channel Islands, acts as Manager to Offshore Funds and markets these Offshore Funds abroad.

UTI Venture Funds Management Co. Ltd., a 100 % subsidiary of UTI AMC, acts as a venture capital manager to venture capital schemes.

UTI Retirement Solutions Ltd., a 100% subsidiary of UTI AMC, acts as a Pension Fund Manager under PFRDA Regulations.

UTI Capital Private Limited, a 100% subsidiary of UTI AMC acts as a Fund Manager to private equity business and other alternate asset funds.

Necessary systems are in place to ensure that bank and securities accounts are segregated amongst various activities and that there is no conflict of interest.

UTI AMC is not undertaking any other business activities other than those mentioned above.

c) Details of AMC Directors

Name	Age / Qualification	Brief Experience	Other Directorships
<p>*Mr. Flemming Madsen</p>	<p>53 Finished the first half (two years) of the business program “HD” at the Copenhagen Business School. This program included Economics, Mathematics, Business Law and Finance. Various Euromoney training courses including Fixed Income mathematics and Equity Linked securities in portfolio management.</p>	<p>Mr. Flemming Madsen is head of Asia and Australia business development and client service within T. Rowe Price Global Investment Services Limited (TRPGIS) (now renamed as T Rowe Price International Ltd.), the organisation responsible for T. Rowe Price’s institutional business worldwide. In this capacity, Mr Madsen is responsible for expanding and managing the firm’s increasing Asian presence. Mr. Madsen is also a member of the T Rowe Price International Ltd. Global Executive Committee. He is a Vice President of T. Rowe Price Group, Inc. Mr Madsen has over 26 years experience in the financial industry, none of which have been at T. Rowe Price. He joined the firm in 2000 and prior to his current position he established and was Head of Nordic institutional sales and client services for TRPGIS (now T Rowe Price International Ltd.), based in Copenhagen. In that capacity, he developed T. Rowe Price’s presence in the Nordic region from non-existing to being one of the largest foreign asset management firms in the area. Before joining T. Rowe Price, Mr Madsen was a director of Nordic Institutional sales with Dresdner RCM Global Investors, and prior thereto he was a Manager with M. M. Warburg Bank. His experience in the financial industry includes capital markets transactions, investment banking and asset management.</p>	<p>Director – UTI Capital P Ltd</p>

<b>Name</b>	<b>Age / Qualification</b>	<b>Brief Experience</b>	<b>Other Directorships</b>
Mr Narasimhan Seshadri	65 M.Com, MBA (Banking & Finance), CAIIB	Executive Director, Bank of India (November 2010 – April 2013); General Manager, Canara Bank (July 2004 – October 2010)	(i) Independent Director - Medreich Ltd (ii) Independent Director - Adcock Ingram Ltd
Mrs Uttara Dasgupta	69 MA (Archaeology)	Consultant, Bandhan Bank (2014-15); Consultant (Training), Bank of Bhutan, Thimpu (2010-2012); Principal, State Bank Academy, Gurgaon (March 2008 – November 2009); Chief General Manager (PBU), State Bank of India (September 2007 – March 2008); General Manager, Mid Corp Group, State Bank of India (November 2004 – August 2007)	NIL
Mr Dinesh Kumar Mehrotra \$	65 years B.Sc. (Hons), Executive MBA	Chairman, Life Insurance Corporation of India (2011 – 2013) Managing Director, Life Insurance Corporation of India (2005 - 2011)	(i) VLS Finance Ltd (ii) Computer Age Management services Pvt Ltd (iii) West End Housing Finance Ltd (iv) Metropolitan Stock Exchange of India Ltd (v) Tata AIA Life Insurance Co Ltd (vi) Indian Energy Exchange Ltd (Resigned w.e.f.22/05/2019) (vii) IndoStar Capital Finance Ltd (viii) Aidia Technovations Private Ltd
Mr Deepak Kumar Chatterjee \$	65 years M.Sc, MBA, CAIIB	Director & CEO, IIFCL Projects Ltd (June 2014 – June 2018); MD & CEO, SBI Funds Management P Ltd (December 2010 – October 2013); GM (International Business), State Bank of India (August 2009 – December 2010); EVP & Head North India, SBI Capital Markets Ltd (November 2004 – August 2009)	None
*Mr Edward Cage Bernard #	63 years MBA (New York University), BA (Brown University)	Director, T. Rowe Price Group, Inc. USA (Since 1999); Vice Chairman, T. Rowe Price Group, Inc. USA (Since 2007); Chairman, T. Rowe Price Mutual Funds & Trusts, USA (Since 2007);	

\* Associate Directors

\$ Appointed with effect from September 25, 2018  
 # Appointed with effect from October 1, 2018

Mr Leo Puri completed his tenure on August 13, 2018.  
 Mr P N Venkatachalam resigned w.e.f. August 16, 2018  
 Mr M V Suryanarayana completed his term on September 25, 2018  
 Mr James S Riepe resigned w.e.f. October 1, 2018  
 Mr Arun Kanti Dasgupta, appointed on September 25, 2018 and resigned w.e.f. February 18, 2019

**d) Duties and obligations of UTI AMC**

Under the SEBI (Mutual Funds) Regulations, 1996, and the IMA executed in accordance with the Regulations, the Asset Management Company has the following obligations:

1. To take all reasonable steps and exercise due diligence to ensure that the investment of funds pertaining to any scheme is not contrary to the provisions of SEBI (Mutual Fund) Regulations, 1996 and the Trust Deed.
2. To exercise due diligence and care in all its investment decisions as would be exercised by other persons engaged in the same business.
- 2A. To obtain, wherever required, under SEBI (MF) Regulations, 1996, prior in-principle approval from the recognized stock exchange(s) where units are proposed to be listed.
3. To be responsible for the acts of commissions or omissions by its employees or the persons whose services UTI AMC has procured.
4. To submit to the Trustees quarterly reports of each year on its activities and the compliance with SEBI (Mutual Fund) Regulations.
5. The Trustees at the request of UTI AMC may terminate the assignment of UTI AMC at any time:  
  
 Provided that such termination shall become effective only after the Trustees have accepted the termination of assignment and communicated their decision in writing to UTI AMC.
6. Notwithstanding anything contained in any contract or agreement or termination, UTI AMC or its Directors or other officers shall not be absolved of liability to the Mutual Fund for their acts of commissions or omissions, while holding such position or office.
- 6A. The Chief Executive Officer (whatever his designation may be) of UTI AMC shall ensure that the mutual fund complies with all the provisions of SEBI (MF) Regulations, 1996 and the guidelines or circulars issued in relation thereto from time to time and that the investments made by the fund managers are in the interest of the unit holders and shall also be responsible for the overall risk management function of the mutual fund.
- 6B. The Fund Managers (whatever the designation may be) shall ensure that the funds of the schemes are invested to achieve the objectives of the scheme and in the interest of the unit holders.
7. a) UTI AMC shall not through any broker associated with the Sponsors, purchase or sell securities, which is average of 5% or more of the aggregate purchases and sale of securities made by the Mutual Fund in all its schemes.  
  
 Provided that for the purpose of this sub-regulation, aggregate purchase and sale of securities shall exclude sale and distribution of units issued by the Mutual Fund.  
  
 Provided further that the aforesaid limit of 5% shall apply for a block of any three months.
- b) UTI AMC shall not purchase or sell securities through any broker [other than a broker referred to in clause (a) of sub-regulation (7)] which is average of 5% or more of the aggregate purchases and sale of securities made by the Mutual Fund in all its schemes, unless UTI AMC has recorded in writing the justification for exceeding the limit of 5% and reports of all such investments are sent to the Trustees on a quarterly basis.  
  
 Provided that the aforesaid limit shall apply for a block of three months.
8. Not to utilise the services of the Sponsors or any of its associates, employees or their

relatives, for the purpose of any securities transaction and distribution and sale of securities:

Provided that UTI AMC may utilise such services if disclosure to that effect is made to the unit holders and the brokerage or commission paid is also disclosed in the half yearly annual accounts of the Mutual Fund.

Provided further that the mutual funds shall disclose at the time of declaring half-yearly and yearly results:

- (i) any underwriting obligations undertaken by the schemes of mutual funds with respect to issue of securities managed by associate companies,
  - (ii) devolvement, if any,
  - (iii) subscription by the schemes in the issues lead managed by associate companies,
  - (iv) subscription to any issue of equity or debt on private placement basis where the sponsor or its associate companies have acted as arranger or manager.
9. To file with the Trustees the details of transactions in securities by the Key Personnel of UTI AMC in their own name or on behalf of UTI AMC and to also report to the SEBI, as and when required by the SEBI.
  10. In case UTI AMC enters into any securities transactions with any of its associates, a report to that effect to be sent to the Trustees at its next meeting.
  11. In case, any company has invested more than 5 percent of the net asset value of a scheme, the investment made by that scheme or by any other scheme of the same Mutual Fund in that company or its subsidiaries to be brought to the notice of the Trustees by UTI AMC and to be disclosed in the half yearly and annual accounts of the respective schemes with justification for such investment. Provided that the latter investment has been made within 1 year of the date of the former investment calculated on either side.
  12. To file with the Trustees and the SEBI -
    - a) Detailed bio-data of all its Directors along with their interest in other companies within fifteen days of their appointment; and
  - b) Any change in the interests of the Directors every six months.
  - c) quarterly report to the Trustees giving details and adequate justification about the purchase and sale of the securities of the group companies of the sponsors or UTI AMC, as the case may be, by the Mutual Fund during the said quarter.
  13. Each Director of UTI AMC shall file the details of his transactions of dealing in securities with the Trustees on a quarterly basis in accordance with the guidelines issued by SEBI.
  14. Not to appoint any person as key personnel who has been found guilty of any economic offence or involved in violation of securities laws.
  15. To appoint registrars and share transfer agents who are registered with the SEBI.
 

Provided if the work relating to the transfer of units is processed in-house, the charges at competitive market rates may be debited to the scheme and for rates higher than the competitive market rates, prior approval of the Trustees shall be obtained and reasons of charging higher rates shall be disclosed in the annual accounts.
  16. To abide by the Code of Conduct as specified in the Fifth Schedule of the SEBI Regulations.
  17. Not to invest in any of its scheme, unless full disclosure of its intention to invest has been made in the offer documents, in case of schemes launched after the notification of Securities and Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2011:
 

Provided that an asset management company shall not be entitled to charge any fee on its investment in that scheme.
  18. Not to carry out its operations including trading desk, unit holder servicing and investment operations outside the territory of India:
 

Provided that the asset management company having any of its operations outside India shall wind up and bring them within the territory of India within a period of one year from the date of notification of

Securities and Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2011:

Provided further that SEBI may grant a further period of one year if it is satisfied that there was sufficient cause for not winding up of the operation outside India within that period.

19. To compute and carry out valuation of investments made by its scheme(s) in accordance with the investment valuation norms specified in Eighth Schedule, and shall publish the same.
20. The asset management company and the sponsor of the mutual fund shall be liable to compensate the affected investors and/or the scheme for any unfair treatment to any investor as a result of inappropriate valuation.

21. To report and disclose all the transactions in debt and money market securities, including inter scheme transfers, as may be specified by the SEBI.

The appointment of UTI AMC can be terminated by a majority of the Trustees or by seventy five percent of unitholders of the scheme.

However, any addition/modification/deletion in the duties and responsibilities of UTI AMC due to a change in the SEBI Regulations shall be applicable accordingly.

**e) AMC Fees**

The asset management company may charge the scheme with investment and advisory fees which shall be fully disclosed in the offer document.

**Information of Key Personnel of UTI AMC**

Sr. No.	Name and Designation of the Key Personnel	Age (in yrs) Qualifications	Brief Experience
1.	Mr. Imtaiyazur Rahman Acting Chief Executive Officer, Group President & Chief Finance Officer	55 B.Sc, FICS, FCWA, CPA, Post Graduate Diploma In Computer Application	<p>He is the Acting Chief Executive Officer in addition to his duties as Group President and Chief Finance Officer of UTI AMC Ltd. He heads the functions of Finance, Accounts, Taxation, Information Technology and Board related matters of Trustee Company. He also oversees the Global operations, PMS and Private Equity functions.</p> <p>He has been with the UTI Group since 1998 and with UTI AMC since 2003. Prior to UTI, he has worked with Bells Controls Ltd., Leasing Finance India Ltd. and Sumeet Machines Ltd.</p> <p>He has nearly three decades of experience in management, business leadership, leading change and forming strategic alliances. He was Acting CEO of the company during January, 2012 to August, 2013.</p> <p>Mr. Rahman is on the Board of UTI International (Singapore), UTI Capital Ltd., Indian Oil Tanking Infrastructure &amp; Energy Services Ltd., UTI Pharma Fund, UTI India Fund, UTI Rainbow Fund and UTI Retirement Solutions Ltd.</p> <p>In the past, he was a Director on the Board of Association of Mutual Funds in India (AMFI) and the Convenor of the AMFI Committee on Foreign Investment. He was also on the Investment Committee &amp; Capital Market Committee of IMC and National Committee of Confederation of Indian Industry(CII).</p>
2.	Mr. Amandeep Singh Chopra Group President & Head – Fixed Income	48 B.Sc, MBA	<p>Mr. Amandeep Singh Chopra is Group President &amp; Head of Fixed Income at UTI AMC Ltd. He has been with UTI AMC since 1994 beginning with Investment Research and then moving into the area of Fund Management. Prior to this, he had an experience of 2 years of working with Aaina Exports Ltd and Stenay Ltd. He serves on the Executive Investment Committee (EIC), Valuation Committee and the Management Committee of UTI AMC Ltd. He is also a member of the Valuation Committee of the Association of Mutual Funds in India (AMFI). He is a graduate in B.Sc.(Computer Science) from St. Stephens College, Delhi and an MBA from Faculty of Management Studies, University of Delhi.</p>
3.	Mr. Vetri Subramaniam Group President & Head - Equity	48 B.Com, PGDM	<p>Mr. Vetri Subramaniam joined UTI AMC Ltd. as Group President &amp; Head-Equity on January 23, 2017. In his professional career of 26 years, Mr. Vetri has worked as Head - Equity with Kotak Mahindra Asset Management Ltd. and Chief Investment Officer with Motilal Oswal Securities</p>



			Ltd. Before joining UTI AMC Ltd., he was working with Invesco Asset Management Ltd. as the Chief Investment Officer.
4.	Mr. S L Pandian, Advisor & Head – Legal, Internal Audit & Operating Risk	58 MBA, M.Com, MA, M. Phil, LLB, AMP (MDI Gurgaon), CISA (Non-Practising), CAIIB	Mr. Pandian is the Advisor & Head for Departments of Legal, Internal Audit and Operating Risk. Earlier, he was the Chief Operating Officer in charge of the Dept of Operations and also worked as the Compliance Officer. He has professional experience of over 32 years with UTI / UTI AMC and over 6 years with State Bank of India. In UTI / UTI AMC, he had been managing various functions from time to time including investor service, compliance, internal audit, fund accounting and dealing in equities and equity-related derivatives in secondary market. Mr Pandian is a Director on the Board of MF Utility Pvt Ltd.
5.	Mr. Vivek Maheshwari Executive Vice President – Risk Management & Compliance Officer	46 CA, FRM, CAIIB-I, Certificate Examination of IIB for the Employees of UTI.	He joined UTI AMC Ltd. in 1994. He has been working as Compliance Officer and Head-Risk Management. He has more than 24 years post-qualification experience in diverse streams of functioning such as accounts, dealing, investments, funds management and internal audit in various capacities.
6.	Mr. Kiran Vohra Executive Vice President & Company Secretary	57 M.Com, ACS, LLB (Gen.), DBF, CAIIB-I, Certificate Examination of IIB for the Employees of UTI.	He joined UTI AMC in December, 1985. He has been designated as ‘Company Secretary’ for UTI AMC Ltd. with effect from April 25, 2012. He was assisting Company Secretary for compliance of corporate laws relating to UTIAMC, UTI Trustee Co., UTI Capital Ltd. and Specified Undertaking of Unit Trust of India from 2002 till April 25, 2012. He has worked in Operations, Marketing and Fund Management Departments during the period 1985 – 2002.
7.	Mr. Sanjay Ramdas Dongre EVP & Senior Fund Manager - Equity	50 BE, PGDM	He has been in UTI AMC since 1994. He started as a Debt Analyst acting as a support service for fund management activity. He has experience in Investments & Investment Monitoring from August, 1994 till April, 1998. He also worked for a year as Equity Research Analyst covering wide range of corporate and industries. Subsequently, he worked as Equity Dealer for another year, wherein he was involved in handling all the activities relating to secondary equity market operations. Prior to joining UTI he has worked with Reliance Petrochemicals Ltd. as an officer in-charge of the Instrumentation Department. Since July, 2000, he has been working as Fund Manager-Equity with Funds Management.
8.	Ms. Swati A Kulkarni, CFA EVP & Fund Manager - Equity	54 B Com, MFM (NMIMS), CFA, CAIIB-I, Certificate Examination of IIB for the Employees of UTI	She has been with UTI AMC for over 27 years. She has been a Fund Manager since June, 2004. Prior experience includes Fund Management of Equity, Balanced and Offshore Equity Funds, Macro Research, Quantitative Analysis and Corporate Financial Planning. Her previous assignment was with Reliance Industries Ltd in the Financial Planning Cell.

9.	Mr. V Srivatsa EVP & Fund Manager – Equity & broad based Offshore Funds	44 B.Com, CA, ICWA, PGDM.	He has been with UTI AMC since 2002. Prior to joining UTI AMC, he has worked with Ford, Rhodes Parks & Co., Chartered Accountants for 3 years and as Officer-Audit in Madras Cements Ltd. He started in UTI AMC in the Department of securities research covering varied sectors such as Information Technology, Capital goods and metals. He was promoted as fund manager offshore in December 2005 after a three year stint in the DOSR. He was given additional responsibilities of equity portion of hybrid funds in October 2009. He reports to the Head - Equities for both the domestic hybrid equity and offshore equity schemes.
10.	Mr. Kaushik Basu * Executive Vice President Fund Manager - Equity	58 B.Com (Hons), LLB, CAIIB (I), CS(Int.), ICWA.	He has an overall experience of 35 years of which 20 years in the domestic Equity Capital markets including 8 years in Equity Fund Management, 5 years in Securities Research & 6 years in Equity Dealing. He has also worked in the areas of Accounts and Money Market of erstwhile Unit Trust of India. He was associated with the Kolkata Regional Office from August 1984 to March 1999. He has worked as Assistant Fund Manager for Equity Schemes like UTI-Opportunity Funds, UTI - Wealth Builder Fund etc.
11.	Mr. Lalit Gopalan Nambiar EVP & Fund Manager - Equity	48 B. Com, MMS, CFA	Mr. Lalit Nambiar is Executive Vice President and Fund Manager (Equity). He is a commerce graduate from Narsee Monjee College of Commerce, Mumbai and holds a post-graduate degree in management (MMS) from Sydenham Institute of Management, Mumbai University. He also holds a CFA charter awarded to him in 2005 by the CFA Institute, USA. He joined UTI AMC Limited in Dec 2006 as a Vice President in Securities Research; he took up portfolio responsibilities in July 2007. In September 2008, he took up the role of Head of Research, in addition to his portfolio responsibilities. He led UTIMF's equity research team for nearly a decade, before moving into the role of a dedicated portfolio manager in April 2017. As at end-March 2019, he had close to US \$986Mn (Rs.6,557 crs.) of assets under management. Lalit began his career in June 1994, with IIT InvesTrust Limited, where, after a brief stint in investment banking, he joined their equity research team and eventually covered Banks and Consumer Staples. He later joined UTI Securities Limited in 1999; where he added the healthcare sector to his research repertoire. In Jan'04, he joined SBI Capital Markets Limited in the role of a senior analyst, covering multiple sectors while also helping mentor a team of analysts.
12.	Mr. Rajeev K Gupta Executive Vice President, Fund Manager & Head – Dealing	56 MBA, M.Com, CAIIB-I, Certificate Examination of IIB for the	He has overall 36 years of experience in marketing, finance and investments. He joined UTI AMC in 1989 and is presently heading Dealing Section (Department of Funds Management) of UTI Mutual Fund since 2005. He is responsible for execution of investment

		Employees of UTI	decisions; investment monitoring and corporate actions. Prior to this assignment, he was actively involved in SUUTI's funds management, resource mobilization and product development for 4 years (2001 -2005). He headed one of the UTI Branches for 7 years (1995 -2001) and managed marketing of MF products' and handled branch operations for 4 years (1991 to 1995).
13.	Mr. Manish Joshi EVP & Fund Manager – PMS	49 M.Sc (Physics), MFM	Mr Manish Joshi is Executive Vice President & Fund Manager at UTI AMC Ltd. He joined UTI AMC in February 1997 and has over 22 years of experience. He is post graduate in Science and completed his masters in financial management. He has worked in the areas of International Finance, Dealing and Fund Management - Fixed Income. Since July 2015, he is part of PMS division as Fund Manager.
14.	Mr. Sunil Tawade VP & Dealer (Money Market)	51 B.Com, PGDBA, DMS, CAIIB-I, Certificate Examination of IIB for the Employees of UTI.	He has been working with UTI AMC since 1990. Presently, he is working in Department of Dealing. He has earlier worked in Finance & Investments, Eastern Zonal Office, Dept. of Internal Audit & Dept.of Fund Accounts.
15.	Mr. Sanjay Kumar SVP & Dealer (Equity)	53 M. Com., ICWA, MBA, CAIIB-I, Certificate Examination of IIB for the Employees of UTI.	He joined UTI AMC in March 1992 and has worked in the areas of Equity Dealing, Operations and Marketing.
16.	Mr. J Praveen SVP & Dealer (Equity)	49 B.Com, MFM (Welingkar Inst. of Mgt Devl & Research), CAIIB-I, Cert. of Examination of IIB for the Employees of UTI.	He joined UTI AMC in June 1991 and has worked in areas of Equity Dealing, Accounts and Operations.
17.	Mr. Sunil Patil EVP & Fund Manager – Fixed Income	51 M.Com, MFM, CAIIB-I, Certificate Examination of IIB for the Employees of UTI	He joined UTI AMC in October 1989. He has overall 30 years of experience in Primary Market Investment / Dealing and Fund Management.
18.	Mr. Sudhir Agrawal EVP & Fund Manager – Fixed Income	36 CFA, PGDBA- Finance, M.Com	Mr. Sudhir Agrawal joined UTI AMC in 2009 after 4 years of experience. He has previously worked with CARE (Credit Analysis and Research Ltd.), Transparent Value LLC and Tata Asset Management Company Ltd in different roles.

19.	Mr. Ajay Tyagi, CFA Executive Vice President, Fund Manager – Equity & broad based Offshore Funds	41 Masters in Finance, CFA Charterholder	He joined UTI AMC in the year 2000 and has been working in the Equity Research and Fund Management functions since then. He is presently working as a Fund Manager in the Equity Fund Management Team Where he manages a few domestic mutual fund schemes. He is also an Investment Advisor to a few India dedicated offshore funds. Prior to being designated as a Fund Manager he has worked as an Assistant Fund Manager in the Offshore Funds division.
20	Mr. Sachin D Trivedi Sr. Vice President - Fund Manager – Equity & Head – Research	41 B.Com, MMS, CFA	He began his career in June 2001, with UTI AMC. He has more than 12 years of experience in research and portfolio management. Presently, he leads the Equity research in the capacity of Head – Research. He is also fund manager for UTI Transportation and Logistic Fund, UTI Focused Equity Fund Series 1 and Co managing UTI Focused Equity Fund Series 4, 5 and 6.
21.	Mr. Amit K Premchandani SVP & Fund Manager – Equity	40 B.Com, CA, CFA, PGDM	He joined UTI AMC in 2009 as Senior Research Analyst. He has over 14 years of experience. Prior to joining UTI, he has worked in Deutsche Equities India, JP Morgan and Peerless General Finance & Investment. In UTI he has been associated with Dept. of Securities Research & Dept. of Fund Management for more than 10 years.
22.	Mr. Jainendra Kanwar Sr. AVP & Dealer	48 M.Com, LLB, PGFM, MBA (Finance), CAIIB-I, PGD – IR&PM, Diploma in Computer Software (DICS)	He joined UTI in 1994. Prior to joining UTI he has worked in Metallurgical & Engineering Consultants (I) Ltd. He has more than 24 years of experience in UTI and has worked in Department of Fund Accounts, Dept of Investment Monitoring and Dept of Dealing and currently he is in Department of Fund Management.
23	Mr. Ritesh Nambiar SVP & Fund Manager – Fixed Income	36 BMS (Fin), CFA, FRM & MMS (Finance)	He joined UTI in 2008. Prior to joining UTI, he has 3 years of experience in CRISIL and TransMarket Group Research. In UTI, he has worked in Department of Securities Research and is presently in Department of Fund Management – Debt.
24.	Mr. Amit Sharma VP & Co-Fund Manager – Fixed Income	36 B.Com, CA, FRM	He joined UTI in 2008. He has worked in Department of Fund Accounts. He is a B.Com graduate and C.A. He has been associated with the Dept. of Fund Management for the past 5 years.
25.	Mr. Sharwan Kumar Goyal VP and Fund Manager & Portfolio Analyst	38 B.Com, MMS, CFA	He began his career with UTI in June 2006 and has 13 years of overall experience in Risk / Fund management. Presently he is working as Equity Fund Manager.
26.	Mr. Vishal Chopda Sr. AVP & Research Analyst - Equity	35 B.E, PGDM, CFA	Mr. Vishal Chopda joined UTI AMC in January 2011. In UTI he has worked for the past 8 years in Department of Fund Management as Research Analyst. He has previously worked with CARE Ratings (Credit Analysis and Research Ltd). He is a CFA Charter holder from The CFA Institute, USA and also holds a PGDM from Management Development Institute, Gurgaon. He has completed his B.E. from Mumbai University.

			Presently he has been designated as Fund Manager and he is managing UTI Lifestyle Fund.
27.	Mr. Jaydeep Bhowal VP & Dealer – Fixed Income	35 B.Com, CA, PGDFM	He began his career with UTI in November 2009. He has more than 9 years of experience in UTI in various roles and currently working as Dealer in Department of Fund Management – Fixed Income.
28.	Mr. Ankit Chhajed AVP & Dealer	29 B.Com, CA	He began his career with UTI in April 2012. He has almost 7 years of experience in UTI and has worked in Dept of AMC Accounts. He has been associated with Dept. of Fund Management (Dealing) since 8 months.
29.	Mr. Monish Lotia Sr. AVP & Dealer – Equity	31 B.Com, PGDM (Finance)	He joined UTI in March 2019. He has been associated with Dept. of Dealing since then. He has more than 12 years of experience. Prior to joining UTI he was working with IDFC Securities Ltd. He had been associated with Nirmal Bang Equities P. Ltd., Systematix Shares & Brokers Ltd., Angel Broking & Wallfort Financial Services Ltd. In the capacity of Equity/ Arbitrage / Derivatives Dealer.
30.	Mr. Kamal Gada Senior Associate Vice President, Research Analyst	36, B.com, CA, CS, CFA	Mr. Kamal Gada is Senior Associate Vice President. He is a CFA Charter holder from CFA Institute. He has completed CA from ICAI. He graduated in Bachelor of Commerce in 2003 from Mumbai University. He began his career with BPCL as Senior Accounts Officer in 2004. Kamal joined UTI AMC in 2008 as Research Analyst. Presently he has been designated as Fund Manager for Overseas Investments. He has over 11 years of experience in Equity Research.

Mr Leo Puri, Managing Director, completed his tenure on August 13, 2018.

Mr Kamlesh Dangl, Group President & Head – HR resigned w.e.f. August 13, 2018.

Mr Ritesh Rathod, Co-Fund Manager, Equity, resigned w.e.f. July 16, 2018

Mr Suraj Kaeley, Group President & Head – Sales & Marketing, resigned w.e.f. January 14, 2019

\* Mr Kausik Basu superannuated on April 30, 2019.

## E. Service Providers

### 1. Custodians

#### A. Stock Holding Corporation of India

- Stock Holding Corporation of India Ltd., situated at Mittal Court, B-Wing, Nariman Point, Mumbai – 400 021, have been functioning as Custodian for most of the schemes and plans of the Fund as per the agreement entered into with them on January 17, 1994.
- The Custodians are required to take delivery of all securities belonging to schemes/funds/plans of UTI Mutual Fund and hold them in its custody.
- The Custodians will deliver the securities only as per instructions from UTI Mutual Fund and on receipt of the consideration.
- The Custodian shall be generally authorised to attend to all non-discretionary and procedural

- details for discharge of normal custodial functions in connection with the sale, purchase, transfer of and other dealings in the securities, other assets held by them as an agent except as may otherwise be directed by the Mutual Fund.
- Custodians shall provide all information, reports or any explanation sought by the Mutual Fund or the Auditors of the Fund for the purpose of audit and for physical verification and reconciliation of securities belonging to the schemes/ funds / plans of UTI Mutual fund.
- The SEBI registration number of SHCIL is IN/CUS/011.
- The Custodian will charge fees as per the Custodial Agreement.

#### B. Bank of Nova Scotia:

- Bank of Nova Scotia, situated at 11, Maker Chambers VI, 220, Nariman Point, Mumbai – 400 021, India, have been functioning as the Custodian for Physical Gold held under the UTI Gold Exchange Traded Fund Scheme as per the agreement entered with them.
- The Custodians are required to take delivery of physical gold belonging to the Scheme and hold it in its custody.

- (c) The Custodians will deliver physical gold only as per the instructions from UTI Mutual Fund and on receipt of the consideration.
- (d) Custodians shall provide all information, reports or any explanation sought by the Mutual Fund or the Auditors of the Fund for the purpose of audit and for physical verification and reconciliation of securities belonging to the scheme.
- (e) The SEBI registration number of Bank of Nova Scotia is IN/CUS/018.
- (f) The Custodian will charge fees as per the Custodial Agreement.

**2. Registrar and Transfer Agent:**

M/s. Karvy Fintech Private Ltd. (SEBI Registration no.INR000000221) has been appointed as the Registrars.

Processing of applications and after sales services will be handled from the following branch of the Registrars:

Karvy Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500 032, Telangana.

Tel.: 040 – 6716 2222 (Board No.)

Fax: 040 – 6716 1888

Email:customer@karvy.com

It has been ensured that the Registrar has adequate capacity to discharge responsibilities with regard to processing of applications and dispatching unit certificates/Account statements to Unit holders within the time limit prescribed in the Regulations and also has sufficient capacity to handle investor complaints.

**3. Statutory Auditors**

M/s Haribhakti & Co., Chartered Accountants, 701, Leela Business Park, Andheri Kurla Road, Andheri (East), Mumbai – 400 059, have been appointed as Statutory Auditors of UTI Mutual Fund.

**4. Legal Counsel:**

UTI AMC has in-house Department of Legal with a Head-Legal along with a team of 7 officers (including two legal professionals in the specialist cadre) who are in the whole time employment of UTIAMC.

**5. Fund Accountant:**

The Fund Accounting of the Schemes is done internally and no external Fund Accountant has been appointed so far by UTI AMC.

**6. Collecting Banker/ Paying Banker:**

Axis Bank Ltd, and/or such other banks registered with SEBI may be appointed as the collecting banker(s)/paying banker(s) under the scheme on such terms and conditions as may be decided by UTI AMC from time to time. Presently, Axis Bank Ltd. has been appointed as the collecting/Paying Banker whose Principal business address is given below:-

**Principal Business Address of the Bank.**

Axis Bank Ltd.  
(SEBI Registration No: INB 100000017)  
Central Office, Maker Tower-F, 13th floor  
Cuffe Parade, Colaba, Mumbai - 400 005

**F. Condensed Financial Information (CFI)**

The condensed financial information for the years 2016-17, 2017-18 and 2018-19, for all the schemes launched during the last three years (excluding redeemed Schemes) is furnished in the Annexure.

**II. HOW TO APPLY?**

**Purchase of Units**

**1. Purchase contract:**

- (a) The price at which a unit will be sold is hereinafter referred to as "Sale Price".  
The contract for sale of units shall be deemed to have been concluded on the date of acceptance except in case where an application is rejected under II.7 below.

The sale price will be arrived at, which will be in line with SEBI formula as under:

Sale Price = Applicable NAV

- (b) The Fund reserves the right to increase purchase load or introduce the redemption load or have a combination of purchase and redemption load, with prospective effect subject to the maximum limits as prescribed by the SEBI (MFs) Regulations. Currently as per the SEBI (MFs) Regulations the purchase price will not be higher than 107% of the NAV and the redemption price will not be lower than 93% of the NAV. The difference between the redemption price and the purchase price of the unit shall not exceed 7% calculated on the purchase price or as per the limit prescribed by SEBI from time to time.
- (c) In respect of all applications for purchase/redemption received and accepted at all Official Point of Acceptance on a particular day, the applicable NAV will be

as mentioned in the Scheme Information Document of the respective schemes.

- (d) Non-individual applications along with required documents may be accepted only at UTI Financial Centres or as may be decided from time to time.
- (e) In respect of New Fund Offer (NFO) of Schemes / Plan(s) launched on or after October 1, 2010, investor can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered under the Option(s) / Plan(s) of the Scheme(s) in the ASBA Application Form and following the procedure as prescribed in the form.

**2. Resident applicants – Mode of Payment:**

- (a) The payment for units by a resident applicant has to be made either by a CTS-2010 compliant cheque or draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House and located at the place where the application is submitted or by any other mode as may be permitted by UTI AMC. No money orders, outstation cheques, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted.
- (b) Cheques / drafts should be drawn on a branch of the bank situated in the city / area of the UTI Financial Centre / Official Points of Acceptance, where the application is tendered / submitted.

The bank draft charges, if any, will have to be borne by the applicant. However for investment made from areas where there are no UTI Financial Centres / Official Points of Acceptance (where local cheques are accepted), UTI AMC may, if it so decides, bear draft charges to the extent of Rs.250/- per application or the actual as is prescribed by banks, whichever is lower or such amount as may be decided by UTI AMC from time to time. The investors have to attach proof of the DD charges paid to a bank (i.e. acknowledgement issued by the bank where DD is purchased). The reimbursement/ adjustment of DD charges is solely at the discretion of the UTI AMC and in case if it is found that such charges are unreasonably higher than normal market rates, such charges may not be admissible. Demand Draft charges if reimbursed to unitholders will be borne by UTI AMC and will not be charged to the scheme. However, in case of applications received along with local bank draft where UTI Financial Centre / Official Points of Acceptance exists, bank draft

commission will have to be borne by the investors.

In cases where the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), the same constitutes a valid legal document between the investor and the AMC.

(c) Transfer of funds:

The facility to invest in UTI MF Schemes is also available through National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS) of Banking channels in addition to the existing modes of payments. In this connection, the following may be noted:

1. Investors, who desire to invest for an amount of Rs.2 lakhs and above, may approach their bank/s (provided the facility of remitting through NEFT/RTGS is available with them), by filling up the requisite form and receive acknowledgement.
2. The scheme application form along with the NEFT/RTGS acknowledgement duly stamped by the investor's bank shall be submitted at any of the UTI Financial Centre or other Official Points of Acceptance, for time stamping.
3. Investor shall ensure that the payment is made from one of his/her registered bank accounts in the folio. If the name of the remitter/account number from where the amount is remitted is not matching with the registered / to be registered bank accounts details, such remittances shall be treated as third party payments and such applications are liable to be rejected. In such cases, UTI MF will refund the amount to the remitter within 30 calendar days from the date of receipt of the funds, as per the details made available to UTI MF by the remitting Bank.
4. For the Beneficiary account details and others, such as UTI MF's Bank account number, IFS Code, etc., Investors may contact the nearest UTI Financial Centre or Official Points of Acceptance.

(d) Cash:

Investors who desire to invest upto Rs.50,000/- per financial year shall contact any of our UFCs and obtain a Form for Deposit of Cash and fill-up the same.

Investors shall then approach the designated branch of Axis Bank along with the duly filled-in Form for Deposit of Cash and deposit the cash.

Axis Bank will provide an Acknowledgement slip containing the details of Date & Time of deposit, Unique serial number, Scheme Name, Name of the Investor and Cash amount deposited. The Investors shall attach the Acknowledgement slip with the duly filled-in application form and submit them at the UFCs for time stamping.

Applicability of NAV for cash investments will be as under:

Nature of scheme	Applicability of NAV
For schemes other than liquid & overnight schemes	Applicability of NAV will be based on depositing of cash at the designated bank branch before the cut-off time and time-stamping of the valid application together with the acknowledgement slip at the UTI Financial centre (UFC)/Official Point of Acceptance (OPA).
For liquid scheme and Overnight Fund	<p>Applicability of NAV will be based on</p> <ol style="list-style-type: none"> <li>1. Time-stamping of application alongwith the acknowledgement slip at UFC/OPA <b>and also</b></li> <li>2. Receipt of funds by the respective liquid / Overnight scheme from the bank for utilisation within cut-off time.</li> </ol> <p>Where a liquid / overnight scheme has received the cash deposited, but investor has not yet submitted the application, the applicable NAV will be as per the time stamping of the application when submitted at UFC/OPA.</p>

In case of difference in NAV due to delay in submitting the application alongwith the acknowledgement to the UFC/OPA, UTI AMC Ltd. will not be responsible for the same. Any benefits accruing during the period will not be applicable for such investment.

### 3. NRI applications:

#### (a) Mode of Payment:

- (i) By a rupee draft issued by a bank/exchange house abroad on its Indian correspondent bank.
- (ii) By a rupee cheque/draft issued out of NRE deposits of the applicant or received as a gift from another NRI out of the donor's NRE deposits or by a rupee draft purchased by him from a bank abroad.
- (iii) By a rupee cheque/draft issued out of NRO deposits of the applicant or out of

the proceeds of the NRRN/NRSR deposits.

- (iv) Nepalese and Bhutanese currencies and cash are not accepted.
- (v) Where the payment account details are different from the Bank Account where the investment is made, investor has to submit a copy of cheque leaf in support of payment Bank a/c.

#### (b) Submission of applications:

- (i) At the NRI Cell at Mumbai or Dubai Representative Office of UTI International LTd. or any other place/s, as may be announced by UTI AMC from time to time.
- (ii) At any of the UTI Financial Centres/Official Points of Acceptance, provided applications are accompanied by a cheque drawn on an NRE / NRO account or by a Rupee draft payable at the place where the application is submitted and in any other manner as may be prescribed.

In case of NRIs for valid applications received with outstation cheques/ demand drafts not payable at par at the place where the application is received, purchase price of the day on which cheque/demand draft is credited to the Scheme is applicable.

- (c) For transactions received from Non Resident Indian (NRI) investors, in addition to the prescribed documents, they should also submit a copy of passport as a supporting document for Change of Status from NRI to RI or vice versa, Change of Bank Details and Change in Name.

Further, in case, bank account details are required to be changed consequent to the change in status from 'Non Resident Indian' to 'Resident Indian', then copies of supporting documents specifying the date from which the account has become 'Ordinary Account' are also required to be submitted.

### 4. Mode of Payment by FIIs

Investment by FIIs should be through payment by debit to Special Non-Resident Rupee Account maintained with a designated Bank/ authorised dealer, approved by RBI.

**Note: Investors may please note that the agent/Business Development Associates (BDA) of UTI AMC are not permitted to accept cash. UTI AMC will not be responsible for such or any other wrong tender of cash.**



## 5. Additional mode of payment through Applications Supported by Blocked Amount (ASBA) facility:

Pursuant to SEBI Circular dated SEBI/IMD/CIR No 18 /198647 /2010 March 15, 2010, and Cir / IMD / DF / 6 / 2010 dated July 28, 2010, in respect of New Fund Offer (NFO) of Schemes / Plan(s) launched on or after October 1, 2010, investor can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered under the Option(s) / Plan(s) of the Scheme(s) in the ASBA Application Form and by following the procedure as prescribed in the form.

ASBA is an application containing an authorization given by the Investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme of UTI Mutual Fund.

An Investor intending to subscribe to the Units of the NFO through ASBA, shall submit a duly completed ASBA Application Form to a Self Certified Syndicate Bank (SCSB), with whom his/her bank account is maintained, either physically with the Designated Branches (DBs) of the SCSB ("Physical ASBA"); or electronically through the internet banking facility offered by the SCSB ("Electronic ASBA"). SCSB is a bank which is recognized as a bank capable of providing ASBA services to its customers, the list of which is available on the websites of BSE ([www.bseindia.com](http://www.bseindia.com)), NSE ([www.nseindia.com](http://www.nseindia.com)) and SEBI ([www.sebi.gov.in](http://www.sebi.gov.in)).

On acceptance of Physical or Electronic ASBA, the SCSB shall block funds available in the bank account specified to the extent of the application money specified in the ASBA.

The application money towards the Subscription of Units shall be blocked in the account until (a) Allotment of Units is made or (b) Rejection of the application or (c) Winding up of the Scheme, as the case may be.

SCSBs shall unblock the bank accounts for (a) Transfer of requisite money to the Mutual Fund / Scheme bank account against each valid application on allotment or (b) in case the application is rejected.

Thus, for an investor who applies through ASBA facility, the application money towards the subscription of Units shall be debited from

his specified bank account only if his/her application is considered for allotment of Units.

## 6. Right of UTI AMC to accept or reject applications:

- (a) UTI AMC shall have the right to accept and/or to reject at its sole discretion, an application for issue of units under the scheme. An application for issue of units is liable for being rejected under the following circumstances which are illustrative and not exhaustive in nature:
  - (i) If an application is received with amount less than the minimum prescribed amount of investment;
  - (ii) If the application has not been signed by the first applicant;
  - (iii) If the application is found to be incomplete in any respect.
  - (iv) If the bank account particulars as required are not furnished.
  - (v) If the applicant is not eligible to invest in the scheme.
  - (vi) If the cheque/demand draft deposited along with the purchase application is rejected and payment is not received by UTI AMC.
  - (vii) If PAN details, as required are not furnished.
  - (viii) If KYC requirements are not fulfilled.
  - (ix) If FATCA & CRS requirements are not fulfilled.
- (b) Any decision of UTI AMC about the eligibility or otherwise of a person to make an application under the scheme shall be final and binding on the applicant.
- (c) Refund of application money in a rejected case will be made without UTI AMC incurring any liability whatsoever, for interest or any other sum(s) and, at the cost of the applicant after the requisite operational and other procedural formalities, as prescribed from time to time are complied with.

## 7. Requirement for admission into the scheme:

- (a) An adult, being a parent, step-parent or other lawful guardian of a minor may hold units and deal with them on behalf of the minor. Such adult if so required shall furnish to the UTI AMC, document evidencing relationship of the guardian / court appointed guardian / change of guardian and date of birth. In the absence of such documents, a self declaration in the form as suggested by UTI AMC in this regard may

be submitted. Where the investments are received from Government bodies / authorities / Departments in favour of beneficiaries identified by them, submission of such documents is exempted due to completion of due diligence of date of birth / relation with the guardian by those entities at the time of identification of the beneficiaries.

- (b) UTI AMC shall be entitled to deal only with the applicant and in the event of his death, the alternate applicant for all practical purposes and any payment in respect of the units by UTI AMC to the said applicant or the alternate applicant shall be a good discharge to UTI AMC.
- (c) In the case of non-individual applicants such as Body Corporate, Company, Eligible Institutions, Society, Trust, Partnership Firm, Banks, etc., (Applicant) admission into the scheme will be allowed on compliance with Know Your Client (KYC) requirements or as prescribed by SEBI from time to time in this regard. **The Applicant specifically agrees that it shall be the sole obligation of the Applicant to ensure that the Applicant is duly eligible to invest as per applicable prevailing law, rules, regulations, guidelines, circulars, provisions, their constitutional documents, by whatever name it is called, for investment in the Scheme of UTI Mutual Fund, if any, before investing. By subscribing to the investment in the Scheme, the Applicant discharges in full UTI AMC, UTI Mutual Fund, UTI Trustee Company, Directors and its employees from any liability whatsoever suffered or incurred due to acts of omission and / or commission / or error or negligence of the Applicant in this regard.**
- (d) An individual applying for units in his official capacity shall be issued units in his official name.

**8. Units held under false declaration:**

Unitholders who come to hold units under a false declaration /certificate shall be liable for having the unitholding cancelled and have their names deleted from the register of unitholders.

- (a) In such cases, UTI AMC shall have the right to redeem the outstanding unit holding at par or at NAV, whichever is lower, and deduct therefrom a sum equal to 25% of the redemption price towards penalty.
- (b) UTI AMC will also recover the amount of dividend distribution, if any, wrongly paid to such persons from out of the redemption proceeds.
- (c) The amount payable to such applicant shall not carry any interest or any other sum irrespective

of the period it might take to effect the redemption and to pay the redemption proceeds.

**9. Nomination:**

- (a) Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. If the units are held jointly, all joint holders will sign the nomination form. Nomination is mandatory for new folios / accounts opened by individuals especially with sole holding. In other words, new folios / accounts for individuals in single holding shall not be opened without nomination.
- (b) Only three persons, resident or NRI, including minors, can be nominated on a proportionate basis. Total should come to 100%. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- (c) Nomination of an NRI is subject to requirements, if any, prescribed by RBI from time to time.
- (d) Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
- (e) Nomination in respect of the units stands rescinded upon the transfer of units.
- (f) Unitholder being parent or lawful guardian on behalf of a minor and non-individuals including an eligible institution, societies, bodies corporate, HUF, AoPs, BoIs and partnership firms shall have no right to make any nomination.
- (g) The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
- (h) On registration of nomination a suitable endorsement shall be made on the account statement or in the form of a separate letter.
- (i) The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time which is mandatory. In an event, any investor who does not wish to nominate, is required to sign separately in the Scheme Application Form confirming his/her intention of not making nomination.
- (j) On cancellation of nominations, the nomination shall stand rescinded and UTI AMC shall not be under any obligation to transfer the units in favour of the Nominee(s).
- (k) Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities, the nominee shall be issued a Account Statement in respect of the units so vested subject to any charge or encumbrance over the said units.

Nominee would be able to hold the units provided he is otherwise eligible to become a member of the scheme.

- (l) Where there are two or more unitholders one of whom has expired, the title to units shall vest in the surviving unitholder(s), who may retain the nomination or change or cancel the same. However, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
- (m) Transmission / transfer made by UTI AMC as aforesaid shall be a full discharge to UTI AMC from all liabilities in respect of the said units.
- (n) It is mandatory for the application received under single holding to nominate or provide the declaration that he/ she do not wish to nominate.

**10. Systematic Investment Plan (SIP):**

Existing unit holders can join SIP by quoting the existing folio no. / Investor ID on the SIP application form. New investors should attach the SIP Enrolment Form along with the Scheme Application Form.

- 1. SIP is offered with following Periodicity.
  - a. Monthly Systematic Investment Plan (MSIP) and
  - b. Quarterly Systematic Investment Plan (QSIP).
- 2. The minimum amount of each investment for SIP – Please refer the SID of the eligible schemes / plans.
- 3. The applications of SIP will be accepted at all Official Points of Acceptance (OPAs). No outstation cheques will be accepted. Unitholders are required to submit all the post-dated cheques at one go and not in a staggered manner.
- 4. The disbursal of SIP cheques could be as under:

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

Note: If an unit holder desires to submit 12 cheques under the monthly option, the same will be accepted.

- 5. The first investment cheque could be of any date and any amount (subject to minimum applicable) and other cheques should be of a uniform date (Date can be any date of the month).

However, there should be a gap of minimum one month between the 1st investment cheque and the subsequent cheques.

- 6. **Units Allotment:** Units will be allotted at Nav based purchase price declared for the SIP Date opted by the investor in the SIP enrolment form of the month/quarter. In case, the date falls on a non-business day or falls during a book closure period, the immediate next business day will be taken into account for the purpose of determining the price. However, if the SIP amount is equal to or more than Rs. 2 lacs, the unit allotment will as per the NAV applicable as per the date of realisation. In case the date opted by investor does is not available in any month, last business day of the month will be taken as the SIP Date, i.e. if an investor has opted for 31<sup>st</sup> of every month, in the month of June, the SIP date will be 30<sup>th</sup> June if the same is a business day, else 29<sup>th</sup> June will be treated as SIP Date.
- 7. **Account statement:** An account statement will be dispatched to the unitholder normally within 3 business days from the date of first transactions / cheque realization and thereafter on each transaction. However, in case of SIP & STRIP, the statement will be issued on a quarterly basis. The periodicity of dispatch of statement to the investors participating in micro pension will be determined as per the mutually agreed arrangement between UTI AMC and the respective micro-pension organizations.
- 8. For Systematic Investment Plan (SIP) - Load structure, please refer to the Scheme Information Document of the eligible Schemes / Plans.
- 9. The Auto Debit Facility is available as under:
  - I **Auto Debit (Direct Debit) :** The Direct Debit Facility is available only with the banks with which UTI AMC or its service provider has tie up for Direct Debit
  - II. NACH (National Automated Clearing House):- SIP is also available through NACH platform of National Payments Corporation of India (NPCI) wherein mandates are registered based on the scanned images by destination bank (s) or through the eNACH platform of NPCI. The timelines for registration is 21 days in case of mandate registration through scanned image and 3 working days in case of eNACH platform. The investor’s bank should be participating in the NACH Clearing.

SIP facility is available subject to terms and conditions. Please refer to the SIP enrolment form for terms and conditions before enrolment.

Investor can register for multiple SIP debits for the same cycle date, same folio and the same scheme subject to a maximum of 10 such debits. Investor needs to submit fresh SIP mandate for the additional amount.

The facility of issuing units in Demat mode is extended for investments through SIP under various options of the Scheme (s) / Plan (s) of the Fund offering SIP, wherever the Investor provides demat account details, with effect from January 1, 2012.

The above facility is not applicable for the following schemes where demat facility is currently not available:

- UTI-Children’s Career Fund
- UTI-Retirement Benefit Pension Fund
- UTI-Unit Linked Insurance Plan

The units will be allotted in demat form based on the applicable Net Asset Value (NAV) per unit as per the Scheme Information Document (SID) / Statement of Additional Information (SAI) and will be credited to the Investor’s Demat Account on a weekly basis upon receipt of details of realization of funds from the bank/service provider. For example, Units will be credited to Investor’s Demat Account every Monday for realization status received in last week from Monday to Friday.

1. **‘Step up’ facility:**

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

For example, an Investor gives a SIP Mandate for 5 years in Scheme A for an amount of Rs.1,000/- which starts on August 1, 2014 and also opts for this ‘Step up’ facility with the interval frequency as ‘Yearly’ & SIP Step Up amount as Rs.1,000/-. In this case, the SIP will run as under:

SIP Period (Dates)	Regular SIP without ‘Step Up’ facility	With ‘Step Up’ facility of Rs.1,000/- as ‘Step Up’ amount and frequency as ‘Yearly’
From August 1, 2014 to July 31, 2015	Rs.1,000/-	Rs. 1,000/-
From August	Rs.1,000/-	Rs. 2,000/-

1, 2015 to July 31, 2016		
From August 1, 2016 to July 31, 2017	Rs.1,000/-	Rs. 3,000/-
From August 1, 2017 to July 31, 2018	Rs.1,000/-	Rs. 4,000/-
	And So on.....	And So on.....

The Minimum SIP Step Up amount will be Rs.500/- and in multiples of Rs.100/-. If the ‘Step Up’ amount is mentioned and the ‘frequency’ is not mentioned, then the default frequency shall be taken as ‘Yearly’. Similarly, if the ‘frequency’ is mentioned and ‘Step Up’ amount is not mentioned, then the ‘Step Up’ amount shall be considered as Rs.500/-. The detailed terms and conditions are available in the respective Service Request Form.

2. **Facility to Change the SIP from one eligible Scheme to another eligible Scheme under SIP facility:**

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

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

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

3. **Any Day SIP:**

Investors can choose any date of his/her preference as SIP Debit Date. If in any month, the SIP Debit Date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the SIP Debit Date for those months shall be the last available Business Day in that month.

For details of Scheme / Plan / Option where SIP is available, please refer the SID of the respective schemes.

## 11. Systematic Transfer Investment Plan (STRIP):

It is a facility wherein investor can opt to transfer a fixed amount at regular intervals from one designated scheme to another designated scheme of UTI MF. Please refer the SID for the eligible schemes / plans / Options.

- a. **Minimum Amount of Investment:** in the source scheme is Rs.12,000/-. This is applicable for the initial investment in the case of new investors and outstanding balance in the case of existing Unit holders.
- b. **Periodicity of transfer:** STRIP facility is offered with the following periodicity: Daily, Weekly, Monthly and Quarterly. Weekly STRIP will not be allowed, if the STRIP under the folio is already registered with any other frequency (Daily / Monthly / Quarterly).
- c. **Transfer of funds:** Transfer of funds will take place from source scheme to destination scheme for the schemes mentioned above in the table.
- d. **Date of transfer:** Unitholders will be eligible to transfer a fixed amount on daily basis i.e. on every business day under Daily periodicity; on any pre-specified date frequency of the month under Weekly periodicity; on any pre-specified date of each month under the Monthly periodicity and on any pre-specified date of the first month of each quarter, under Quarterly periodicity. If that day being a holiday, next business day would be considered for the transaction.

However, if in any month, the STRIP date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the STRIP for those dates shall be processed for the last available Business Day in that month.

STRIP will be registered and activated within T+1 working day from the date of clear funds available under the scheme.

- e. **Minimum amount of transfer:** The minimum amount to be transferred is Rs.100/- per business day under Daily Periodicity; Rs.1000/- under the Weekly Periodicity; Rs.1,000/- under the Monthly Periodicity and Rs.3,000/- under the Quarterly Periodicity.
- f. **Maximum amount of transfer:** There is no upper limit for transfer under all the periodicities.
- g. **Minimum number of STRIP:** Minimum number of STRIP will be 20 under Daily Periodicity, 6 under Weekly Periodicity, 6 under Monthly Periodicity and 2 under Quarterly Periodicity. There will be no upper limit. If the

minimum number is not mentioned, then by default, the transaction to be continued till the amount in the source scheme gets exhausted.

- h. **Transfer of amount:** The transfer of amount from the source scheme to the destination scheme will be effected by redeeming the units of the source scheme at applicable NAV as on specified date and the amount will be converted into units as per applicable NAV under the destination scheme as on the specified date.
- i. **Load:** Load structure existing at the time of investment under source / destination scheme will be applicable under the respective schemes.
- j. **Termination of STRIP:** STRIP will automatically get terminated under the following conditions:  
The unit holdings under the source scheme becomes nil or lower than minimum amount to be transferred as stipulated.
  - In the case of death of the first unit holder.
  - If the unit holder wishes to terminate at any time by sending a written request to official points of acceptance. Such notice will have to be sent at least 15 calendar days prior to the due date of the next transfer date.
  - If lien or pledge or STOP is marked against the units in the source scheme.
- k. The provision of “Minimum Application Amount” and “Minimum Redemption Amount” if specified in the respective scheme information document of the source and destination scheme will not be applicable in the case of transaction through STRIP. If the residual amount in source Scheme is less than the scheme minimum amount, then the residual amount will be included in the last STRIP installment. However, on termination of STRIP, if the balance in the destination scheme is found to be below the minimum amount as per the provisions of scheme, the same will be redeemed at the redemption price applicable on the effective date of termination under the conditions stated in 12.j. above.
- l. STRIP request will be registered for a folio, even if it is already under Systematic Investment Plan (SIP), Monthly Withdrawal Plan (MWP) or Fixed Withdrawal Plan (FWP).

UTI AMC reserves the right to change / modify the terms & conditions of STRIP facility at any time. For more details / information, please do refer to our Systematic Transfer Investment Plan (STRIP) – Enrolment Form.

## 12. STRIP Advantage

Under the UTI-STRIP Advantage, an investor systematically transfers his investments from the source schemes to any of the target schemes (eligible

equity schemes). Please refer the SID for eligible schemes / plans.

1. The investor may give 5 mutually exclusive entry triggers (Sensex levels in multiples of 100 say 8900,9000 etc) at which switchover will be made to one of the equity schemes (Target Scheme) from liquid scheme (Source Scheme), with corresponding Stop loss triggers and Profit triggers.
2. When the stop loss trigger or profit trigger gets activated there will be switchover from equity scheme (target scheme) to liquid scheme (source scheme).
3. Each trigger is executable only once, that is, once a trigger is fired, it gets exhausted and cannot be used again.
4. Also, if more than one entry trigger gets fired, the higher of the two will be considered with corresponding stop loss and profit triggers.
  - a. Minimum investment amount in source scheme: Rs.50,000/- (Rupees Fifty Thousand only).
  - b. Minimum transfer amount: Entire amount in the source scheme will be switched over to the target scheme on activation of trigger. Similarly, on reactivation of trigger the entire amount will be transferred back to source scheme from the target scheme.
  - c. Maximum amount of transfer: There is no upper limit for transfer under both the source and target schemes.
  - d. Reverse Trigger: At each entry triggers, the amount will be invested in the target scheme by redeeming the units from the source scheme at applicable NAV as mentioned below.  
Similarly, when the stop loss trigger or profit trigger gets activated the units will be redeemed from the target scheme and invested back into the source scheme at applicable NAVs as mentioned below.
  - e. Effective date of trigger: Trigger will be effective not later than 3 working days of receipt of the STRIP Advantage application form at the office of Registrar.  
If the unit holder wishes to change the Trigger Levels, he/she will have to register afresh by completing prescribed STRIP Advantage application form.
  - f. Load structure: Entry Load / Exit Load: As applicable under Source Schemes and Target Schemes.
  - g. Termination of STRIP Advantage: STRIP will automatically get terminated under the following conditions:
    - The unit holdings under the both source schemes becomes less than Rs.5000/-.

- In the case of death of the first unit holder
- The unit holder can terminate STRIP Advantage at any time by sending a written request to UFCs / Scheme registrar offices. Notice of such termination shall be made effective not later than 3 working days from the date of receipt of the said request. Triggers, which may get activated until the effective date of discontinuation shall be processed in accordance with the terms, laid hereinabove.
- If lien or pledge of STOP is marked against the units in the source scheme.

h. Applicable NAV:

The applicable NAV in case of transfer from Liquid (Source) Schemes to Equity (Target) Schemes will be the next day (T+1) on which trigger takes place.

In case of reverse trigger from Equity (Target) Schemes to Liquid (Source) Schemes,

The applicable NAV of equity will be that of the next business day of the day on which trigger has taken.

The applicable NAV of liquid Schemes would be T+2 day and credit to Liquid Scheme will be on T+3 day. During this period of 3 days, no fresh trigger can take place.

### 13. Systematic Withdrawal Plan (SWP)

Systematic Withdrawal Plan (SWP) will be available in the Dividend option with Payout and Reinvestment / Growth option of the eligible schemes. Please refer the Scheme Information Document (SID) of the eligible schemes / Plans.

#### The features of the Systematic Withdrawal Plan are as under.

- a) **Options of the SWP**: Monthly / Quarterly / Half Yearly / Annual options will be available under SWP.
- b) **SWP Dates: Any pre-specified date of** every month. In case the date falls on a holiday / book closure period, the next business day will be considered for this purpose. If the Record Date for Dividend Distribution falls on SWP Date, then SWP will be effected first and thereafter Dividend Distribution will be made except under Daily Dividend option of UTI-Treasury Advantage Fund, UTI-Liquid Cash Plan – Regular, UTI-Ultra Short Term Fund – Regular & UTI-Money Market Fund - Regular plan.

However, if in any month, the SWP date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the SWP for those dates shall be processed for the last available Business Day in that month.

SWP request will be registered and activated within T+1 working day from the date of clear funds available under the scheme.

**c) Minimum Investment**

All the options i.e. monthly, quarterly, half yearly and annual options will have the minimum investment amount as applicable to the respective schemes. There is no maximum limit.

**d) Eligibility:** Investment under Dividend option with Payout and Reinvestment as well as Growth option of the scheme/s are eligible. SWP will start after a cooling period of one month (excluding the month of investment).

**e) Methodology:** The amount of monthly / quarterly / half yearly / annual payment desired by the unitholder would have to be indicated in the application form subject to the following minimum limits.

Option	Minimum SWP (INR)	Thereafter in multiples of (INR)	Minimum no. of installments
Monthly	500	1	3
Quarterly	500	1	3
Half Yearly	500	1	3
Annual	500	1	3

**Minimum amount of redemption:** The redemption will continue till the outstanding amount in the folio is reduced to nil or such other amount as may be decided by UTI AMC from time to time. If the amount in the folio is less than the opted amount, the available amount will be paid to the unitholder. Further, if, say, the opted amount under SWP is Rs.1000/- and during the course of SWP, an amount of Rs.1500/- only is left in the account, the entire outstanding amount of Rs.1500/- may be paid out at one go, at the discretion of the UTI AMC. For the transactions through SWP, the provision of “Minimum Redemption amount” and “Minimum balance” as specified in the respective Scheme Information Document (SID) of the schemes will not be applicable.

**f) Redemption of units:** Based on the option viz. Monthly / Quarterly / Half Yearly / Annual opted for by the investor, appropriate number of units equivalent to the amount of the monthly / quarterly / half yearly / annual payment will be redeemed on First In First Out (FIFO) basis and the unit holder’s account will be debited to that

extent on the first business day of each month / quarter / half year / annual, as the case may be. Redemption of units under SWP will be at NAV after deducting the applicable exit load for respective schemes.

**g) Withdrawal from SWP:** In case, any investor wants to withdraw from the SWP, he/she may do so by intimating UTI AMC in writing at least 15 days in advance of the next SWP date.

**h) Termination of SWP:** SWP will automatically get terminated under the following conditions:

- I. The unit holding under the scheme becomes nil.
- II. In the case of death of the first unit holder.
- III. If the unit holder wishes to terminate at any time by sending a written request to Official Points of Acceptance. The request will be acted upon not later than 15 days after receipt of the letter.

**i) Receipt by unitholder to discharge UTI AMC**

The receipt by the unitholder for any amount paid to him/her in respect of the outstanding units shall be deemed to be a good discharge to the UTI AMC.

**14. Micro Systematic Investment Plan (Micro SIP)** will be available in the eligible schemes. Please refer the SID of the eligible schemes / plans.

**The features of the Micro SIP are as under.**

- 1. This facility is available only through such duly Authorized Entities, which have agreement with UTI Asset Management Company Ltd. (UTI AMC) for offering this facility.
- 2. Minimum instalment amounts under Micro Systematic Investment Plan shall be -  
**Under Monthly periodicity:** Rs.100/- and in multiple of Re.1/- thereafter.  
**Under Quarterly periodicity:** Rs.300/- and in multiple of Re.1/- thereafter.
- 3. Instalments can be variable subject to a minimum of Rs.100 per instalment.
- 4. Micro SIP dates shall be subject to agreement between the Authorised Entities and UTI AMC.
- 5. Minimum application amount, as specified in the respective Scheme Information Document (SID) of the schemes of UTI Mutual Fund is not applicable in the case of transactions through Micro SIP.
- 6. All other features / guidelines of SIP & Micro SIP will remain same.

All other terms & conditions of the eligible Scheme(s) will remain unchanged.

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

**15. Dividend Transfer Plan (DTP)** will be available in the eligible schemes. Please refer the SID of the eligible schemes / plans.

**The features of the DTP are as under.**

- a) DTP is a facility wherein unit holder(s) of eligible scheme(s) [hereinafter referred to as “Source Scheme(s)”] of UTI Mutual Fund can opt to automatically invest the dividend (as reduced by the amount of applicable statutory levy) declared by the eligible Source Scheme(s) into other eligible Scheme(s) [hereinafter referred to as “Target Scheme(s)”] of UTI Mutual Fund.
  - b) DTP facility is available to unit holder(s) only under all Dividend Plan(s) / Option(s) except Daily Dividend Plan(s) / Options of the Source Scheme(s). Unit holder(s) enrolment under the DTP facility will automatically override any previous instructions for 'Dividend Payout' or 'Dividend Reinvestment' facility in the Source Scheme. Target Scheme can be any plan/option as mentioned under the Scheme Information Document (SID) of respective schemes.
  - c) The enrolment for DTP facility should be for all units under the respective Dividend Plan(s) / Option(s) of the Source Scheme. Instructions for part Dividend Transfer and part Dividend Payout / Reinvestment will not be accepted. The dividend amount will be invested in the Target Scheme under the same folio. Accordingly, the unit holder(s) details and mode of holding in the Target Scheme will be same as in the Source Scheme.
  - d) The enrolment to avail the facility has to be specified for each scheme / Plan / Option separately and not at the folio level.
  - e) Under DTP, dividend declared (as reduced by the amount of applicable statutory levy) in the Source scheme (subject to minimum of Rs.1,000/-) will be automatically invested into the Target Scheme, as opted by the unit holder, on the immediate next Business Day after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load and accordingly equivalent units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme.  
For example: If the Dividend Record Date of the Source Scheme is January 22 (Friday) and the next Business Day of the Target Scheme (non-Liquid scheme) is January 25 (Monday), the unit holder will be allotted units in the Target Scheme at the closing NAV of January 25 (Monday).
- f) The provision for 'Minimum Application Amount' specified in the respective Target Scheme's Scheme Information Document will not be applicable under DTP.
  - g) The Minimum amount of dividend eligible for transfer under DTP is Rs.1,000/- (Rupees One Thousand Only). In case DTP cannot be effected due to amount being less than minimum prescribed, then the dividend will need to be paid out / reinvested as per the existing option of the investor.
  - h) Load Structure (Target Scheme): The dividend amount to be invested under the DTP from the Source Scheme to the Target Scheme shall be invested by subscribing to the units of the Target Scheme at applicable NAV, subject to payment of Entry/Exit Load as under:  
Entry Load: Nil  
Exit Load: Nil
  - i) Account Statement for the destination Scheme to be sent only when dividend is transferred to the destination scheme. Account Statement in Source Scheme will be sent as per the existing policy for Account Statement under Dividend.
  - j) Unit holders who wish to enroll for DTP facility are required to fill DTP Enrolment Form available with the nearest UFCs / and also displayed on the website www.utimf.com.
  - k) The request for enrolment for DTP must be submitted at least 15 days prior to the Record Date for the dividend. In case of the condition not being met, the enrolment would be considered valid from the immediately succeeding Record Date of the dividend, provided the difference between the date of receipt of a valid application for enrolment under DTP and the next Record Date for dividend is not less than 10 days.
  - l) The DTP facility will be terminated in the event of following events:
    - a. The unit holding under the scheme becomes nil.
    - b. In the case of death of the first unit holder
    - c. If the unit holder wishes to terminate at any time by sending a written request to Official Points of Acceptance. The request will be acted upon not later than 15 days after receipt of the letter.

All other terms & conditions of the eligible Scheme(s) will remain unchanged.

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



**16. UTI MF online transaction portals (Website and mobile app):**

UTI Mutual Fund acting through UTI Asset Management Company Ltd. (hereinafter referred to as 'UTIMF' or 'UTIAMC') offers a facility to transact online to Purchase, Redeem and Switch, units of its various schemes, through its website [www.utimf.com](http://www.utimf.com) called invest@uti and mobile app.. The terms and conditions of invest@uti are mentioned on the website of UTI MF, [www.utimf.com](http://www.utimf.com). These terms and conditions for Online purchase facility of UTI MF are in addition to the terms and conditions of Scheme Information Document (read with addendums, if any) of the Scheme/Plan and shall be binding on the investors who purchase the units of the Scheme/Plan online. 'Online Purchase facility' is also an 'Official Points of Acceptance'. The cut off time that is mentioned in the SID/ KIM will be applicable for transactions made through the 'Online Purchase facility'.

In addition to the existing mode of payment which, inter alia, includes Net Banking, Visa enabled debit card & Maestro enabled Debit Cards and SMaRT Form will also be the modes of payment for online investments / subscriptions made in the schemes of the Mutual Fund through invest@uti.

**17. Transactions through stock exchanges:**

- (i) Transactions are permitted through registered stock brokers / clearing members of recognised Stock Exchanges (SEs) with effect from November 30, 2009 for eligible schemes as per SID.
- (ii) The cut off time applicable for such transactions is as per SID.
- (iii) This facility is available to investors registered with the eligible stock exchange brokers, who have complied with the requirement of the AMFI/NISM Certification examination.
- (iv) At present, this facility is available through, NSE, BSE, NSDL & CDSL. NSDL & CDSL are permitted to process redemption request of units held in demat form only. However, same may be extended to other stock exchanges and depositories, in future.
- (v) Investors shall receive redemption amount (if units are redeemed) and units (if units are purchased) through broker/clearing member's pool account. Mutual Funds(MF)/ Asset Management Companies(AMC) would pay proceeds to the broker/clearing member (in case of redemption) and broker/clearing member in turn to the respective investor and similarly units shall be credited by MF/AMC into broker/clearing member's pool account (in

case of purchase) and broker/clearing member in turn to the respective investor.

- (vi) Payment of redemption proceeds to the broker/clearing members by MF/AMC shall discharge MF/AMC of its obligation of payment to individual investor. Similarly, in case of purchase of units, crediting units into broker/clearing member pool account shall discharge MF/AMC of its obligation to allot units to individual investor.
- (vii) A Mutual Fund Distributor (MFD) registered with Association of Mutual Funds in India (AMFI) and who has been permitted by the concerned recognized stock exchange, shall be eligible to use recognized stock exchanges' infrastructure to purchase/redeem mutual fund units of eligible schemes from UTI Mutual Fund. Demat as well as Non-demat (units held in physical form) transactions are permitted through stock exchange platform.

MFD shall not handle payout and pay in of funds and shall also not deal with units on behalf of investor. The 'Pay in' will be directly received by recognized clearing corporation and 'Payout' will be directly made to the investor account. In case of Demat, units shall be credited / debited from the demat account of investors.

The Date of Acceptance will be reckoned as per the date & time the transaction is entered in the SE's infrastructure for which a system generated confirmation slip will be issued to the investor. Units will be allotted in the physical / depository mode as per the choice of the investor.

For units issued in Physical Form:

- a. Investors desire to purchase/redeem through this infrastructure will have to approach the authorised NSE/BSE brokers with application/redemption form and other documents as per regulatory requirement for purchase/Redemption of units.
- b. Request for non commercial transactions like change of address, change of bank particulars etc. will not be entertained by NSE/BSE brokers. For these transactions, investors have to contact UTI Financial Centre/Registrar of the scheme.

In case of physical mode, the Account Statement will be sent to the investor directly on transacting in the units.

For units issued in Dematerialised Form.

- a. At present, this facility is available for the demat accounts opened with NSDL/CDSL.
- b. No limit for redemption as mentioned above will be applicable.
- c. Request for non commercial transactions like change of address, change of bank particulars etc. will have to be intimated to respective Depository Participant (DP).
- d. In case, investors desire to convert the physical units into dematerialised form or vice versa, investors shall contact their Depository Participant where the demat account is held.
- e. Conversion of units from demat to physical (remat) is subject to KYC compliance and the date of acceptance for such transactions will be the date of receipt of electronic request by the R&T Agents from DP. This will be considered for arriving at the holding period.
- f. The condition of submission of proof for PAN card is not required for purchase of units through this facility, as it is construed that the necessary proof for PAN & Know your Client (KYC) has already been submitted at the time of opening of the Demat Account.

The above is applicable for all the transactions received through demat mode routed by DP and Stock Exchange infrastructure.

In addition to the facility of Purchase and Redemption available for eligible schemes on BSE Star MF of Bombay Stock Exchange, the facility of Switching units among the eligible scheme/s has been introduced with effect from June 29, 2015. The request for switch can be given in number of units.

#### 18. "SMS2invest@uti":

##### **Commercial Transactions through SMS (Purchase / Redeem / Switch units of UTI Mutual Fund (UTI MF) Schemes)**

In addition to the existing offline and online platforms, "SMS2invest@uti" is introduced for commercial transactions through SMS platform, a mobile investment facility to our valued investors. This will enable the existing investors of UTI MF to Purchase, Redeem and Switch units from one eligible scheme to another simply by sending an SMS, thus giving users the sense of managing their investments from anywhere anytime.

For further details and list of eligible schemes, please refer to the Registration Form for 'sms2invest@uti' available in our website [www.utimf.com](http://www.utimf.com).

#### 19. KYC requirement for Unit holders.

##### **Know Your Client (KYC)**

Pursuant to SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, on 'Uniform Know Your Client (KYC) Requirements for the Securities Market and 'The Securities and Exchange Board of India (KYC Registration Agency) Regulations, 2011' communicated vide SEBI Circular No. MIRSD/Cir-23/2011 dated December 2, 2011 and the guidelines issued thereon vide SEBI Circular no. MIRSD/Cir-26/2011 dated December 23, 2011, the following uniform KYC requirements (hereinafter referred to as 'KYC Compliance') effective from January 1, 2012 for investments made in the Scheme(s) / Plan(s) of UTI Mutual Fund:-

PAN is mandatory for Investments in the Scheme(s) / Plan(s) of UTI Mutual Fund.

##### KYC Application Form:

Fill up and sign the KYC application form (as applicable for individual investors or non-individual investors) available on the UTI Mutual Fund's website, [www.utimf.com](http://www.utimf.com) or the website of the KYC Registration Agencies (KRAs) M/s CVL, [www.cvlkra.com](http://www.cvlkra.com); M/s NDML, [www.ndml.in](http://www.ndml.in); M/s DotEx, [www.nseindia.com/supra\\_global/content/dotex/about\\_dotex.htm](http://www.nseindia.com/supra_global/content/dotex/about_dotex.htm); M/s CAMS Investor Services Private Limited, [www.Camskra.com](http://www.Camskra.com) and M/s Karvy Data Management Services Ltd. Further details on filling up / submission of KYC Application form are available in SEBI Circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011.

##### In Person Verification (IPV):

Please note that as per SEBI Circular No. MIRSD/Cir-26/2011 dated December 23, 2011, it is mandatory for SEBI registered intermediaries to carry out IPV of any investor dealing with a SEBI registered intermediary for investments in a Mutual Fund. Unless the IPV process is completed, the investor will not be considered as KYC Complaint under the new KYC compliance procedure and hence will not be permitted to make any investment in any of the scheme(s) / plan(s) of UTI Mutual Fund.

Accordingly, following persons/s are authorized to carry out the IPV on the KYC application form to be submitted along with the scheme application form of UTI Mutual Fund.

- (i) All Officers of UTI AMC Limited and
- (ii) Distributors who are empanelled with UTI AMC Limited, having valid certification of

National Institute of Securities Market (NISM) or Association of Mutual Funds in India (AMFI), and who have complied with the process of Know Your Distributor (KYD).

If IPV is carried out by the Distributors, then, The Distributor must have complied with the certification process of NISM or AMFI.

The Distributor had undergone the process of KYD.

The Distributor is empanelled with UTI AMC Limited.

The investment is/was made by the investor through the same Distributor.

The Distributor should exercise necessary due diligence while carrying out IPV which will form part of Code of Conduct prescribed for the Distributors.

The verification of documents (Proof of Identity and Proof of Address) with the original shall be carried out by Officers of UTI AMC Limited / accepting authority at the OPA.

In case of Direct scheme application, the IPV may be carried out by a scheduled Commercial bank where the investor is having account (as per the bank account details provided by the investor), or by all Officers of UTI AMC Limited.

**Attestation of documents:**

The investor is required to submit self attested copies of supporting documents such as proof of identity, address proof etc. (as specified in SEBI's circular ref. no. MIRSD/SE/Cir-21/2011 dated October 05, 2011), along with the original documents to the Official Points of Acceptance (OPA) for verification. The accepting authority at the OPA will verify the self attested copies with the original, will affix stamp of "Verified with original" on each document along with the signature and seal containing name and designation and return the original. However, if the investor submits the original utility bills etc., without asking to return, self attested copies need not be insisted/submitted.

However, if the investor is not able to bring the original documents to the OPA for verification, he may get the same attested from any of the following authorities in addition to officers of UTI AMC Limited:

Notary public, Gazetted Officer, Manager of a scheduled commercial or multinational foreign banks (name, designation & seal should be affixed on the copy).

In case of NRIs, authorized officials of overseas branches of scheduled commercial banks registered in India, Notary Public, Court

Magistrate, Judge, Indian Embassy/Consulate general in the country where the client resides are permitted to attest the documents.

**Submission:**

The duly filled in KYC Application Forms (with IPV duly completed) along with the supporting documents can be submitted together with the fresh investment application form / details / proof of existing investment at any of the Official Points of Acceptance (OPA) of UTI Mutual Fund. The list of OPAs is available on www.utimf.com.

It is clarified that only in respect of the following categories of investors, the KYC application form will be accepted by UTI AMC or their Registrar:

KYC application form if submitted along with fresh purchase form / additional purchase form / SIP / Micro SIP form with or without CTS-2010 compliant cheque (hereinafter referred as 'cheque') (in case of direct debit / ECS) / STRIP form etc / switch request.

In case of death claim settlement, requirement of KYC in case of nominee / legal heir (other than the holder/s) may be applicable, if he / she decide to continue in the scheme

The investor has live units in the existing folio and submits KYC application form.

However, UTI AMC reserves the right to accept standalone KYC application form or otherwise.

On submission of the above, UTI AMC / RTA will upload the KYC information on the system of the KRA and issues a temporary acknowledgement to the investor.

**Acknowledgement:**

Once all the documents are received and verified by a KRA, they will send a letter to the investor informing the investor either about compliance by the investor of the new KYC compliance procedure ("final acknowledgement") or any deficiency in submission of details or documents. On the basis of the temporary acknowledgement or the final acknowledgement, the investor may be eligible to deal with any of the SEBI intermediaries as mentioned in the above referred SEBI circulars.

**Applicability:**

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

- The investors falling under the category of Micro Pension (as per the arrangement between UTI AMC with the respective organization/s), who are exempt from the requirement of PAN.
- Investments received from Government bodies/authorities/Departments in favour of beneficiaries identified by them.
- Bonus/dividend reinvestment
- Existing Systematic Investment Plan (SIP) / Systematic Transfer Investment Plan (STRIP) / Dividend Transfer Plan (DTP) registrations (and similar facilities) including those received till 31st December 2011.
- Renewal Contribution received under UTI Unit Linked Insurance Plan (UTI-ULIP) of Investors registered under UTI ULIP upto 31st December 2011.

In terms of AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015,

- with effect from November 1, 2015,
  - (a) it shall be mandatory for all new investors to provide additional KYC information such as Income details, Occupation, association with politically exposed person, net worth etc. as mentioned in the application form.
  - (b) For 'KYC-On-Hold' cases investor need to submit missing information or update pending KYC related information so as to enable AMC to process purchase transaction (whether fresh or additional) and switches.
- With effect from January 1, 2016,
  - (a) To be able to make additional subscription (including switches), it shall be mandatory for all existing investors to provide additional KYC information such as Income details, Occupation, association with politically exposed person, net worth etc. where such information was not provided to KRAs earlier.
  - (b) It shall be mandatory for existing investors to complete the IPV and provide the missing KYC information for additional subscription (including switches) in their existing folios.

#### Exemption from requirements of PAN

In pursuance to SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to the Association of Mutual Funds in India (AMFI) on granting 'Exemption from the need for PAN for micro financial products', Investors of all the schemes of UTI Mutual Fund (UTI MF) are hereby informed that investments in Mutual Fund schemes/plans

(including investments in Systemic Investment Plans [SIPs]) upto Rs 50,000/- per investor per year per Mutual Fund shall be exempted from the requirement of PAN.

Accordingly, prospective investors, who do not have PAN Card, and who wish to invest upto Rs 50,000/- in a financial year under any Scheme/Plan of UTI MF may submit duly filled purchase application forms with instruments for payment along with KYC application form with other prescribed documents towards Proof of Identity, as specified in SEBI's circular ref. no. MIRSD/SE/Cir-21/2011 dated October 05, 2011.

This exemption shall be applicable only for investments by Individuals (including Non Resident Indians [NRIs]), Minors and Sole Proprietorship Firms. This exemption is not applicable for all other categories of investors.

Investors / Prospective Investors may kindly contact the nearest UTI Financial Centre for completion of uniform KYC requirements.

Consequent to the operationalisation of Central KYC Records Registry (CKYCR). Government of India, vide Gazette notification dated November 26, 2015, had authorized the Central Registry of Securitization and Asset Reconstuction and Security Interest of India (CERSAI), to act and perform the functions of CKYCR including receiving, storing, safeguarding and retrieving the Know Your Client (KYC) records of an investor in digital form. Also, AMFI vide its Circular No. 68/2016-17 dated December 22, 2016 had issued guidelines for implementation of Central KYC (CKYC) norms uniformly by all AMFI Members.

Accordingly,

1. An Individual Investor who is new to KYC Registration system and whose KYC is not registered or verified with any of the Agencies for KYC Registration (KRA), shall use the CKYC form to register their KYC.
2. In case an Individual Investor uses old KRA KYC form, such investor should either fill the new CKYC form or provide additional / missing information in the Supplementary CKYC form.
3. An Individual Investor, who has already completed CKYC and has a KYC Identification Number (KIN) from CKYCR, can invest in the Schemes of UTI Mutual Fund by quoting their KIN.
4. In case PAN of an investor is not updated in CKYCR system, the investor shall be

required to submit a self certified copy of PAN card at the time of investment.

5. The KYC requirements shall be governed by SEBI Circulars / notifications and AMFI Guidelines issued from time to time.

With effect from 29th January 2019, the following is the process for KYC verification

- All commercial transactions where KYC is applicable and in case KYC status is complied for all the holders then such transactions will be accepted.
- In case of new purchases received with first time KYC application, the scheme application form with KYC KRA acknowledgement will be accepted, once KYC application with enclosures is uploaded on KRA system.
- In case KYC status of all holders are On hold / Invalid / Rejected / CVL MF complied / under process for more than 30 days or any other status other than complied, such applications will not be accepted.
- In case where KYC status is On hold but investment application is submitted together with the missing information / required documents to make the status complied then in such cases, the documents will be uploaded to respective KRA to remediate KYC on hold. The commercial transaction will be accepted with acknowledgement generated on uploading such documents on respective KRA.
- In case of digital platforms only KYC KRA complied investors are allowed to transact.

The new CKYC forms and Supplementary CKYC forms are available on the website of UTI Mutual Fund i.e. [www.utimf.com](http://www.utimf.com).

**Foreign Accounts Tax Compliance Act (FATCA) and Common Reporting Standard (CRS) requirements:**

Government of India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. The Organization of Economic Development (OECD) along with G-20 countries has released a ‘Standard for Automatic Exchange of Financial Account Information in Tax Matters’ commonly known as

Common Reporting Standard (‘CRS’). India is signatory to the Multilateral Competent Authority Agreement (MCAA) for the purposes of CRS.

In accordance with FATCA , CRS provisions , IGA, the Indian Income Tax Act 1961 or under other applicable laws, rules, regulations, notifications, guidelines issued by SEBI/AMFI (Applicable Laws), the AMC/the Fund is required to:

1. Undertake due diligence process to identify US reportable accounts by collecting information/documentary evidence about US/Non US status of the unit holders.
2. Disclose/report such information to the Indian Income Tax Authorities, for onward submission to specified US authorities or any other foreign government, as the case may be, as specified under the Applicable Laws.

FATCA due diligence is applicable to each unit holder (including joint holders) irrespective of the country of residence/citizenship, and on being identified as reportable person/specified US person, all folios/accounts will be reported. FATCA provisions are relevant not only at on-boarding stage of unit holders but also throughout the life cycle of investment with the Mutual Fund. Unit holders will therefore be required to comply with the request of the AMC / Fund to furnish such information as and when deemed necessary by the AMC / Fund in accordance with the Applicable Laws.

In case unit holder / investor fails to furnish the relevant information and/or documentation in accordance with the Applicable Laws, the AMC / Fund reserves the right to reject the application or redeem the units held directly or beneficially.

**20. Updation / Change of address / Bank details:**

**A] Updation / Change of address**

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

In case of Know Your Client (KYC) complied folios, Investors are required to submit the documents at OPAs or UTI AMC Ltd with KYC – Change request form along with requisite documents as may be specified by them, from time to time.

In case of non-KYC complied folios, Investors are required to submit self attested copy of any one of the following documents, having validity at the time of submission, each towards Proof of Identity and proof of old and new address:

**Proof of identity:**

(1) PAN card with photograph, (2) Photo ration card, (3) Aadhaar, (4) Voter Identity card, (5) Driving License, (6) Passport, (7) Photo Debit Card and (8) Senior Citizen / Freedom fighter ID card issued by Government.

**Proof of old as well as new address:**

Landline Telephone bill, Electricity Bill, Gas Bill, Demat account statement, Bank passbook/statement, (all not more than 3 months old in case of new address proofs) Ration card, Voter ID card, Passport, Property Tax Receipt, Registered Lease or Sale Agreement of Residence, Driving License, Flat Maintenance Bill, Insurance Policy copy, Quarter allotment letter issued by Public Sector Undertakings or Scheduled commercial banks.

**B] Updation / Change of bank details:**

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

**B.1) Proof of identity:**

PAN card with photograph, Photo ration card, Aadhaar card, Voter Identity card, Driving License, Photo Identity Cards issued by State / Central Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, , Passport, Photo Debit Card and Senior Citizen / Freedom fighter ID card issued by Government.

**B.2) Proof of new bank account details:**

“Cancelled” original cheque leaf bearing account number and first unit holder name printed on the face of the cheque OR bank account statement/passbook with current entries OR Original letter issued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager not older than 3 months.

**B.3) Proof of existing/old bank account details:**

“Cancelled” original cheque leaf bearing account number and first unit holder name printed on the face of the cheque (mandatory in case of new generation/MNC banks) OR bank account statement/passbook OR Original letter issued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager. In case the bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account. SOA issued atleast 2 years old under the same folio having registered Bank account details printed on the same. Any operative bank account statement of 2 years (Should be held for a period of more than 2 years), where the address of the Bank Account should match with the registered address. If the address is different, an additional proof towards proof of address (acceptable as per list of address proof) for this address is to be given.

B.4) In case of the old investments where bank details are not updated, in addition to documents stated at B.1 and B.2 above, any one document of the following will be required to be submitted towards proof of investment:

For all UTIMF schemes, except UTI ULIP, Original Membership advice/ unit certificate/ original SOA issued atleast 2 years prior to the date of submission.

Copy of acknowledgement by the application through which investment was made. Copy of Bank passbook/ statement showing debit entry of investment in scheme.

For UTI – ULIP scheme, Original membership advice (applicable only for redemption or maturity), Original receipt of Renewal Contributions paid (any 2 receipts), Original SOA issued atleast 2 years prior to the date of submission, Copy of bank passbook or statement showing atleast 2 debits towards renewal contribution payments, Proof of any other bank account held for more than 2 years with name and address matching our records.

B.5) In case of updation of bank details for the investments made in the name of minor child on attaining majority, in addition to

B.1 and B.2, the signature of the minor child now become major will have to be attested by the guardian who made the original investment or the bank manager where the account is held.

### C] Cooling period:

In case the change of address and/or Updation / change of bank details are submitted together with the redemption request or standalone request within the period of 3 (Three) months prior to submission of redemption request, the first redemption payment will be made after a cooling period of upto 8 working days and in any case within SEBI stipulated 10 business days from the date of such redemption request.

The copies of all the documents valid at the time of submission will be required to be self attested (original may please be produced for verification across the counter). In case of non-submission of required documents, UTI Mutual Fund at its sole and absolute discretion may reject the transaction or may decide alternate method of processing such requests.

Further, it was also informed to update/change of bank details using the form for registration of multiple bank accounts separately and in future, it shall not be accompanied with redemption request. Such request shall be submitted prior to submission of redemption request. In this connection, it is further clarified as under:

1. The request to update/change of address (in case of non-KYC complied folios) and/or update/change of bank details shall be submitted at least 10 working days prior to submission of redemption request / dividend record date, together with the necessary supporting documents as above.
2. Investors can choose to receive the dividend / redemption payment in one of the bank accounts already registered with UTI MF.
3. However, in case of redemption request received with a Change of Address and /or Change of Bank detail, which is not already registered with UTI MF, or change of address/bank details received lesser than 10 working days prior to dividend record date, such new/unregistered address /bank details will be registered and will be considered for payment of redemption / dividend proceeds after cooling period of 10 days.
4. Further, in case of folios where no bank details registered earlier, redemption

requests received along with updation of bank details, the bank details in such cases will be registered and the date of acceptance for redemption shall be the 10<sup>th</sup> working day from the date of receipt of such combined request. Accordingly, the combined request will be processed.

5. In the above event, UTI MF/UTI AMC Ltd. shall not be liable for any loss/delay in receiving dividend / redemption payment by the investor.

In case of non-submission of required documents for updation / change of Address and /or Bank details, UTI AMC Ltd at its sole and absolute discretion may reject the transaction or may decide alternate method of processing such as 'in person verification' including taking photograph of the unit holder, obtaining Identity proof etc. which may be specified by UTI AMC Ltd. from time to time. The details of documents to be submitted / accepted are available in the service request forms.

#### A) Registration of multiple bank accounts:

In order to facilitate the implementation of risk mitigation process as above, investors can register the multiple bank accounts with the Mutual Funds. In this connection, the following may be noted:

1. The individual/HUF investors can register upto 5 bank accounts and non-individual holders upto 10 bank accounts under the Folio.
2. The investor need to submit any one of the following documents in support of the bank account details:
  - Cancelled cheque leaf or
  - Bank statement or
  - Bank pass book containing account number, account holders' name and address.

In case, if the copy of the above document is submitted, the investor should bring the original for verification. Existing investors will have to submit copy of any one of the above documents in support of the registered bank account.
3. The registrations will be carried out after verifying that the first named holder in the Mutual Fund folio is one of the bank account holders.
4. The investor has to state one of the bank accounts as default account for receiving dividend and redemption payment.
5. In case of existing investors, till they register multiple bank accounts and

registers a different bank account as default bank account, the existing bank account will be treated as default bank account.

6. Investors will not be allowed to delete a default bank account unless investor registers another bank account as a default account.
7. Investor is required to submit proof of the existing registered bank accounts in the folio/account, prior to registering additional bank accounts or deleting bank accounts.
8. On receipt of the above together with the required valid documents, there will be cooling period of not more than 10 calendar days within which validation and registration of bank accounts will be carried out by RTA. During this period, the investor will be informed through letter/email/SMS/phone etc. about the registration of new bank account.
9. Investors may register the bank accounts well in advance and do not club the change in bank account/s together with the redemption request.

## 21. Risk Mitigation process against Third Party Cheques

### A) Restriction on Third Party Payments

With effect from November 15, 2010, third party payments are not accepted in any of the schemes of UTI Mutual Fund. "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.

#### Exceptions:

In the following exceptional situations, applications with Third Party Cheques are accepted:

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 Rs.50,000/- (each regular purchase or per SIP installment). Aforesaid limit of Rs.50,000/- shall not be applicable for making investment under UTI Children's Career Fund, provided the donor has complied with the requirements mentioned hereinafter. 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.

- a. Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscriptions through salary deductions or deductions out of expense reimbursements.
- b. Custodian on behalf of an FII or a client.
- c. Payment by Corporate to its Agent / Distributor / Dealer (similar arrangement with Principal-Agent relationship), on account of commission / incentive payable for sale of its goods / services, in the form of Mutual Fund units through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

However, the following requirements are required to be met in the above exceptional situations:

It is mandatory for the Investor and the person making the payment to be KYC compliant.

The investor should give details of the bank account from which the payment is made and the relationship with the beneficiary.

Further, the payment instrument issued should be from the drawer's account only.

The Initial and renewal contribution/s received from Hindu Undivided Family (HUF) under UTI-Unit Linked Insurance Plan (UTI ULIP) for investment in the name of its Member/s is/are exempted from the applicability of Risk Mitigation process against third party cheques with effect from February 3, 2014, subject to the compliance of the following requirements.

1. HUF and the Member in whose name investment is made are 'Know Your Client' (KYC) compliant.
2. HUF provides the details of the bank account from which the investment is made and the relationship with the beneficiary.
3. The payment instrument is issued from the above mentioned HUF's bank account only.

All other features of the UTI-Unit Linked Insurance Plan remain unchanged.

#### Process to identify Third-Party payments:

- i. In order to establish the subscription by the investor from his own bank account, the investor has to necessarily state the bank account details from where the investment is made/cheque is issued (Pay-in Bank Account) and the bank account where he



wishes to receive the dividend and redemption payments (Pay-out Bank Account). Pay-out Bank Account details will be used for verifying Pay-in Bank Account details.

- ii. In the situation where the payment instrument does not contain the name of the first holder and the signatory is other than the first applicant/holder, the investor is required to submit the copy of bank statement/passbook containing his/her name in the same Bank account, from which the instrument is issued.
  - iii. In case of the subscriptions received with Demand Draft (DD) / Banker's Cheque (BC) by way of debit to his/her bank account, the Investor need to submit any one of the following documents along with the purchase application.
    - a) a proof of debit to the Investor's Bank account in the form of a Bank Manager's Certificate from the Issuing banker stating the Account holder's name and the Account number which has been debited for issue of the instrument and PAN as per Bank's records, if available **or**
    - b) counterfoil of the deposit slip containing the name of the Purchaser/applicant of the DD/BC, bank account number and seal of the bank **or**
    - c) copy of the Bank passbook / statement showing the debit of the equivalent amount for issuance of DD/BC (inclusive of bank charges, if any) and the narration containing issue of DD/BC in favour of UTI MF (1st unit holder should be one of the Bank account holders) **or**
    - d) a copy of acknowledgement from the Bank, wherein the instructions to debit the account are available and the same carries the Bank account details and name of the investor as an account holder
  - iv. In case of DD/BC obtained by the investor from his own bank by paying cash upto Rs.50,000/-, the same should be accompanied by a certificate from the banker giving name, address, bank account number and Permanent Account Number (PAN) (if available) of the person who has requested for the DD/BC **or** counterfoil of the deposit slip containing the name of the Purchaser/applicant of the DD/BC, bank account number and seal of the bank. Such DD/BC issued by the Bank against Cash will not be accepted for investments of more than Rs.50,000/-.
  - v. In case of Demand Draft(DD)/Banker's Cheque(BC)/Pay order (PO) obtained by the investor by paying cash etc. upto Rs.50,000/- (inclusive of DD charges), per investor, per Mutual Fund, per year, from the bank where he/she does not have any account or the same bank is not registered as mandate bank with UTI Mutual Fund, such investments should be accompanied with the counterfoil of the deposit slip containing bank's seal and purchaser/applicant's name and PAN (if available). The name of the purchaser will have to match with one of the applicant/holders as per the scheme application form. The requirement of stating bank account number may not be compulsory for such investments upto Rs.50,000/- per investor, per Mutual Fund, per year.
  - vi. In both (iii) & (iv) above, the Bank account number of the investor is the same as the one of the registered Bank account mandate(s) with UTI Mutual Fund or the Bank details mentioned in the application form.
  - vii. In the case of consolidated DD obtained by the Business Development Associates (BDAs) / Chief Representatives (CRs), the BDA/CR will ensure that the 1st holder in the Folio/application form is one of the account holder in the bank account from where the cheque is issued or the same bank account is one of the registered bank account under the Folio.
  - viii. In case of subscriptions received by way of Real Time Gross Settlement (RTGS), bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The Official Points of Acceptance (OPA) / Registrar & Transfer Agent (RTA) shall check that the account number mentioned on the transfer Instruction copy is a registered pay-in account or belonging to the first unit holder/applicant.
  - ix. In case of aggregated payments received through Channel distributors, RTA shall ensure that the investment amount received is from one of the registered bank accounts.
  - x. Further, for payments through invest@uti, investors will ensure and declare that the investment is being made from one of his/her registered bank accounts.
- In case, the application for subscription does not comply with the above provisions, UTI AMC retains the sole and absolute discretion to reject/not process such application and refund

the subscription amount and shall not be liable for any such rejection.

**B) Mode of writing cheques:**

In order to avoid frauds and as a best practice, investors are advised to make the payment instrument (cheque, demand draft, pay order, etc) favouring “UTI Mutual Fund Scheme Name A/c First Investor name” or “UTI Mutual Fund Scheme Name A/c Permanent Account Number” or “UTI Mutual Fund Scheme Name A/c Folio number”.

The above is applicable from 15th November 2010. The existing SIP accepted/registered prior to 15th November 2010, will continue as per the existing procedure.

**Anti Money Laundering (AML) Standards / Combating the Financing of Terrorism (CFT) / Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002 (PMLA 2002) - Client Due Diligence**

As a part of Client Due Diligence (CDD) Process under PMLA 2002, every SEBI registered entity, which inter alia includes Mutual Funds, is required to obtain sufficient information from their clients in order to identify and verify the identity of persons who beneficially own or control the account.

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

Further, the Prevention of Money Laundering Rules, 2005 (PMLR 2005) also require that every intermediary shall identify the beneficial owner and take all reasonable steps to verify his identity.

In order to comply with the above Act/Rules/Regulations, the following CDD process is being implemented across all Schemes of UTI Mutual Fund, with effect from January 1, 2014.

**1. Applicability:**

1.1 Providing information about beneficial ownership will be applicable to all the investments received from January 1, 2014,

from all categories of investors **except** Individuals and a Company listed on a stock exchange or is a majority-owned subsidiary of such a Company.

1.2 Information about Beneficial owner shall be provided by the investors to UTI Asset Management Company Ltd (UTI AMC) / its Registrar, till the same is taken over by KYC Registering Authority (KRA).

1.3 Proof of Identity of the beneficial owner such as Name/s, Address & PAN/Passport together with self attested copy\* are required to be submitted to UTI AMC Ltd / its Registrar.

(\* Original to be shown for verification and immediate return.)

1.4. In case of any change in the beneficial ownership, the investor should immediately intimate UTI AMC / its Registrar / KRA, as may be applicable, about such changes.

**2. Identification Process**

**(A) For Investors other than trusts and foreign investors:**

(i) If the investor is an unlisted company, partnership firm or unincorporated association / body of individuals, the beneficial owners are those person/s who are acting alone or together, or through one or more juridical person and exercising control through ownership or who ultimately has a controlling ownership interest.

(ii) Controlling ownership interest means ownership of /entitlement to:

- More than 25% of shares or capital or profits of the juridical person, where juridical person is a company.
- More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership firm; or
- More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

(iii) In cases, where the beneficial owner is not identifiable through the above means, the beneficial owner will be the one who exercises control through voting rights, agreements, and arrangements or in any other manner.

(iv) Where no natural person is identified under any of the above criteria, the person who holds the

position of senior management shall be considered as the beneficial owner.

**(B) If the Investor is a Trust:**

In case of a Trust, the settler of the trust, the trustee, the protector and the beneficiaries with 15% or more interest in the trust or any other natural person exercising ultimate effective control over the trust through a chain of control or ownership shall be considered as beneficial owner.

**(C) If the Investor is a foreign investor:**

The Know Your Client requirements in case of foreign investors viz. Foreign Institutional Investors (FIIs), Sub accounts and Qualified Foreign Investors (QFIs) as specified in SEBI circular no CIR/MIRSD/11/2012 dated September 5, 2012 shall be considered for the purpose of identification of beneficial ownership of the investor.

The details are as under:

directors in charge of day to day operations and individual promoters holding control either directly or indirectly.	when requested for by UTI Mutual Fund: 1. A resolution from the Board of Directors and power of attorney granted to its managers; officers or employees to transact on its behalf; and 2. An officially valid document in respect of managers, officers or employees holding an attorney to transact on its behalf. B. If Global Custodian / Local Custodian does not provide such undertaking as stated in 'A' above, those details are required to be provided by the Foreign Investor.
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Relevant requirements on KYC form as per SEBI Circulars dated August 22, 2011 and October 5, 2011	Clarifications for Foreign Investors viz. FIIs, Sub Accounts and QFIs
Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the Company, in terms of SEBI Takeover Regulations, duly certified by the Company Secretary / Whole Time Director / MD (to be submitted every year). Proof of Identity (POI) and Proof of Address (POA) of individual promoters holding control – either directly or indirectly.	List of beneficial owners with shareholding or beneficial interest equal to or above 25% to be submitted. If Global Custodian / Local Custodian provides an undertaking to submit these details, the same will be accepted. Any change in the list requires to be submitted as and when such changes takes place.
Name, residential address, photograph, POI and POA of Partners / Trustees / Whole Time Directors / two	A. Not required, if Global Custodian / Local Custodian gives an undertaking to provide the following documents as and

**22. Suspension of Purchase of units (including Switch-in):**

The Trustee may decide at its sole discretion to withdraw Purchase (including switch-in) of the Units in the Scheme(s) (including Plan / Option of the Scheme) temporarily or indefinitely, in any of the following events:

- a) When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays.
- b) When, as a result of political, economic or monetary events or any circumstances outside the control of UTI AMC, the disposal of the assets of the Scheme is not reasonable, or would not reasonably be practicable without being detrimental to the interests of the unitholders.
- c) In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities of the Scheme cannot be accurately calculated.
- d) During periods of extreme volatility of markets, which in the opinion of UTI AMC, are prejudicial to the interests of the unitholders of the Scheme.
- e) In case of natural calamities, strikes, riots and bandhs.
- f) In the event of any force majeure or disaster that effects the normal functioning of UTI AMC or the Registrar.
- g) If so directed by SEBI.

- h) The purchase of units may also be suspended if, in the Trustee's or AMC's view, increasing the Scheme's size any further may prove detrimental to the existing unitholders.

**In the above eventualities, the time limits indicated in the Scheme Information Document, for processing of requests for purchase of units will not be applicable.**

The approval of the Board of UTI AMC and the Trustee giving details of circumstances and justification for the suspension of subscriptions shall be informed to SEBI in advance.

### 23. Maturity / Redemption of Units

- i. Redemption will be effected on receipt of the unit certificate / Account statement along with the redemption request slip / composite service form or such document duly completed in all respects as may be prescribed from time to time.
- ii. Partial redemption under a folio shall be permitted subject to the unitholder maintaining the prescribed minimum balance to be reckoned with reference to the redemption price applicable as on the date of acceptance of the redemption application. Where the balance amount so calculated is found to be less than the prescribed minimum balance, UTI AMC may compulsorily redeem the entire outstanding holding of the unitholder without any fresh application for redemption of the balance holding and pay the proceeds to the unitholder.
- iii. No interest shall, on any account, except as prescribed under SEBI (MF) Regulations be payable on the amount of redemption due to the applicant as prescribed by SEBI.
- iv. The receipt of the unitholder for any moneys paid to him in respect of the units indicated in the unit certificate / Account Statement shall be a good discharge to the Mutual Fund.
- v. The cost of remittance or of realisation of cheque or draft sent by UTI AMC shall be borne by the applicant.
- vi. In case of NRI / FIIs unitholders, redemption proceeds will currently be paid in the manner indicated below:

#### **NRI unit holders:**

- a. Where units had been purchased by the unit holders while he was a resident in India or out of funds held in his NRO Account or out of proceeds from his NRSR/ NRNR deposits, the proceeds can be sent to his bankers in India in rupees for credit to his NRO account.
- b. If the investment had been made by the unit holders out of funds in his NRE account or by rupee draft purchased from a bank /

exchange house operating abroad or received as gift from another NRI out of the donor's NRE account or by rupee draft purchased by him/her from a bank abroad, the redemption proceeds could be credited to his NRE / NRO account provided he continues to be an NRI at the time of redemption.

- c. In other cases payment will be made in rupees for credit to his NRO account.

#### **FIIs unit holders:**

Where units were acquired by an FII out of its special Non-Resident Rupee Account maintained in India, the termination proceeds will be drawn payable to the same/similar Non-Resident Rupee Account maintained in India by the FII.

#### **vii. Settlement of Claim**

- (a) In the event of the death of the unitholder, the joint holder(s)/nominee/legal representative of the unitholder, if he/she is otherwise eligible for joining the scheme as unitholder, shall be permitted to hold the units and become a unitholder. In that event a fresh Account Statement will be issued in his/her name in respect of units so desired to be held by him/her, subject to his/her complying with the condition of minimum holding and the required procedure as may be prescribed by UTI AMC from time to time.

In the event of the death of the karta of HUF, the new Karta of HUF may, if he is otherwise eligible for joining the scheme as unitholder, shall be permitted to hold the units as Karta of HUF subject to complying with the required procedure as may be prescribed by UTI AMC from time to time.

- (b) If the joint holder/nominee/ legal representative of the unitholder is not eligible to join the scheme or he/she though eligible, opts for redemption and also in cases where no nomination has been made, the claimant (i.e. joint holder/nominee/legal representative of the unitholder, as the case may be) on surrender of Unit Certificate / the latest Account Statement or any such other document, as may be prescribed from time to time, issued to the deceased unitholder and on due compliance with the procedural requirements, as may be prescribed by UTI AMC for recognition of such claims, he/she shall be paid redemption proceeds of the units outstanding to the credit of the deceased unitholder as on the date of such acceptance. In such case/s, no Exit load will be charged on redemption.

- (c) If the joint holder/nominee/legal representative of unitholder opts for redemption in units, the activities of registration of death and securing the title of the claimant will be carried out on completion of all the necessary formalities and thereafter the redemption will be processed. The date of acceptance for redemption will be taken on completion of death claim settlement within 10 working days or date of settlement of claim whichever is earlier.
- (d) Documents to be submitted will depend on the face value of the folio.

**viii. Right to limit Redemption:**

Please refer clause 'V (B) – Legal Information' for details.

**ix. Restrictions on purchase and redemption of units:**

Notwithstanding anything contained in any provision of the scheme, UTI AMC shall not be under any obligation to sell or redeem units:

- i) If it is not a business day as announced by UTI AMC for this scheme.
- ii) During book closure period/s, if any, (not exceeding 15 days in a financial year) when the register of unitholders is closed for any purpose as notified by UTI AMC and
- iii) On such days which the Trustee decides not to sell / redeem units as indicated in clause 'V (B) – Legal Information.

**x. Unclaimed Redemption/ Dividend Amount:**

The unclaimed redemption amounts and dividend amounts may be deployed by the Mutual Fund in call money market or money market instruments and the investors who claim these amounts during a period of 3 years from the due date shall be paid at the prevailing net asset value. After a period of 3 years, this amount will be transferred to a pool account and the investors can claim the amount at the NAV prevailing at the end of the 3<sup>rd</sup> year. The income earned on such funds will be used for the purpose of investor education. UTI AMC will make continuous efforts to remind the investors through letters to take their unclaimed amounts. Further, the investment management fee charged by UTI AMC for managing unclaimed amounts shall not exceed 50 basis points.

**xi. Bank account particulars of applicant / unitholder - Despatch of Repurchase/ Redemption Cheque/ Demand Draft/ Dividend Distribution Warrant:**

- (a) In order to avoid fraudulent encashment of redemption cheque/Demand Draft/Dividend Distribution Warrants (DDWs), SEBI has made it mandatory for unitholders, to furnish their bank account particulars i.e. nature of account, account number and name and address of the bank branch along with pin code. The unitholders are also required to furnish the 9 digit bank and branch MICR code number in the application for payment to the bank account of the unitholder through the various modes as indicated below.

- (b) The applicants/unit holders by signing application form for subscription to units gives their consent to UTI AMC/UTI MF to despatch repurchase/redemption/ dividend distribution cheque/warrant/demand draft either through post office or courier, or for making payment directly to the unit holder's bank account through available modes, such as ECS/ RTGS / NEFT /Aadhaar Payment Bridge System (APBS), etc., depending upon availability of appropriate bank details and overall feasibility.

Applicants/unit holders also authorize UTI AMC / UTIMF / Registrars/ various KYC Registration / Authentication Agencies to refer/share their details to any of the appropriate authorities including Unique Identification Authority Of India (UIDAI) / KYC Registration / Authentication Agencies etc. for verification purpose.

Once the dividend / redemption payment is directly credited to the unit holder's bank account, subject to feasibility, the investor shall be intimated about the credit. The investors should verify the status of credit with their bank account directly.

- (c.) For removal of doubt, it is clarified that having despatched payment/advice through any one of aforesaid modes, in the event of non-delivery /non-credit of the maturity/redemption/dividend distribution cheque/warrant/demand draft and / or wrongful encashment of the said cheque/warrant/demand draft so mailed, UTI AMC will not, at all, be liable for the same.

Unit holders shall be required to communicate the change of address and/or change of bank particulars along with requisite supporting documents to UTI AMC or its Registrar (either vide Under Certificate of Posting (UPC) or by depositing at Official Points of Acceptance as

per the format prescribed from time to time in this regard) immediately after such change/s and in any case within 30 days from such change/s. If the unit holder does not communicate his/her/its new address and/or new bank particulars to UTI AMC or its registrar within 30 days from such change/s, the instrument towards payment of dividend/redemption/maturity or any such payment which is due and payable, will be made as per the bank particulars already recorded with UTI AMC or its Registrar and will be dispatched/communicated to the such recorded address of the unit holders. In such case, UTI AMC shall not be responsible or liable for non-receipt of the said instrument or its wrongful encashment.

#### 24. Consolidated Account Statement (CAS):

Whenever a transaction takes place in the folios of an investor during a month, the CAS will be issued for each calendar month, on or before 10<sup>th</sup> day of the succeeding month, detailing all the transactions and holding at the end of the month of such schemes including transaction charges paid to the distributor, if any, across all schemes of all Mutual Funds.

- For the purpose of issuing CAS, Permanent Account Number (PAN) of the first holder will be used for identifying the common investors across schemes of Mutual Funds.
  - In order to receive CAS, unitholders are requested to update their PAN across all investments in UTI Mutual Fund.
  - Where PAN is not available in our records, the CAS to the extent technically feasible across schemes of UTI Mutual Fund or across schemes of all Mutual Funds handled by its Registrar & Transfer Agency (RTA)/Mutual Fund industry or individual account statement, as may be decided, may be issued.
  - The unitholders/investors will continue to receive information/account statement/transaction confirmation by way of email and/or SMS at his/her registered email ID and/or mobile numbers as soon as possible but not later than five working days from the date of closure of the initial subscription list and/or from the date of receipt of the request for account statement.
  - CAS through email or physical or both may be sent to the registered email ID/registered address, as may be decided by UTI AMC from time to time.
  - Unitholders are requested to update their email ID and mobile numbers so as to receive electronic communication faster.
- The 'transaction' for the purpose of CAS would include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer of Investment Plan (STRIP), bonus transaction and merger, if any.
  - Following Folios, shall be exempted for issuance of CAS:
    - ✓ Units held in minor's name
    - ✓ Folios where units are held by way of unit certificates.
    - ✓ In case of UTI CCF, where the investment is made by Government departments like District Health Department, Women's Development Corporation, Bihar etc. in favour of beneficiary children
    - ✓ One UTI Mutual Fund scheme invests in other UTI Mutual Fund scheme/s
    - ✓ Folios under Micropension arrangement.
  - CAS as above will also be issued every half yearly (September/March) , on or before 10<sup>th</sup> day of succeeding month detailing holding at the end of the six month, across all schemes of all Mutual Funds, to all such investors in whose folios no transactions has taken place during that period. Folios with merger of schemes, Micropension, units under lock-in period of ELSS schemes, STOP mark, units held in demat mode, units held by way of unit certificates and folios where non-commercial transactions have taken place during the period will be excluded for issuing 'no transaction' CAS/account statement.
  - The methodology of 'no transaction' CAS will be more or less on the lines of transaction CAS.
  - S-CAS : SEBI vide their circular CIR/MRD/DP/31/2014 dated 12<sup>th</sup> November, 2014, had decided to enable a single consolidated view of all the investments of an investor in Mutual Funds & Securities held in 'Demat' form with the Depositories and the same has been implemented from March 2015. Accordingly, the modifications made to the existing guidelines on issuance of CAS are as follows:
    - (I) The unit holders who do not have Demat account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice.

- (II) For unit holders having Mutual Fund (MF) investments and Demat Account -
- a. Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.
  - b. Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
  - c. In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor.
  - d. The CAS will be generated on monthly basis.
  - e. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts, then CAS with holding details shall be sent to the investor on half yearly basis.
- contacted to obtain the latest contact details of the investors.
2. The investment details of the investor such as Folio no., scheme name and units held etc. shall not be disclosed to the 'Friend in Need', while contacting the 'Friend in Need' in such cases.
  3. UTI MF shall make efforts to contact the investor, based on the latest contact details received from the 'Friend in Need'.
  4. Necessary due diligence including obtaining additional documentation shall be carried out by UTI MF to establish genuineness of the investor, once the contact is established with the investor.
  5. Investors must ensure that if a 'Friend in Need' is designated, he/she should be a person of integrity and confidante in the opinion of the investor, designating him/her, to avoid associated risks, which will be at the sole risk, cost and consequence of the investor.
  6. Above facility is available to both existing and the new investors.
  7. Investors shall keep UTI MF updated in case of any changes in the details of 'Friend in Need', as and when such changes are required and in any case within 30 days from the date of such changes.

The dispatch of CAS by the depositories shall constitute compliance by UTI AMC/ UTI Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996.

## 25. **Friend in Need**

"Friend in Need" is available for the Individual investors (Resident as well as Non-resident) of UTI MF under all the schemes, whereby there will be an option to furnish the contact details including name, address, relationship, telephone number and email ID of any person other than the applicant/s and nominee. This will facilitate obtaining the latest contact details of the investors, if UTI MF is unable to establish contact with the investors. The details are:

1. Communication in any form shall be sent to the investor's registered address or Email ID, if available, at least for two occasions. If no response is received from the investor for the above, the 'Friend In need' details made available by the investor shall be

## 26. **Data Enrichment:**

Wherever Investor has not provided his/her email address, Mobile Number or Core Banking Account Number (and IFS Code) in respect of their already registered bank account, UTI AMC Ltd. may obtain such information from the authorized entities such as 'Know Your Client' (KYC) Registration Agencies, Channel Partners, Investor's Bank, through AMFI appointed aggregators for the purpose of issuing Consolidated Account Statement (CAS) based on the same PAN, or any other regulated entity and update the records of the Investor. Upon updation of such information, the unit holders shall be informed about the same by letter sent to their registered address, with a request to revert us in case of modification necessary, if any, in the information so updated.

## 27. **Procedure for updation of investor status from Minor to Major:** (Minor attaining Majority):

The minor unit holder, on attaining majority, [hereinafter referred as 'Major'] shall inform the same to UTI Mutual Fund /Registrar and submit the following documents to change the status of the unit holder in the folio from 'Minor' to 'Major':

- (a) Duly filled request form for changing the status of holding from 'Minor' to 'Major'.

The signature of Major in the request form is to be mandatorily attested by the Guardian / Donor who had signed the original application. An additional document towards photo ID proof of the major is to be submitted. However, in case of unfortunate event of death of the Guardian / Donor who had signed original application, the signature of Major is to be attested by the bank where the Major is holding the account, registered/to be registered in the folio. Further, in such cases, an additional document viz. death certificate of Guardian / Donor should be submitted.

In the event the Guardian / Donor who had signed original application form is not available to attest the signature of Major is to be attested by the bank where the Major is holding the account, registered/to be registered in the folio. Further, in such cases, an additional document of the major viz. valid proof of investment or copy of passport duly verified by original at the UFC OR KYC complied with KRA or any other procedure specified by UTI AMC Ltd. such as in person verification including taking photograph of the unit holder, obtaining Identity proof etc. will be followed. The details of documents for Identity proof, investment proof to be submitted / accepted are available in the service request forms.

- (b) Valid photo ID proof
- (c) Documents required for updation of bank details in the absence of registered bank details in the folio (including investment proof) or change of bank details.

**Change in name along with MAM:** In case of request for change in name of the minor child at the time of registering MAM, a copy of Gazette Notification is required to be submitted. However, in lieu of Gazette notification, the major may submit documents such as duly executed Bond of indemnity cum affidavit on the stamp paper of appropriate stamp value (as per the format prescribed by UTI AMC Ltd.), Photo ID proof having date of birth and Proof of investment OR Valid proof of relationship with the guardian (birth certificate, passport, school leaving cert.) OR any other procedure specified by UTI AMC Ltd. such as in person verification including taking photograph of the unit holder, obtaining Identity proof etc. The details of documents for Identity proof, investment proof to be submitted / accepted are available in the service request forms.

**28. Non commercial transaction submitted along with commercial transaction:**

If a non commercial transaction such as change in status of unit holder from Minor to Major, Resident to Non Resident and vice versa, change in name due to marriage/divorce etc. submitted along with redemption/switchover of units, such non commercial transactions will be completed first after due compliance with the necessary formalities and thereafter the redemption/switchover will be processed. In such cases, the date of acceptance for redemption/switchover may be taken as the date when the request for non-commercial transaction is completed or 10<sup>th</sup> working day of the combined request received, whichever is earlier, as may be decided by UTI AMC Ltd.

**29. MF Utilities India Private Limited (MFUI) appointed as Official Point of Acceptance (OPA)**

All financial and non-financial transactions pertaining to Schemes of UTI Mutual Fund excluding UTI Nifty Index Fund, UTI CCF- Savings Plan, UTI CCF- Investment Plan and UTI ULIP are available through MFUI either electronically on [www.mfuonline.com](http://www.mfuonline.com) as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com) as may be updated from time to time.

The Online Transaction Portal of MFUI i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFUI shall act as OPA of UTI AMC in addition to the existing OPAs. Investors shall note that any transaction submitted at the POS of MFUI will be routed through MFUI or as may be decided by AMC. Investors not registered with MFUI can also submit their financial and non financial transactions request at MFUI POS by giving reference of their existing UTI MF folio number. All valid application received for any other scheme apart from eligible schemes as stated above may be accepted by UTI AMC at its own discretion.

The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received by MFUI. However, following is to be noted: In case of investments of any amount in respect of liquid / overnight funds and Rs.2.00 lacs and above for other schemes, the applicability of NAV will be subject to the date and time of receipt of credit of amount to the specified bank account of AMC.



AMC will not be responsible for any delay or omission whatsoever, on the part of MFUI.

Investors should note that all financial and non-financial transactions under the schemes of UTI Mutual Fund by MFUI shall be subject to the eligibility of the investors, any terms & conditions, document requirements and procedures as stipulated by UTI Mutual Fund / UTI AMC Ltd. from time to time, in addition to the conditions specified by MFU, if any.

Investors are requested to note that, MFUI will allot a Common Account Number (“CAN”), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the websites of MFUI or the AMC to download the relevant forms.

For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to [clientservices@mfindia.com](mailto:clientservices@mfindia.com)

**30. Acceptance of switchover facility request on maturity of close ended schemes**

- A. In order to provide convenience to the unit holders of close ended schemes (‘Maturing Scheme’) of UTI Mutual Fund, an additional facility to switchover the maturity proceeds to eligible open ended schemes and ongoing New Fund Offers, if available, on date of maturity of ‘Maturing Scheme’ is being made available through the e-mail id registered in the folio, on prospective basis, with effect from August 29, 2016.
  - 1. This facility will be available only for ‘Individual’ category of investors having registered e-mail ID in the folio and having holding investments on a ‘Single’ or ‘Anyone or survivor’ basis in the concerned folio.
  - 2. Prior to maturity date, the unit-holders of ‘Maturing Scheme’ will be informed about the scheme’s impending maturity by way of e-mail communication to their registered e-mail ID in the folio, and providing an online link in the e-mail. On clicking the online link, provided in the mail, unit-

holder will be directed to an “online switchover facility request form”. The unit holder will be required to fill the information requested in the said form and submit the same through online mode only.

- 3. If the unit-holder opts for the ‘online Switchover facility’, the unit-holder is not required to provide the physical signed switchover form.
  - 4. UTI AMC/UTI Mutual Fund may enable any verification process including one time password which will be sent to the registered E-mail ID/Mobile number, as may be decided from time to time for securing the transaction.
  - 5. The investor can avail partial or all units switch either under regular or direct plan.
  - 6. These switch transactions shall also be governed by the terms and conditions applicable for transactions done through the website of UTI Mutual fund i.e. [www.utimf.com](http://www.utimf.com)
- B. All category of Unit holders of closed ended scheme (‘Maturing Scheme’) may also submit physical switch request, upto ten (10)days in advance, prior to the maturity date of the ‘Maturing Scheme’, by submitting the duly signed request form to our Official Points of Acceptance. The Unit-holder shall indicate the Scheme name including the Plan(s) and Option(s) thereunder into which they intend to switch the maturity proceeds of the ‘Maturing Scheme’.
- C. (i) The transaction date for NAV applicability for above both online and physical mode shall be the maturity date of ‘Maturing scheme’. For switch in scheme, the NAV applicability will be as per the Scheme Information Document (SID) of the respective switch-in scheme/s.  
 (ii) For the switch to be effective, the switch must comply with subscription rules of the Scheme in which units are being switched (e.g. eligible to apply, minimum amount etc.) as per SID of respective switch-in scheme.  
 (iii) Investors are requested to note that such advance switch out requests once submitted cannot be cancelled subsequently.  
 (iv) In case of multiple/conflicting switch requests received from any of the modes (online and physical), the switch request received nearest to the expiry of specified period may be considered on a best effort basis, over the earlier switch requests

received from the investor for the purpose of switch-in.

(v) In case, the switch application does not comply with the above or is not found to be in order, UTI AMC/UTI Mutual Fund retains the sole and absolute discretion to reject/not process such application and pay the maturity amount to the investors/unit-holders as per the provisions of the SID of the 'Maturing Scheme' and shall not be liable for any such rejection. Further, the UTI AMC /UTI Trustee Company P Ltd / UTI Mutual Fund / Sponsors shall not be liable for any loss due to subsequent movement in NAV.

**31. Commercial Transactions (viz. Purchase / Redemption / Switches) through Designated E-mail / Fax**

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, with immediate effect, subject to the following terms and conditions. UTI AMC declares its Designated E-mail / Fax server as one of the Official Points of Acceptance.

Following investors may transact through designated fax and email, who are KYC (Know Your Client) Compliant:

- (i) a body corporate including a company formed under the Companies Act, 1956/2013 or established under State or Central Law for the time being in force;
- (ii) a bank including a scheduled bank, a regional rural bank, a co-operative bank;
- (iii) an eligible trust under the relevant scheme;
- (iv) an eligible society under the relevant schemes;
- (v) any other institution;
- (vi) Army/Navy/Air Force/Paramilitary Fund and
- (vii) Any other category of investors, as may be decided by UTI AMC from time to time.

Only Commercial transactions i.e. Purchase, Redemption and Switches shall be accepted through designated fax and email.

When the investor transacts through designated fax and email, the following additional terms and conditions shall apply to the financial/commercial transactions received through this mode, which shall be irrevocable and binding on the investor:

- 1. Investor agrees that based on the scanned image of application for purchase, redemption or switches, the transaction will be processed subject to receipt of the

subscription amount in case of purchase and subject to signature verification in case of redemption and switches. The receipt of such scanned image by UTI AMC at designated fax or email id shall be deemed sufficient for effecting the transaction without the receipt of original application. Investor further agrees to keep in its records, the original application and provide the original application as and when required by UTI AMC.

- 2. All transaction requests will be deemed to be valid, where applications, transaction slips, forms, supporting documents are received at the designated fax/email id.
- 3. The timestamp will get generated and affixed on the transaction request once it is received on the server/system of the UTI AMC.
- 4. This facility will be provided subject to provisions of cut off timing for applicability of NAV and time stamping requirements, as amended by Securities and Exchange Board of India (SEBI) from time to time and any other applicable laws, rules and regulations as may be enforced from time to time. For the purpose of determining the applicable NAV in accordance with SEBI (Mutual Funds) Regulations, 1996, the system generated date and time on the transmitted email / fax received at server / system of the UTI AMC and availability of funds for utilization for the same shall be considered.
- 5. The UTI AMC reserves the right to change/add the Designated fax/email id(s) from time to time.
- 6. The UTI AMC shall act in good faith and shall take necessary steps in connection with the email/fax requests received regardless of the value involved and the same shall be binding on the investor. The UTI Mutual Fund (UTI MF), UTI Trustee Company Pvt. Ltd. (Trustee) or UTI AMC will not be held responsible/liable for any loss, if any, suffered by the investor or any other person for processing such transactions.
- 7. The investor acknowledges that it is in the nature of telecommunication services that transmissions may not be properly received and may be inadvertently read or may be erroneous or made known to unauthorised persons. Investor agrees that all the risks, errors or breaches shall be borne by the investor and the UTI MF, Trustees, UTI AMC shall not be responsible/liable for any claims, liability, loss, damage, cost or expenses arising from such risks, errors or breach of confidentiality.

8. At the request of the investor, UTI AMC is hereby requested and authorised, but is not obliged, to process the transactions as per email/fax submissions received from time to time from investors and otherwise to rely upon and act in accordance with email/ Fax Submission which is signed, or is believed to have been signed by any person authorised by the documents governing the arrangement between the UTI AMC and the Investor.
  9. It is further mutually agreed that if any other permission is required under the provisions of law for processing such requests / instructions, the investor shall be solely liable and responsible for any failure to comply with such provisions of laws, rules and regulations. The investor will keep the UTI MF, Trustee, UTI AMC fully absolved and indemnified with respect to any violation of such laws, rules and regulations and consequences thereafter in case of such violation mentioned hereinabove.
  10. It is agreed by the parties that the UTI AMC need not confirm (whether orally, in writing or otherwise) any email / fax Submission or verify the identity of the person making or giving or purporting to make or give any email/ fax Submission.
  11. Investor agrees that security procedures adopted by UTI AMC may include signature verification, telephonic call backs or a combination of the same, that may be recorded by tape recording device and investor consents to such recording and agrees to co-operate with the UTI AMC to enable confirmation of such electronic transactions. However, the UTI AMC shall be under no duty to prescribe or adopt any procedures for the purpose of such confirmations or verification and any such procedure prescribed or adopted by UTI AMC shall not impose upon the UTI AMC any obligation to adopt or comply with the same in any or every instance.
  12. Investor irrevocably and unconditionally agrees to fully indemnify and save harmless the UTI MF, Trustee and the UTI AMC from and against all claims, liability, loss, damage, costs, expenses or any other outgoings incurred by them arising out of or relating to:
    - (a) UTI AMC acting in good faith, pursuant to, in accordance with or relying upon any email/ fax requests received or UTI AMC not acting/processing or wrong processing of the email / fax requests for any reason.
    - (b) Any submission received by the UTI AMC that UTI AMC in good faith believes to be a email/fax submission from the investor and
    - (c) Any unauthorised or fraudulent email/fax request received by the UTI AMC.
- 32. " UTI-FAMILY"(Father And Mother I Love You)**
- A new facility titled "UTI-FAMILY" is being introduced with immediate effect with an objective to provide periodic payouts to the parent from the investments of their children. The details are as under:
- A. The facility will be available to new and existing investors.
  - B. The facility will be available under the Growth option for both Regular and Direct plans of UTI Regular Savings Fund, UTI Multi Asset Fund & UTI Hybrid Equity Fund. The existing unitholders, who have investments under Growth option of eligible schemes, can apply for "UTI-Family" Facility by filling the registration form.
  - C. The existing unitholders who have their investments under Dividend Payout/Dividend Reinvestment option of the eligible schemes and are desirous to opt for "UTI-Family" facility will have to submit a duly filled Switch application form to UTI Mutual Fund or our R&T Agent, M/S Karvy Fintech Pvt. Ltd. for switching their units from Dividend Payout/Dividend Reinvestment option to Growth option at the applicable NAVs of the respective Options. Please refer Scheme Information Document of respective scheme/s for switch provisions.
  - D. The said facility will work similar to Systematic Withdrawal Plan (SWP), where the 1<sup>st</sup> unitholder in case of Single / "Anyone or Survivor" mode of holding and all unitholders in case of Joint holding will apply for the facility and thereby will opt for monthly payment to either Father or Mother specifying the amount to be paid. The payment to the beneficiary would commence after the period of 7 days from the date of submission of valid form.
  - E. The beneficiary parent has to be KYC [Know Your Client] compliant.
  - F. **Supporting documents:** The unitholders are required to submit following documents together with the form for registration of "UTI-Family" facility:

- 1) Proof of relation such as Ration card, Passport, PAN card, Birth Certificate, School Leaving certificate, University degree certificate, etc., wherein the name of specified parent is mentioned.
- 2) Copy of Cancelled cheque leaf of the Bank account or Copy of Bank Statement/Passbook of beneficiary parent.

G. The amount will be minimum Rs.1,000/- and in multiples of Rs.100/- thereof. Minimum number of monthly installments would be 12.

H. If no specific amount is mentioned by the unitholder for Growth option sharing, then the default specified amount will be Rs.1,000/- per month. The additional subscription of units in the given unitholder/s account where “UTI-Family” facility is active, will automatically be included in the said facility till the number of installments opted are paid.

I. At one particular time, only one SWP of a specified amount under the “UTI-Family” facility per scheme shall be processed to the beneficiary.

J. The opted amount will be paid to the beneficiary by redeeming the corresponding units at the First In First Out (FIFO) basis and the unit holder's holdings will be reduced to that extent on the first business day of each month, at the applicable NAV on that day, as the case may be, post deduction of applicable load charges, if any, and applicable Securities Transaction Tax (STT) [0.001% at present], as under.

C	Securities Transaction Tax @0.001% on specified sharing amount	Re.0.011	Re.0.011
D	Gross Redemption Amount (B+C)	Rs.1,100.011	Rs.1,100.011
E	NAV of growth option as on 3rd April 2017 (1st Business day of month) [Assumed]	Rs.88.900	Rs.88.900
F	Exit Load @ 1% [Assumed]	NIL	Re.0.889
G	Repurchase Price (E-F)	Rs.88.900	Rs.88.011
H	Number of units repurchased (D/G)	12.3736	12.4986
I	Amount payable as sharing to parents ((H*G)-C)	Rs.1,100.000	Rs.1,100.000

		Redemption with NIL exit load (Case I)	Redemption with Exit Load (Case II)
A	Investor's outstanding units in XYZ scheme as on 31st March 2017. Investor has opted for sharing of Rs. 1100/- to parents under UTI-Family facility	1609.969	1609.969
B	Specified amount opted by investor for sharing to parents	Rs.1,100.000	Rs.1,100.000

K. UTI-Family facility will continue till the outstanding units value in the folio is reduced to 'nil' or number of instalments opted by the unit holder are over. In the event of insufficient balance in the folio i.e. the specified amount opted by the unitholder/s is not available, the corresponding units will not be redeemed and UTI-Family facility will be closed.

L. In the event of death of the first unitholder, the “UTI-Family” facility operational under the folio will cease to exist. Further, the said facility will be discontinued by UTI AMC in the following situations:

- In the event of change of option under the scheme/s
- If the units are under pledge/STOP due to any reason.
- The holding mode is changed from physical to dematerialized holdings.

M. The investments/payouts under the said facility will be subject to exit loads, tax & other provisions of the said scheme.

- N. Investor/s with NRI Status will also be allowed to avail the option of “UTI-Family” facility under the said scheme/s subject to applicable RBI requirements/guidelines including remittance of funds. Income tax shall be deducted at source(TDS) be as per the status of the unitholder in accordance with the provisions of the Income Tax Act 1961 and the Rules made thereunder. Accordingly, TDS certificate shall be in the name of the unitholder of the scheme/s.
- O. Under “UTI-Family” facility, the beneficiary is restricted to only one parent of the first unitholder i.e. Mother or Father. However, the unitholder/s under the same folio may choose to do SWP for self and SWP under “UTI-Family” facility simultaneously.
- P. The First unitholder in case of Single / “Anyone or Survivor” mode of holding and all the unitholders in case of joint holding has/have the option to discontinue the “UTI-Family” facility anytime during his/her/their investment in the scheme provided the unitholder/s submits to UTI Mutual Fund or our R&T Agent, M/S Karvy Fintech Pvt. Ltd. a request to discontinue the facility. The facility would be stopped after a period of 7 days from the date of receipt of such request.
- Q. In the event of insufficient balance to process all the SWPs registered under the folio as on that date, the SWP shall be processed by giving preference to the unitholder/s and then to the beneficiary (Father or Mother) as per the details mentioned in the application / registration form.
- R. The unitholder/s opting “UTI-Family” facility shall take the prior written consent of his/ her/ their parent for sharing the payout through SWP and it shall be deemed that the unitholder/s have taken such consent. In case of any objection received by us from the beneficiary parent on the SWP mandate to his / her Bank account under “UTI-Family” facility, the unitholder will have to produce the written consent from his/her beneficiary parent within 30 days of such objection, failing which the facility shall be discontinued.
- S. All Commercial transactions and Non Commercial transactions requests should be received from the unitholder/s only.
- T. All other terms and conditions remain unchanged.

### 33. CanServe

A new facility titled “CanServe” has been introduced for investments (fresh as well as existing) under the Dividend and Growth options [both Existing Plan & Direct Plan] of UTI Hybrid Equity Fund, UTI Arbitrage Fund & UTI Mastershare Unit Scheme as under:

- A) ‘CanServe’ facility under Dividend Payout Option** to facilitate Investors who are desirous to contribute dividend payouts towards a medical cause. Under the Dividend option, Investors by opting for ‘CanServe’ Option can donate the dividend payout to be declared on a prospective basis. The investors will have a choice to donate either i) 50% of the dividend declared or ii) 100% of the dividend declared in future, subject to a minimum amount of donation of Rs.1000/-. In case such amount arrived as above is less than Rs. 1000/-, the entire amount will be paid out to investor in line with the provisions of the Scheme/s. Investors may claim **tax exemption under sec 80 G** of the Income Tax Act, 1961 to this effect.  
In case the Investor opts for ‘CanServe’ facility and does not tick either of the options (i) or (ii) as mentioned above, the default option would be (i) 50% of the dividend declared.
- B) ‘CanServe’ facility under Growth option** to facilitate Investors who are desirous to contribute a specified sum periodically towards a medical cause. Under the Growth option, Investors by opting for ‘CanServe’ facility can contribute by indicating a specified amount (Minimum Rs. 1000/- at each half-yearly payout) to be paid out under this facility by redeeming corresponding units on semi - annual basis. If no amount is mentioned by the Investor, the default ‘specified amount’ will be Rs.1,000/- per payout period. Such redemption will be done on the 1<sup>st</sup> business day of April and October at the NAV applicable on that day. In case the value of units held by the Investor on the specified date is less than the ‘specified amount’, no units would be redeemed on that date.

**The contributions mentioned above under A) and B) will go to St. Jude India Child Care Centres** as donation towards medical / social cause. St. Jude India ChildCare Centres provides cost-free housing, nutritional support, counseling, educational and recreational activities, therapy and yoga to the needy and under-privileged children who are being treated for cancer and their families, during the period of the child's treatment. St. Jude India ChildCare Centres started operations in 2006 and now has 18 centres in

5 cities with 227 family units located in Mumbai, Delhi, Kolkata, Hyderabad and Jaipur.

St. Jude India Child Care Centres will issue certificate towards donation receipt to avail tax exemption under section 80 G of the IT Act, 1961.

Existing investors may provide a fresh mandate for availing CanServe Facility by mentioning their existing folio number in the request form. The investment under the said facility will attract the same loads as applicable to normal investments under the said scheme.

The certificate to be issued to investors in respect of donation / contribution will be for an amount post deduction of applicable load charges, if any, and applicable Securities Transaction Tax (STT) [0.001% at present]. An example of calculation in respect of Growth option is illustrated, for easy understanding of the investors, as follows:

A	Investor's outstanding units in XYZ scheme as on 1st November 2015. Investor has opted for contribution of Rs.1100/- towards CanServe	1609.969
B	Specified Amount opted by investor for donation towards CanServe	Rs.1100.000
C	Securities Transaction Tax @0.001% on specified donation amount	Rs.0.011
D	Gross redemption amount (B+C)	Rs.1100.011
E	NAV of growth option as on 1st April 2016 (1st business day of next semi cycle) [Assumed]	Rs.88.900
F	Exit load @ 1% (Assuming redemption is within one year)	Rs.0.889
G	Repurchase price ( E- F )	Rs.88.011
H	Number of units repurchased @ Rs.88.011 (D/G)	12.4986
I	Amount payable as donation ((H*G)-C)	Rs.1100.00

The net amount of Rs. 1100.00 post deduction of load & Securities Transaction Tax would be transferred to St Jude India Childcare Centres as per his/her pre-received mandate. **St Jude India**

**Childcare Centres will issue certificate to the Investor towards donation / contribution amount of Rs. 1100.00 to avail tax exemption under section 80 G of the IT Act, 1961.**

Investor can opt out of or cancel the 'CanServe' facility by giving 15 days' notice prior to record date for dividend payout option and 15 days' notice before semi-annual payout date under Growth option to UTI Mutual Fund or our R & T Agent, M/S Karvy Fintech Pvt Ltd.

All other term & conditions of the above mentioned schemes will remain the same. "Canserve" is just a term used to denote the facility being offered to investor for contribution towards Medical/Social cause. It does not imply any scheme benefit/s. To know more about St. Jude India ChildCare Centres, please visit <http://www.stjudechild.org/>.

**34. Changeover (Change of option from Dividend to Growth or vice versa):**

Investors of all the open ended schemes except UTI CCF, UTI RBPF, UTI ULIP, UTI Gold ETF, UTI Nifty ETF, UTI Sensex ETF and UTI Next 50 ETF, where change of option is allowed, the transaction will be processed @ applicable NAV under the respective option, without charging any load. If any. However, taxes, as applicable, will be charged as per the prevailing laws.

**III. RIGHTS OF UNITHOLDERS OF THE SCHEME**

1. Unit holders of the Scheme have a proportionate right in the beneficial ownership of the assets of the Scheme.
2. When the Mutual Fund declares a dividend under the Scheme, the dividend warrants/ECS credit advice shall be despatched within 30 days of the declaration of the dividend. Account Statement reflecting the new or additional subscription as well as Redemption / Switch of Units shall be despatched to the Unit holder within 10 business days of the Specified Redemption Date. Provided, if a Unit holder so desires, the Mutual Fund shall issue a Unit certificate (non- transferable) within 30 days of the receipt of request for the certificate.
3. The Mutual Fund shall dispatch Redemption proceeds within 10 Business Days of receiving the Redemption request.
4. The Trustee is bound to make such disclosures to the Unit holders as are essential in order to keep the unitholders informed about any

information known to the Trustee which may have a material adverse bearing on their investments.

5. The appointment of UTI AMC for the Mutual Fund can be terminated by majority of the Directors of the Trustee Board or by 75% of the Unit holders of the Scheme.
6. 75% of the Unit holders of a Scheme can pass a resolution to wind- up a Scheme.
7. The Trustee shall obtain the consent of the Unit holders:
  - whenever required to do so by SEBI, in the interest of the Unit holders.
  - whenever required to do so if a requisition is made by three- fourths of the Unit holders of the Scheme.
  - when the Trustee decides to wind up the Scheme or prematurely redeem the Units.
  - The Trustee shall ensure that no change in the fundamental attributes of any Scheme or the trust or fees and expenses payable or any other change which would modify the Scheme and affects the interest of Unit holders, shall be carried out unless:
    - (i) a written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
    - (ii) the Unit holders are given an option to exit at the prevailing Net Asset Value without any Exit Load.
8. Approval of unitholders in specified circumstances –
 

The Trustees shall adopt any of the following alternative procedures as the Trustee considers appropriate in the circumstances:

  - i) Seeking approval of the unitholders through postal ballot. This would entail seeking positive consent of the Unitholders on the specific proposal(s) by sending to the Unitholders the necessary mailers and seeking their consent through return post/courier/fax as may be decided by the Trustee. The Trustee shall lay down detailed guidelines for the actual conduct and accomplishment of the postal ballot and announcement of its results;
  - ii) Seeking approval of the Unitholders present and voting at a meeting, to be specifically summoned by the Trustee at the appointed day, date, time and venue. A notice convening such meeting

shall be sent to the Unitholders at least 21 days prior to the appointed date setting out the proposal(s) which would be voted on the sanctioned meeting. The Trustee shall lay down the detailed guidelines for the actual conduct and accomplishment of the voting at a meeting and announcement of its results; and

- iii) Seeking approval of the Unitholders through such manner as may be determined by the Trustee from time to time.
9. In specific circumstances, where the approvals of unitholders are sought on any matter, the same shall be obtained by way of a postal ballot or such other means as may be approved by SEBI.

**E-Mail Communication:** Unit holders who have opted to receive documents/communication by e-mail will be required to download and print the documents/communication after receiving the e-mail from UTI AMC. Should the Unit holder experience any difficulty in accessing the electronically delivered documents/communication, the Unit holder should advise the Registrars immediately to enable UTI AMC to send the same through alternate means. In case of non-receipt of any such intimation of difficulty within 24 hours from receiving e mail, it will be regarded as receipt of e mail by the Unit holder.

It is deemed that the Unit holder is aware of all the security risks including possible third party interception of the documents/communication and contents of the same becoming known to third parties.

1) **Annual Report**

An abridged annual report in respect of the Scheme shall be provided to the Unitholders not later than four months from the date of closure of the relevant accounting year in the manner specified by SEBI.

The full annual report shall be made available for inspection at UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. The scheme wise annual report shall be hosted on the MF website and on the website of AMFI..

The Mutual Fund shall e-mail the scheme annual reports or abridged summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund.

In case of unitholders whose email addresses are not registered with the Mutual Fund, the Abridged Annual Report shall be sent to them in physical mode in case they have opted for the same.

The Mutual Fund shall publish an advertisement

every year disclosing the hosting of the scheme wise annual report on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

The Mutual Fund shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.

## **2) Disclosure of monthly/half-yearly portfolios**

The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month / half year for all its Schemes on its website and on the website of AMFI within 10 days from the close of each month / half year in a user friendly and downloadable spreadsheet format. The format for monthly portfolio disclosure shall be the same as that of half yearly portfolio disclosures. In case of unitholders whose e-mail addresses are registered, the Mutual Fund shall send via email the monthly / half yearly statement of scheme portfolio within 10 days from the close of each month

The mutual fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.

The mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.

## **IV. PROCEDURE FOLLOWED AT UTI AMC FOR TAKING INVESTMENT DECISIONS, INVESTMENT VALUATION NORMS FOR SECURITIES AND OTHER ASSETS**

### **1. The investment set-up**

The broad procedure followed at UTI AMC for taking investment decisions is summarised as follows:

- (i) The investments of the scheme are managed by a Fund Manager on a regular basis. The Fund Manager constructs the appropriate portfolio in the light of the scheme objectives, prudential exposure norms, fund size, tenure of the scheme and the liquidity required for income distribution considering the normal redemption etc. All the investment decisions are based on scheme's investment objectives, internal guidelines, regulatory restrictions etc. The portfolio is monitored based on the research inputs, present & expected market conditions, future outlook on the economy/sectors/individual scrip and fresh inflows/outflows in the scheme with a view to optimise the returns under the scheme. The Fund Manager's operational strategy and its implementation are reviewed by the Head of Equity on an ongoing basis.
- (ii) Department of Securities Research is an internal set-up with analysts tracking specific sectors, which provides regular inputs to the Fund Managers on stocks/industries/sectors, implication of Govt./RBI policies and trends in international markets. The Fund Managers and Research Analysts interact regularly through meetings and presentations. These inputs are discussed thoroughly in these meetings. The Fund Managers and Analysts visit companies to obtain all publicly available information on company performance/ management perspectives. The Fund Managers also attend company presentations as well as presentations by external research outfits/broking firms on company/ industry performance.
- (iii) **Primary market investments:** The investments in Initial Public Offerings and Private Placements in primary markets are screened and scrutinized by research team/FMs. On the basis of the information and/or research reports, the Fund Managers give their recommendation on the proposals keeping in mind the scheme's investment objectives, internal guidelines and SEBI guidelines. Such proposals are approved by Head of Fixed Income/Head of Equity/Executive Investment committee (EIC) as per delegation of power. If any investment proposals exceed the delegated limits laid down by the internal guidelines then Managing Director of UTI AMC would also join the EIC as one of its members.
- (iv) **Secondary market investments:** Fund Managers also interact with Research Analysts and Dealers on regular basis. The



Fund Managers also have access to external sources of data from analysts, publicly available information about company / sector etc. The Fund Manager prepares a strategy paper for the scheme on periodic basis, which is discussed with senior management of UTI AMC. Finally, these investment decisions made by the Fund Managers are executed by the designated dealer.

- (v) **Inter Scheme Transfers:** The inter-scheme buy and sale transactions are effected as per the SEBI Regulations.
- (vi) **Monitoring:** A memorandum to the Board of Directors of the UTI Asset Management Company & Trustee Company is submitted containing a report on Investment Operations of UTI AMC for UTI MF schemes for each quarter.

## 2. Computation and disclosure of NAV

- (a) The Net Asset Value (NAV) of the scheme shall be calculated by determining the value of the scheme's assets and subtracting therefrom the liabilities of the scheme taking into consideration the accruals and provisions. NAV shall be declared separately for different options of the scheme.
- (b) The NAV per unit shall be calculated by dividing the NAV of the scheme by the total number of units issued and outstanding on the valuation day. The NAV will be rounded off upto four decimal places.
- (c) When the securities are traded on more than one recognised stock exchange, the securities shall be valued at the last quoted price on the stock exchange, available at the time of valuation of scheme portfolio for the purpose of computing the NAV, where the securities are principally traded. UTI AMC will select the appropriate stock exchange for each such security, but the reasons for the selection would be recorded in writing. All scrips may be valued at the price quoted on the stock exchange where a majority in value of the investments is principally traded. Once a stock exchange has been selected for valuation of a particular security, reasons for change of the exchange shall be recorded in writing by UTI AMC.
- (d) A valuation day is a day other than (i) Saturday and Sunday (ii) a day on which both the stock exchanges (BSE and NSE) and the banks in Mumbai are closed (iii) A day on which the purchase and redemption of units is suspended. If any business day in UTI AMC, Mumbai is not a valuation day as defined above then the NAV will be calculated on the next valuation day and the same will be applicable for the

previous business day's transactions including all intervening holidays.

- (e) The NAVs will be calculated and disclosed on every business day. The AMC will prominently disclose the NAVs under a separate head on the website of UTI Mutual Fund ([www.utimf.com](http://www.utimf.com)) and of the Association of Mutual Funds in India (AMFI) ([www.amfiindia.com](http://www.amfiindia.com)) on every Business Day.

Mutual Funds/ AMCs shall extend the facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard.

## 3. Valuation of investments:

### Valuation Policy and Procedures

#### Equity and Equity related Securities:

##### (a) Traded Securities

**(Equity shares and equity related securities like rights, warrants, preference shares etc.)**

A security is treated as 'traded' in the following circumstances:

- The security is traded on any stock exchange within a period of 30 days (including the date of valuation) and if:
    - the aggregate volume of trade during such period is more than 50,000; or
    - the trade value is greater than Rs.5,00,000
- these are valued at the closing prices on NSE, (and if NSE price is not available BSE price is considered). The principle stock exchange for valuation of equity shares is NSE. The equity shares held in the UTI SENSEX ETF and UTI SENSEX Next 50 ETF will be valued at their closing prices as per the BSE.

##### (b) Non traded / Thinly traded / Unlisted equity shares:

Investments in securities, which have not been traded on any stock exchange in the aforesaid manner, are stated at fair value as determined by UTI AMC in accordance with the provisions of the SEBI (Mutual Fund) Regulations, 1996 as detailed below.

Based on the latest available Balance Sheet, net worth shall be calculated as follows:

Share Capital

Plus: Reserves (excluding revaluation Reserve)

Less: Miscellaneous Expenditure

Less: Intangible Assets (in case of unlisted securities)

Less: P & L Accounts (Debit Balance)

The resultant figure is the Net Worth of the Company, which when divided by the numbers of shares outstanding gives the net worth per share.

Capitalized earning price will be arrived at by multiplying the earnings per share with the discounted industry P/E ratio. Average capitalization rate (P/E ratio) for the industry based upon either BSE or NSE data shall be taken and discounted by 75%. Earnings per share of the latest audited annual accounts will be considered for this purpose. The value as per the net worth value per share and capital earning value calculated as above shall be averaged and further discounted by 10% for illiquidity so as to arrive at the fair value. In case of unlisted equity shares the discount factor will be 15% instead of 10%.

In case, the Earning per share (EPS) is –ve, EPS value for that year shall be taken as zero for arriving at capitalized earning. In case latest balance sheet is not available within 6 months from the close of the year, the shares of such companies shall be valued at zero. If the net worth of the company is –ve the share would be marked down to zero. In case an individual security accounts for more than 5% of the total assets of the scheme, an independent valuer shall be appointed for the valuation of the said security.

In case the fair value price so arrived is higher than the latest available quote price, then quote price is considered, provided the quote price is not older than 30 days.

**(c) Non traded / Thinly traded / Unlisted rights share/Debt in the form of Rights and warrants:**

Rights shares /warrants are valued at underlying equity share price minus exercise price. In case the exercise price is greater than the ex-rights price, the value of the rights share is to be taken as zero. In case exercise price is payable in more than one installment, then the rights shares are valued at underlying equity share price minus uncalled liability. Where the rights/warrants are not treated pari passu with the existing shares, suitable adjustment should be made to the value of rights/warrants. In case of unlisted company, the rights share value is taken into consideration after their allotment by way of recomputing the fair value of the equity shares, after considering the allotment of rights. If Debt securities in the form of rights are issued, the same is valued as per the debt valuation norms, from the date of allotment of the securities. Till such time they are valued at face value - exercise price or as suggested by the valuation committee.

**(d) Non traded / Thinly traded / Unlisted Preference shares:**

Non convertible preference shares are valued at the present value of future expected dividend payments and maturity value, discounted at the expected rate of return on preference shares. The valuation committee will decide upon variables like expected

future dividend, expected rate of return etc. on a case to case basis depending on the terms of issue of the preference shares.

Convertible preference shares will be valued based on the underlying equity, further discounted for illiquidity at an appropriate percentage. The illiquidity percentage will be decided by the Valuation Committee on a case to case basis.

The valuation committee may in specific cases decide to use a different method for valuation of preference shares by assigning reasons therefor.

**(e) Corporate Action:**

In case of demerger if Shares of only one company continue to be traded on de-merger, the other security is valued at traded value on the day before the de merger less value of the traded security post de merger. The valuation committee may decide to apply appropriate illiquidity discount on a case to case basis. If post demerger value of the share of de merged and traded company is equal or in excess of the value of the pre de merger share, then the non traded share is to be valued at zero.

If both the shares are not traded on de-merger: the traded price prior to demerger, will be allocated between the post-demerger companies on an appropriate basis like Price Earnings ratio, net worth or any other measure, as per the decision of the Valuation Committee.

The untraded/unlisted shares resulting from demerger will be valued on fair valuation basis after the audited annual financial results of the demerged company are available.

In case of corporate actions like bonus shares having differential voting rights, bonus debentures (where terms of security like coupon, maturity date etc., are not known) etc., these are referred to the valuation committee to discover the prices of such securities.

In case of merger, if the shares of the merged entity are not listed/traded, then valuation of merged entity shall be arrived at based on the terms of merger and previous days closing price of the respective companies prior to merger.

The price of the unlisted shares arising out of corporate actions as arrived at above, will be reviewed by the valuation committee at half yearly intervals till such time that the audited annual financial results of the company are available.

**(f) Initial Public Offering ('IPO') application.**

IPO application awaiting allotment would be valued at allotment price / bid price

**Debt papers / Asset Backed securities and CP/CDs :**

**A) Debt/Asset Backed Securities and CP/CD with residual maturity > 60 days**

Debt / Asset Backed securities and CP/CDs with residual maturity > 60 days will be valued at the average of prices provided by CRISIL and ICRA

If on any day, the price for any security is not provided by CRISIL and ICRA then the security will be valued as follows –

1) If the security is newly purchased, till such time that the prices are not provided by CRISIL and ICRA then

- Debt papers / Bonds will be valued at weighted average trade price of the deals in that security done by schemes of UTI Mutual Fund for latest trade day.

- CP/CDs will be valued at the price computed on T+1 basis w.r.t the valuation day considering the weighted average traded yield of the deals for that security done by schemes of UTI Mutual Fund for the latest trade day.

2) In other case, it will be valued as per the price approved by the valuation committee.

The valuation committee may, in exceptional circumstances decide to value a security at a price other than the average of CRISIL and ICRA prices by recording justification for the same.

In case a put / call option has been exercised, then the security will be valued as per the residual maturity of the put / call date from the date of exercise of such option across all schemes of UTI MF.

**B) Debt/Asset Backed Securities and CP/CD with residual maturity <= 60 days**

**(1) Traded papers**

**(a) Debt papers having residual maturity of <= 60 days** will be valued as follows

1) The weighted average price at which they are traded by any scheme of the UTI Mutual Fund shall be computed

2) This will include deals done as Inter Scheme Transfers

3) Only deals done in a market lot size will be considered for such computation. Market lot for this purpose has been defined as face value of Rs.5 crores or more

Further the traded price is valid for trade day only in respect of all traded debt securities as mentioned in (a) (1) and (a) (2) above

**(b) Money market securities like CP, CD papers having residual maturity of <= 60days** will be valued as follows:

1) The T+1 price computed based on the weighted average yield at which they are traded by any scheme of UTI Mutual fund.

2) This will also include deals done as ISTs and primary market trades.

3) Only deals having face value of Rs.5 crores and above will be considered for such trade price computation.

The traded price is valid for trade day only in respect of all money market securities like CP/CDs as mentioned in (b) (1) and (b) (2) above

**(2) Non Traded Papers**

Debt/Asset Backed/Money market instruments such as CP/CDs may be valued by amortisation on a straight-line basis to maturity from cost or last valuation price whichever is more recent provided such valuation price is within +/- 0.10 % of the reference price.

In case there is a deal in any scheme of UTI Mutual Fund of the face value less than Rs.5 crores and the same paper is held in any scheme on the prior day then the amortisation price will be computed without considering such additional purchase.

If in case of a CP/CD with residual maturity < 60 days, on the valuation day there are outstanding unsettled trades from the earlier days and there are no fresh trades for the current valuation day then its valuation price will be computed on T+1 basis for such valuation day considering the yield at which the CP/CD was valued on the earlier day.

The reference price refers to the price calculated based on the benchmark yield to maturity provided by CRISIL/ICRA plus/minus the security specific spread.

The security specific spread will be determined as follows:

a) In case of a paper which is continued since its residual maturity was > 60 days, the spread assigned as the difference between the yield at which the security was valued on the 61<sup>st</sup> day and the yield corresponding to the rating-maturity bucket in which the paper falls on the 60<sup>th</sup> day.

b) The spread is fixed/ reset when the paper is purchased/sold by any scheme of UTI Mutual Fund or when the security is valued at reference price +/- .10%

c) All primary/secondary market deals/ISTs of the schemes of UTI Mutual Fund for a face value of Rs.5 crores and above will be considered for spread fixing.

d) The spread will be fixed as the difference between the weighted average traded yield of the paper on that day or yield of the reference price based price applied for the day and the corresponding matrix yield for that day.

e) The spread may be subsequently reviewed and reset by the valuation committee.

If the amortised price is greater than the reference price by 0.10 % of the reference price or more then the security will be valued at reference price plus 0.10 % of the reference price.

If the amortised price is lesser than the reference price by 0.10 % of the reference price or more then

the security will be valued at reference price less 0.10 % of the reference price.

**Government Securities:**

**(1) Government Securities with residual maturity greater than 60 days:**

Government securities with residual maturity greater than 60 days are valued as on the valuation date at the average of prices released by CRISIL and ICRA, which are approved by the Association of Mutual Funds in India (AMFI) for providing such prices.

If on any day, the price for any security is not provided by CRISIL and ICRA then the security will be valued as follows –

- 1) If the security is newly purchased, till such time that the prices are not provided by CRISIL and ICRA then at weighted average trade price of the deals in that security done by schemes of UTI Mutual Fund for latest trade day.
- 2) In other case, it will be valued as per the price approved by the valuation committee.

The valuation committee may, in exceptional circumstances decide to value a security at a price other than the average of CRISIL and ICRA prices by recording justification for the same.

**(2) Government Securities with residual maturity upto 60 days:**

Government Securities with residual maturity of upto 60 days may be valued by amortisation on a straight-line basis to maturity from cost or last valuation price whichever is more recent provided such valuation price is within +/- 0.10 % of the reference price.

The reference price refers to the average of prices released by CRISIL and ICRA for the valuation date. In case there are deals in any scheme of UTI Mutual Fund of the face value of Rs.5 crores or more, then the government security will be valued at the weighted average traded price of such deals for that valuation date.

In case there is a deal in any scheme of UTI Mutual Fund of the face value less than Rs.5 crores and the same Gsec is held in any scheme on the prior day then the amortisation price will be computed without considering such additional purchase.

**Government Securities STRIPS:**

**(1) Government Securities STRIPS with residual maturity greater than 60 days:**

Government securities STRIPS with residual maturity greater than 60 days are valued as on the valuation date at the average of prices released by CRISIL and ICRA, which are approved by the

Association of Mutual Funds in India (AMFI) for providing such prices.

If on any day, the price for any security is not provided by CRISIL and ICRA then the security will be valued as follows –

- 1) If the security is newly purchased, till such time that the prices are not provided by CRISIL and ICRA then at weighted average trade price of the deals in that security done by schemes of UTI Mutual Fund for latest trade day.
- 2) In other case, it will be valued as per the price approved by the valuation committee.

The valuation committee may, in exceptional circumstances decide to value a security at a price other than the average of CRISIL and ICRA prices by recording justification for the same.

**(2) Government Securities STRIPS with residual maturity upto 60 days:**

Government Securities STRIPS with residual maturity of upto 60 days may be valued by amortisation on a straight-line basis to maturity from cost or last valuation price whichever is more recent provided such valuation price is within +/- 0.10 % of the reference price.

The reference price refers to the average of prices released by CRISIL and ICRA for the valuation date. In case there are deals in any scheme of UTI Mutual Fund of the face value of Rs.5 crores or more, then the government security STRIP will be valued at the weighted average traded price of such deals for that valuation date.

In case there is a deal in any scheme of UTI Mutual Fund of the face value less than Rs.5 crores and the same Gsec STRIP is held in any scheme on the prior day then the amortisation price will be computed without considering such additional purchase.

**Treasury Bills:**

**(1) Treasury Bills with residual maturity greater than 60 days:**

Treasury Bills with residual maturity of greater than 60 days are valued at the average of prices released by CRISIL and ICRA, which are approved by the Association of Mutual Funds in India (AMFI) for providing such prices.

**(2) Treasury Bills with residual maturity upto 60 days :**

**(a) Traded Tills < 60 days :**

Traded treasury Bills with residual maturity of upto 60 days may be valued as follows:

- 1) The T+1 price computed based on the weighted average yield at which they are traded by any scheme of UTI Mutual fund.
- 2) This will also include deals done as ISTs and primary market trades.

3) Only deals having face value of Rs.5 crores and above will be considered for such trade price computation.

The traded price is valid for the trade day only

**(b) Non Traded Tbills < 60 days:**

Treasury Bills with residual maturity of upto 60 days may be valued by amortisation on a straight-line basis to maturity from cost or last valuation price whichever is more recent provided such valuation price is within +/- 0.10 % of the reference price.

In case there is a deal in any scheme of UTI Mutual Fund of the face value less than Rs.5 crores and the same TBill is held in any scheme on the prior day then the amortisation price will be computed without considering such additional purchase.

If in case of a treasury bill with residual maturity < 60 days, on the valuation day there are outstanding unsettled trades from the earlier days and there are no fresh trades for the current valuation day then its valuation price will be computed on T+1 basis for such valuation day considering the yield at which the treasury bill was valued on the earlier day.

The reference price refers to the price calculated based on the benchmark yield to maturity provided by CRISIL/ICRA plus/minus the TBill specific spread.

The TBill specific spread will be determined as follows:

a. The spread is fixed/ reset when the paper is purchased/sold by any scheme of UTI Mutual Fund or when the security is valued at reference price +/- .10%

b. All primary/secondary market deals/ISTs of the schemes of UTI Mutual Fund for a face value of Rs.5 crores and above will be considered for spread fixing.

c. The spread will be fixed as the difference between the weighted average traded yield of the paper on that day / yield of the reference price based price applied for the day and the corresponding matrix yield for that day.

d. The spread may be subsequently reviewed and reset by the valuation committee.

e. If the amortised price is greater than the reference price by 0.10 % of the reference price or more, then the TBill will be valued at reference price plus 0.10 % of the reference price.

If the amortised price is lesser than the reference price by 0.10 % of the reference price or more, then the TBill will be valued at reference price less 0.10 % of the reference price.

Cash Management Bills being akin treasury bills, same methodology as above will be applied.

**BRDS:**

**BRDS > 60 days**

BRDS with residual maturity > 60 days will be valued at the average of prices provided by CRISIL and ICRA

If on any day ,the price for any BRDS paper is not provided by CRISIL and ICRA .then the security will be valued as follows –

1) If the paper is newly purchased, till such time that the prices are not provided by CRISIL and ICRA then it will be valued at the price computed on T+1 basis w.r.t the valuation day considering the weighted average traded yield of the deals for that security done by schemes of UTI Mutual Fund for the latest trade day.

2) In other case, it will be valued as per the price approved by the valuation committee.

The valuation committee may , in exceptional circumstances decide to value a paper at a price other than the average of CRISIL and ICRA prices by recording justification for the same.

**BRDS < = 60 days**

BRDS with residual maturity of upto 60 days may be valued by amortisation on a straight-line basis to maturity from cost or last valuation price whichever is more recent provided such valuation price is within +/- 0.10 % of the reference price.

In case there is a deal in any scheme of UTI Mutual Fund of the face value less than Rs.5 crores and the BRDS is held in any scheme on the prior day then the amortisation price will be computed without considering such additional purchase.

If in case of a BRDS with residual maturity < 60 days, on the valuation day there are outstanding unsettled trades from the earlier days and there are no fresh trades for the current valuation day then its valuation price will be computed on T+1 basis for such valuation day considering the yield at which the BRDS was valued on the earlier day.

The reference price refers to the price calculated based on the benchmark yield to maturity provided by CRISIL/ICRA plus/minus the BRDS specific spread. For this purpose, internal rating will be assigned by the valuation committee to the BRDS.

The BRDS specific spread will be determined as follows:

a) In case of a paper which is continued since its residual maturity was > 60 days, the spread assigned as the difference between the yield at which the security was valued on the 61<sup>st</sup> day and the yield corresponding to the rating-maturity bucket in which the paper falls on the 60<sup>th</sup> day.

b) The spread is fixed/ reset when the paper is purchased/sold by any scheme of UTI Mutual Fund or when the security is valued at reference price +/- .10%

c) All primary/secondary market deals/ISTs of the schemes of UTI Mutual Fund for a face value of Rs.5 crores and above will be considered for spread fixing.

d) The spread will be fixed as the difference between the weighted average traded yield of the paper on that day / yield of the reference price based price applied for the day and the corresponding matrix yield for that day.

e) The spread may be subsequently reviewed and reset by the valuation committee.

If the amortised price is greater than the reference price by 0.10 % of the reference price or more, then the BRDS will be valued at reference price plus 0.10 % of the reference price.

If the amortised price is lesser than the reference price by 0.10 % of the reference price or more then the BRDS will be valued at reference price less 0.10 % of the reference price.

**Money market Instruments like Repos, CBLOs etc:**

Money market instruments like Repos, CBLOs will be valued on cost + accrual basis.

**Short Term Deposits / Fixed Deposits:**

Short Term Deposits / Fixed Deposits are valued at cost.

**Future and Options:**

(a) Index/ Stock / Interest Rate Futures are valued at settlement price declared by the Stock Exchange as on the valuation date.

(b) **Index/ Stock Options are valued at the closing premium quote / exercise price declared by the Stock Exchange as on the valuation date.**

**SWAPS:**

**SWAP with residual tenor > 60 days:**

Daily MTM in respect of Overnight Indexed Swaps (OIS) is computed as the present value of the difference between the interest calculated at the fixed rate and MIOIS rate (average of bid and ask rate) applicable to the balance tenor + agreed spread. The discount rate used for computing the present value is the average of bid and ask MIOIS rate applicable to the balance tenor of the OIS contract + agreed spread.

**SWAP with residual tenor < = 60 days:**

In case of SWAPS with residual tenor < = 60 days the unrealised gain/loss account as on the 61<sup>st</sup> Day is amortised over the balance tenor of the swap.

**Gold:**

The valuation of gold held in the Gold Exchange Traded Fund is arrived at as follows:

a) The London Bullion Market Association's (LBMA) AM fixing price per troy ounce is increased with the CIF premium and the LBMA fixing charge.

b) This price is then converted to the equivalent price for 1 kg gold of 0.995 fineness by applying the conversion factor.

c) The RBI reference rate is applied to convert the price from US dollars to Indian Rupees.

d) The Indian levies in the form of customs duty and stamp duty are added to arrive at the final landed price of gold. If on any day the LBMA AM fixing or RBI reference rate is not available due to holiday, etc. then the immediately previous day's prices are applied for the purpose of calculating the value of gold.

**Mutual Fund Units**

MF Units listed and Traded would be valued at the closing traded price as on the valuation date. If the units are not traded on the valuation day, the closing price of earliest previous day on which they have been traded may be used provided such price is not prior than 30 days. Unlisted MF Units and listed-but-not-traded MF Units would be valued at the NAV as on the valuation date.

**Non Performing Assets**

The principal amount not fallen due of the NPA security is shown at cost less investment provision.

**Inter Scheme Transfers**

**Equity Securities:**

In respect of inter scheme transfer of equity securities, the spot/current market price available from Bloomberg terminal on a continuous basis is considered.

**Debt and Money Market Securities:**

In respect of debt and money market securities the following procedure is followed:

I. If inter scheme transfer is of the face value < 5 crores, the same will be done at previous day's valuation price

II. If inter scheme transfer is of the face value > = 5 crores following procedure will be followed:

a. In case of market trades of the same security on the date of IST on Public Platform#, weighted average price/yield\* till the time of IST shall be considered provided the market trades satisfy the following qualifying criteria:

1. For instruments maturing above 1 year, the traded price/yield\* may be taken if there are at least two trades aggregating to face value Rs.25 crores or more.

2. For instruments maturing upto 1 year, the traded price/yield\* may be taken if there are at least three trades aggregating to face value of Rs. 100 crores or more.

b. In the absence of market trades upto the time of IST, where AMC has traded (equivalent to a market lot, i.e. face value of Rs. 5 crores or more) in the same security prior to effecting the IST, such price/yield\* shall be considered for the inter-scheme transfer.

c. In the absence of prices at (a) & (b) above, such transfers shall be valued at previous day's valuation price.

\* In respect of (a) and (b) above, if the IST is for discounted papers like DDBs/CP/CD then the IST will be done at the T+0 price computed based on the weighted average yield considered, as explained in (a) and (b) above. In all other cases IST will be done at the weighted average price, as explained in (a) and (b) above.

# Presently the Public Platform considered for the above purpose is F-trac.

**Government Securities and TBills:**

**IST pricing of Sovereign Securities with residual maturities upto 90 days & T-Bills**

- (a) ISTs shall be executed at the last traded yield at which the security is traded in one or more marketable lot on NDS-OM.
- (b) If there is no market trade reported upto the time of the IST on that day, IST shall be executed based on previous day's valuation price/yield.

If the methodology at (a) & (b) does not represent fair price then IST would be carried out based on input from the fund management team, duly approved by the Valuation Committee.

**IST pricing of Sovereign Securities with residual maturities over 90 days (other than T-Bills)**

- (a) ISTs shall be executed at the last traded price at which the security is traded in one or more marketable lot on NDS –OM.
- (b) If there are no market trades reported upto the time of the IST on that day, IST shall be executed based on the previous day's valuation price. (Average of prices furnished by CRISIL and ICRA).

Further after reviewing the IST prices, if the prices provided by CRISIL and/or ICRA does not represent fair price or in case CRISIL/ICRA do not provide price, in such cases, IST would be carried out based on the inputs from the fund management team, duly approved by the Valuation Committee.

**General Principle:**

While the fund will follow the above guidelines on an ongoing basis, there may be extraneous situations under which, in the interest of fair reflection and fair valuations, there may be deviations to the above guidelines. The decision on any such deviation will rest with the Valuation Committee based on the justification and adequate documentations.

**Abnormal conditions:**

The valuation committee may determine the valuation methodology to be adopted in case of abnormal market conditions.

**Periodic Review**

The Valuation policy shall be reviewed at least annually and any modification shall be approved by the AMC and Trustee Boards. The Valuation Policy shall also be reviewed by Independent Auditors at least once in a Financial Year to ensure the appropriateness of the valuation methodologies.

**Conflict of Interest**

If any situation arises that leads to conflict of interest, the same shall be raised to the Valuation Committee and the Committee shall endeavour to resolve the same such that the valuation provides for fair treatment to all investors including existing and prospective investors.

**V. TAX, LEGAL & GENERAL INFORMATION**

**A. TAX INFORMATION**

**Taxation of investing in Mutual Fund Schemes**

The information stated below is based on UTI Mutual Fund's understanding of the tax laws [Income Tax Act 1961 as amended by the Finance (No.2) Act 2014] and is only for the purpose of providing general information to the investors of the UTI Mutual Fund Schemes (Schemes). The information/interpretations/requirements provided may undergo modifications due to changes in regulatory dispensation or otherwise. As in the case with any investment there can also be no guarantee that the tax position prevailing at the time of investment in the Schemes will endure indefinitely.

Further statements with regard to tax position mentioned herein, is on the assumption that the units are not held as stock-in-trade and are merely indicative, not exhaustive, expressions of opinion, interpretative, subject to any judicial/administrative rulings/orders/interpretations, and are not representations of the UTI Mutual Fund/ UTI Asset Management Company Ltd. (UTIAMC/AMC), to induce any investor to acquire units whether directly from the UTI Mutual Fund or indirectly from any other person/s by the secondary market operations. UTI Mutual Fund (UTIMF)/ UTIAMC, UTI Trustee Company Pvt. Ltd. (UTI Trustee Company/Trustee) shall not be responsible in any manner whatsoever. In the event, any liability, as may be determined by the tax authorities, being imposed on UTI Mutual Fund/ Scheme(s) or the Trustee or the AMC, the Unitholders shall indemnify UTI Mutual Fund/Scheme(s) and/ or the Trustee and/or the AMC for any tax liability. The prospective investors should not treat the contents of this section as advice relating to legal, taxation, investment or any other matter and are advised to consult its/his or her own tax/legal consultant with respect to the tax

implications arising out of his or her or their participation in the Schemes and the approvals/registrations etc. which are required to be obtained by the investor for making investment/transactions or taking any benefits.

#### **Tax issues concerning Mutual Fund:**

UTI Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under section 10 (23D) of the Income Tax Act, 1961 (“the Act”) to have its entire income exempt from income tax.

However, by the Finance Act 2017, by way of non-obstante clause (section 115BBDA), in respect of dividend income of all resident assesses, except “specified assesses”, having income, in aggregate, of more than Rs.10 lacs in a year by way of dividend as defined under the Act in clause (22) of section 2 excluding sub-clause (e), such dividend income shall be subject to income tax @10% plus applicable surcharge. “Specified assesses” does not include mutual funds.

The Mutual Fund receives all income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.

Income arising out of investments in securitisation trusts shall be governed by the provisions contained in Chapter XII-EA and other applicable provisions of the Act.

By virtue of section 45 of the Wealth Tax Act, 1957, wealth tax is not chargeable in respect of net wealth of a Mutual Fund, hence UTI Mutual Fund is not liable to pay Wealth Tax under the provisions of the Wealth Tax Act, 1957. By the Finance Act 2015, Wealth has been abolished.

#### **Tax issues concerning Unit holders**

##### **I. Equity Oriented Funds - Tax Treatment of Investments**

###### **A. Tax on income in respect of units**

As per the section 10(35) of the Act, income received by investors under the schemes of any Mutual Fund is exempt from income tax in the hands of the recipient unit holders. However, this is subject to specific/overriding income tax provisions applicable to certain investors/unit holders like charitable/religious trusts etc.

###### **B. Dividend Distribution Tax:**

By virtue of proviso to section 115 (R) (2) of the Act, the dividend distribution tax for the Equity Oriented Schemes (as defined in section 112A of the Act) is 10%.

**C. TDS on income of units:** As per the provisions of section 194K and section 196A of the Act, where any income is credited or paid on or after 1st April 2003 by a Mutual Fund, no tax is required to be deducted at source. Section 194K is omitted by the Finance Act 2016 w.e.f. 1<sup>st</sup> June 2016 as non-operational provision.

###### **D. Tax on capital gains**

###### **i) Long Term Capital Gains**

Units held for more than twelve months preceding the date of their transfer are long term capital asset.

The Finance Act 2018

- (a) has withdrawn the exemption u/s 10(38) on transfer of long term capital asset being a unit of an equity oriented fund, as defined therein, in respect of the transfers made on or after April 1, 2018.
- (b) has incorporated A new provision (section 112A) imposing tax on Long Term Capital Gain on a unit of an equity oriented fund(as defined therein) at the rate of 10% on LTCG, in excess of Rs.1 lakh in a financial year. No indexation benefit would be available on computation of such LTCG,
- (c) provides that the units of equity oriented funds that were acquired before January 31, 2018, and which would be transferred on or after April 1, 2018, the assessee shall be entitled to exemption on so much of the capital appreciation as has accrued up to January 31, 2018.

Minimum Alternate Tax (MAT) provisions as contained in the Act shall also apply.

###### **ii) Short term capital gains**

Units held for not more than twelve months preceding the date of their transfer are short term capital asset. Capital gains arising from the transfer of short term capital assets being unit of an equity oriented scheme which is chargeable to STT is liable to income tax @ 15% under section 111 A and section 115 AD of the Act.

###### **iii) Securities Transaction Tax (STT)**

As per Chapter VII of Finance (No. 2) Act, 2004 relating to Securities Transaction Tax (STT), with effect from June 01, 2006, the STT is payable by the seller at the rate of 0.25% (this rate stands reduced to 0.001% w.e.f. 1<sup>st</sup> June 2013 by the Finance Act 2013) on the sale of unit of an equity oriented scheme to the Mutual Fund. In the event of sale of units to the Mutual Fund, the STT is collected by the Mutual Fund at source.



The following are the rates of STT w.e.f. 1<sup>st</sup> June 2013:

Sl.No.	Nature of taxable securities transaction	Payable by	Rates w.e.f. 1 <sup>st</sup> June 2013 (in per cent)
1.	Delivery based purchase of units of an equity oriented fund entered into in a recognized stock exchange	Purchaser	Nil
2.	Delivery based sale of units of an equity oriented fund entered into in a recognized stock exchange	Seller	0.001
3.	Non Delivery based sale of units of an equity oriented fund entered into in a recognized stock exchange	Seller	0.025%
4.	Sale of a unit of an equity oriented fund to the mutual fund	Seller	0.001

With effect from 01<sup>st</sup> April 2008:

- a) the deduction under section 88E of the Act has been discontinued, and
- b) the amount of STT paid by the assessee during the year in respect of taxable securities transactions entered into in the course of business will be allowed as deduction under section 36(xv) of the Act subject to the condition that such income from taxable securities transactions is included in the income computed under the head “Profits and Gains of business or profession”.
- c) As per the Finance Act 2016 and amendment to the Finance (No.2) Act 2004, it is proposed that w.e.f. 1<sup>st</sup> April 2016, any income arising from the transfer of a long term capital asset being a unit of an equity oriented scheme undertaken on a recognised stock exchange located in any International Financial Services Centre and where the consideration for such transaction is paid or payable in foreign currency shall not be subject to STT.

(iv) By the Finance Act (No.2) 2014, securities held by FII investor, which has invested in such securities

in accordance with the regulations made under the SEBI Act 1992, will be treated as capital asset.

#### **E. TDS on Capital Gains**

##### **(i) Resident Investors**

As per Central Board of Direct Taxes (“CBDT”) circular No.715 dated 8th August 1995, in case of resident unitholders no tax is required to be deducted from capital gains arising at the time of redemption of the units.

##### **(ii) For Non Resident Investors**

For non-resident investors, income tax at source will be deducted at the applicable rates.

#### **Surcharge and Health & Education Cess:**

The tax / TDS (except STT) is to be increased by applicable surcharge. Further Health and Education Cess @ 4% is to be charged on amount of tax and surcharge.

#### **UTI-Rajiv Gandhi Equity Savings Scheme (UTI-RGESS):**

As per the Finance Act 2017, deduction under section 80CCG will not be allowed from the assessment year 2018-19. However, an assessee who has claimed deduction under this section for any assessment year 2017-18 and earlier assessment years shall be allowed deduction under this section till the assessment year 2019-20, if the assessee is otherwise eligible to claim the deduction as per the provisions of this section.

The tax benefits for the UTI-RGESS are available only to resident individuals and apply with effect from the assessment year 2013-14. The provisions have been modified by from the assessment year 2014-15. Some of the provisions as per Sec 80 CCG read with the Rajiv Gandhi Equity Savings Scheme 2013 (the RGESS 2013) notified by CBDT notification no 94 dated 18th December 2013 [S.O. 3693(E)] are as under

The deduction shall be allowed for three consecutive assessment years, beginning with the assessment year relevant to the previous year in which the listed units were first acquired.

If the investor fails to fulfill any of the provision of the section 80CCG of the Act/RGESS 2013, the deduction originally allowed to him/her for any previous year shall be deemed to be income of the assessee of the previous year in which the investor fails to comply with the provisions and shall be liable to tax for the assessment year relevant to such previous year.

Further, where the demat account is not in compliance with the conditions laid down in

paragraph 7 in respect of flexible lock-in period, the deduction originally allowed to the investor under section 80CCG shall be liable to tax as specified in the provisions.

Deduction under this section is available to a resident individual, if his gross total income for the relevant assessment year does not exceed Rs. 12 lakhs (enhanced from Rs.10 lakhs).

- Eligible investment to claim deduction - Deduction under this section is available; if the assessee is a new retail individual resident investor as specified in the RGESS 2013 and has acquired the listed units in accordance with the RGESS 2013. The investment is to be under lock in as per the RGESS 2013.
- Amount of deduction – If the prescribed conditions are satisfied, a deduction will be allowed under section 80CCG. The amount of deduction is 50 per cent of amount invested in listed units. However, the amount of deduction under this section cannot be more than Rs. 25,000/-. If any deduction is claimed by a taxpayer/assessee under section 80CCG in any year, he/she shall not be entitled for any deduction under this section for any subsequent year. If the assessee, after claiming the aforesaid deduction, fails to satisfy the above conditions, the deduction originally allowed shall be deemed to be the income of the assessee of the year in which default is committed.

The transfer /pledge /assignment of the units is not permitted during the fixed lock-in-period as per 80 CCG of the Act read with CBDT notification no. 94 dated 18<sup>th</sup> December 2013 [S.O. 3693(E)]. .

As per the RGESS 2013, a new retail investor who has invested in accordance with the Rajiv Gandhi Equity Savings Scheme, 2012 (notified by the CBDT notification no. 51 dated 23<sup>rd</sup> November 2012) shall continue to be governed by the provisions of that Scheme to the extent it is not in contravention of the provisions of the RGESS 2013 and such investor shall also be eligible for the benefit of investment made in accordance with this Scheme for the financial years 2013-14 and 2014-15.

#### **ELSS Schemes:**

Contribution made by individuals and HUFs in the above Plans / Scheme will be eligible for deduction of the whole of the amount paid or deposited subject to a maximum of Rs. 1,50,000/- under Section 80 C of the Act as provided therein.

As per the CBDT notifications for the ELSS,

(a) if ninety per cent or more of the units issued under any plan / scheme are repurchased before completion of ten years, the UTI AMC may at its discretion, terminate that plan / scheme even before the stipulated period of ten years; and redeem the outstanding units at the final repurchase price to be fixed by UTIAMC.

(b) units issued under the ELSS can be pledged only after three years of the issue of the units.

## **II. Other than Equity Oriented Funds - Tax Treatment of Investments**

### **Tax issues concerning Unit holders**

#### **A. Tax on income in respect of units**

As per section 10(35) of the Act, income received by investors under the schemes of Mutual Fund is exempt from income tax in the hands of the recipient unitholders. However, this is subject to specific/overriding income tax provisions applicable to certain investors/unit holders like charitable/religious trusts etc.

#### **B. Dividend Distribution Tax (additional income tax on distributed income):**

As per section 115R of the Act, the dividend distribution tax for the Schemes other than Equity Oriented Schemes is

a) 25% plus applicable surcharge and cess on distribution made to any person being an individual or a HUF,

b) 30% plus applicable surcharge and cess on income distributed to any other person.

Provided that w.e.f. 01<sup>st</sup> June 2013, where any income is distributed by a mutual fund under an infrastructure debt fund scheme (as defined) to a non-resident (not being a company) or a foreign company, the mutual fund shall be liable to pay additional income-tax at the rate of five per cent, plus applicable surcharge and cess, on income so distributed.

The rate of surcharge on income distribution tax is increased from 5% to 10% w.e.f. 01<sup>st</sup> April 2013. The Finance Act 2015 has increased the surcharge on income distribution tax to 12% w.e.f 1st April 2015.

As per the Finance (No.2) Act 2014, with effect from 01st October 2014, for determining the dividend distribution tax payable, the amount of

distributed income be increased to such amount as would, after reduction of the dividend distribution tax from such increased amount, be equal to the income distributed by the Mutual Fund (dividend distribution tax will be payable after grossing up).

### **C. Tax on capital gains**

#### **(i) Long Term Capital Gains**

As per Finance (No.2) Act 2014, w.e.f. 10<sup>th</sup> July 2014, units of other than equity oriented schemes/funds will qualify as long term capital asset only if such units are held for more than 36 months.

#### **Resident Unitholders**

Any long term capital gain arising on redemption of units by residents is subject to treatment indicated under Section 48 and 112 of the Act. Long term capital gains in respect of units held for more than 36 months is chargeable to tax @ 20% after factoring the cost inflation index. With effect from 10<sup>th</sup> July 2014, the option of income tax @10%, without indexation, is not available.

#### **Non Resident Unitholders**

With effect from 01<sup>st</sup> April 2012, under section 112, long term capital gain on transfer of listed units shall be taxable @20% and 10% on unlisted units if the non-resident is not a company or a foreign company and without applying the indexation provisions.

#### **FIIIs**

As per section 115 AD of the Act, long term capital gains on sale of units are to be taxed @ 10% without indexation benefit.

By the Finance Act (No.2) 2014, securities held by FII investor, which has invested in such securities in accordance with the regulations made under the SEBI Act 1992, will be treated as capital asset.

#### **ii) Short Term Capital Gains**

W.e.f. 10<sup>th</sup> July 2014, Units held for not more than thirty six months preceeding the date of their transfer are short term capital assets. Capital gains arising from the transfer of short term capital assets will be subject to tax @30% for FIIIs under section 115AD of the Act and at the normal rates of tax applicable to such assessee.

#### **Surcharge and Health & Education Cess:**

The tax is to be increased by applicable surcharge. Further, Health and Education Cess @ 4% is to be charged on amount of tax and surcharge.

### **E. TDS on capital gains**

#### **i) Resident Investors**

As per Central Board of Direct Taxes ('CBDT') circular No.715 dated 8th August 1995, in case of resident unitholders no tax is required to be deducted from capital gains arising at the time of redemption of the units.

#### **ii) For Non Resident Investors**

For non-resident investors, income tax at source will be deducted at the applicable rates.

#### **Surcharge and Health & Education**

##### **Cess:**

The tax / TDS (except STT) is to be increased by applicable surcharge. Further Health and Education Cess @ 4% is to be charged on amount of tax and surcharge.

#### **Retirement Benefit Plan 1971 (UTI RBP), Unit Linked Insurance Plan 1971 (ULIP 1971) of UTI Mutual Fund: Tax benefits under section 80 C**

Contribution made by individuals and HUFs in the above Plans / Scheme will be eligible for deduction of the whole of the amount paid or deposited subject to a maximum of Rs.1,50,000/- under Section 80 C of Income Tax Act, 1961 as provided therein.

As per the provisions of Section 80 C of the Act, if an assessee terminates the participation in the ULIP 1971 or where the assessee ceases to participate by reason of failure to pay any contribution, by not reviving the participation, before contributions in respect of such participation have been paid for five years, in such an event no deduction shall be allowed for any sums paid/contribution made during the year and also the aggregate amount of the deductions of income so allowed in respect of the previous year/s shall be deemed to be the income of the assessee of such previous year and shall be liable to tax.

#### **Certain common provisions for equity oriented funds and other than equity oriented funds**

##### **1. FPI:**

By virtue of CBDT Notification no. S.O.199 (E) dated 22<sup>nd</sup> January 2014, the tax provisions as applicable to FIIIs will also be applicable to Foreign Portfolio Investors (FPI) [which includes Qualified Foreign Institutional Investors (QFIs)]. By SEBI Circular no. IMD/FIIC/6/2014 dated March 28, 2014; SEBI has provided that the FPI regime shall commence w.e.f. June 01, 2014. SEBI has also issued operational guidelines for Designated Depository Participants (DDPs) as per which the SEBI approved DDPs would grant registration to FPIs on behalf of SEBI and also carry out other allied activities including tax deduction/withholding in compliance under the FPI Regulations. FPIs are also advised to consult their DDPs on the taxation including TDS aspects.

##### **2. Surcharge, Health & Education Cess:**

The tax/TDS is to be increased by applicable surcharge. Further, Health and Education Cess @ 4% is to be charged on amount of tax and surcharge.

TDS is subject to the DTAA (Double Taxation Avoidance Agreement) provisions.

### **3. Double Taxation Avoidance Agreement (DTAA) and General Anti Avoidance Rules (GAAR)**

As per CBDT Circular No. 728 dated October 30, 1995, in the case of remittance to a country with which a DTAA is in force, the tax is to be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in the DTAA, whichever is more beneficial to the assessee.

As per the Finance Act 2013:

- a) submission of Tax Residency Certificate, containing such particulars as may be prescribed, is a prerequisite but not sufficient condition for availing the benefits of the DTAA. The assessee shall also provide prescribed documents and information for claiming benefits under DTAA,
- b) the benefits of double taxation relief under Chapter IX (containing DTAA provisions) shall be subject to the provisions of General Anti Avoidance Rules (GAAR) contained in Chapter X-A of the Act. Further, the provisions of Chapter X-A shall be applied in accordance with such guidelines and subject to such conditions and the manner as may be prescribed.

For the unitholder to obtain the benefit of a lower rate available under a DTAA, the unit holder is required to provide the Mutual Fund with a certificate obtained from his Assessing Officer stating his eligibility for the lower rate.

The Finance Act 2013, interalia,:

a) has omitted sub-section (2A) of section 90 of the Act applicable from 1<sup>st</sup> April 2013 as per which the provisions of Chapter X-A relating to GAAR apply to assessee, even if such provisions are not beneficial to the assessee.

- c) inserted new sub-section (2A) of section 90 of the Act applicable from 1<sup>st</sup> April 2015 as per which the provisions of Chapter X-A of the Act relating to GAAR shall apply to assessee, even if such provisions are not beneficial to the assessee.
- d) omitted the present Chapter X-A of the Act relating to GAAR w.e.f 1<sup>st</sup> April 2013 and inserted new Chapter X-A(GAAR) w.e.f. 1<sup>st</sup> April 2015.

By the Finance Act 2015, implementation of GAAR was deferred by two years and GAAR provisions have now been made applicable to the income of the

financial year 2017-18 and subsequent years and shall be implemented as per the provisions of the Act and as per the Rules/Guidelines issued thereunder.

### **4. Minimum Alternate Tax (MAT):**

The provisions of MAT have been made applicable on certain companies (Chapter XII-B) and certain other persons (Chapter XII-BA) as per the provisions contained therein. Income by way of long term capital gains shall be taken into account in computing the Book Profit and income tax payable. MAT provisions are not applicable to an individual, HUF, or an AOP or body of individuals, whether incorporated or not, or an artificial juridical person referred to in section 2(31)(vii) of the Act, if the adjusted total income of such person does not exceed twenty lakh rupees.

### **5. Short Term Capital Losses**

As per section 94(7), if any person acquires units within a period of 3 months prior to the record date fixed for declaration of dividend or distribution of income and sells or transfers the same within a period of 9 months from such record date, losses arising from such sale to the extent of income received or receivable on such units, which are exempt under the Act, will be ignored for the purpose of computing his income chargeable to tax.

Further, as per Section 94(8), where additional units have been issued to any person without any payment, on the basis of existing units held by such person then the loss on sale of original units shall be ignored for the purpose of computing income chargeable to tax, if the original units were acquired within 3 months prior to the record date fixed for receipt of additional units and sold within 9 months from such record date and the additional units are held on the date of sale/transfer. However, the loss so ignored shall be considered as cost of acquisition of such additional units held on the date of sale by such person.

### **6. Investment by Trusts:**

Investment in units of the Mutual Fund rank as eligible form of investment under section 11(5) read with section 13 of the Act and Rule 17C(i) of the Income Tax Rules, 1962 for Public Religious & Charitable Trust.

As per section 11(7) inserted by the Finance (No.2) Act 2014, w.e.f. 1<sup>st</sup> April 2014, where a trust or an institution has been granted registration for purpose of availing of exemption under Section 11, and the registration is in force for a previous year, then such trust of institution cannot claim any exemption under any provision of Section 10 [other than that relating to exemption of agricultural income and income exempt under Section 10 (23C)] for that previous year. Consequently, these institutions will not be

entitled to claim exemption like exemptions pertaining to dividends, long-term capital gain etc.

### 7. Higher TDS if PAN not available:

With effect from 01<sup>st</sup> April 2010, a new provision (section 206AA) has been inserted in the Act. As per this provision, any person entitled to receive any sum or income or amount, on which tax is deductible, shall furnish his Permanent Account Number (PAN) to the person responsible for deducting such tax, failing which tax shall be deducted @ 20% or the prescribed rate, whichever is higher. Applicable surcharge, Health and Education Cess on the amount of tax and surcharge will also be deducted.

The existing provision of section 206AA, inter alia, provides that any person who is entitled to receive any sum or income or amount on which tax is deductible under Chapter XVIIIB of the Act shall furnish Permanent Account Number to the person responsible for deducting such tax, failing which tax shall be deducted at the rate mentioned in the relevant provisions of the Act or at the rate in force or at the rate of twenty per cent, whichever is higher. The provisions of section 206AA also apply to non-residents with an exception in respect of payment of interest on long-term bonds as referred to in section 194LC.

In order to reduce compliance burden, the Finance Act 2016 has amended section 206AA to provide that these provisions shall not apply to a non-resident, not being a company, or to a foreign company, in respect of payment of interest on long term bonds any other payment, subject to such conditions as may be prescribed.

### 8. Merger/Consolidation of Schemes/Plans of MFs:

Tax neutrality has been provided to unit holders upon consolidation or merger of mutual fund schemes/plans provided that the consolidation is of two or more schemes/plans of an equity oriented fund or two or more schemes/plans of a fund other than equity oriented fund.

As per section 2(42A), section 47 and section 49 pursuant to mergers/consolidations of the Schemes/Plans, units of consolidating scheme/plan surrendered by unitholders in lieu of receipt of units of the consolidated scheme/plan shall not be treated as transfer and capital gains tax will not be imposed on unitholders under the Income-tax Act. However, it may be noted that when the unitholders transfers the units of the consolidated scheme/plan, such transfer will attract applicable capital gains tax and STT. The following provisions shall also apply

**Cost of Acquisition:** The cost of acquisition of the units of consolidated scheme/plan shall be the cost of units in the consolidating scheme.

**Period of holding:** The period of holding of the units of the consolidated scheme/plan shall include the period for which the units in consolidating schemes/plans were held by the unitholder.

**Consolidating Scheme/Plan and Consolidating Scheme/Plan:** Consolidating Scheme/Plan will be the scheme/plan of a mutual fund which merges under the process of consolidation of the schemes/plans of mutual fund in accordance with the SEBI (Mutual Funds) Regulations, 1996 and consolidated scheme/plan will be the scheme/plan with which the consolidating scheme/plan merges or which is formed as a result of such merger.

### 9. Wealth Tax

Units of Mutual Fund are not covered under the definition of 'assets' under section 2(ea) of the Wealth Tax Act, 1957, and hence value of investment in units is completely exempt from Wealth Tax. By the Finance Act 2015, Wealth tax has been abolished.

### 10. Gift Tax

The Gift Tax Act, 1958 has abolished the levy of Gift Tax in respect of gifts made on or after 1st October 1998. Thus, gifts of units on or after 1st October, 1998 are exempt from Gift Tax. Further, subject to certain exceptions, gifts from any person exceeding Rs.50,000/- are taxable as income in the hands of donee pursuant to section 2(24)(xv) of the Act read with section 56(2)(x) of the Act.

11. Redemption by the Unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. UTI Trustee Company, UTI AMC, UTI Mutual Fund shall not be liable for any such tax consequences that may arise.

## B. Legal Information

### Nomination:

- (a) Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. If the units are held jointly, all joint holders will sign the nomination form.
- (b) Only three persons, resident or NRI, including minors, can be nominated on a proportionate basis. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

- (c) Nomination of an NRI is also subject to requirements, if any, prescribed by RBI from time to time.
- (d) Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
- (e) Nomination in respect of the units stands rescinded upon the transfer of units.
- (f) Non-individuals including societies, trusts, bodies corporate, HUF, AoPs, BoIs and partnership firms holder of Power of Attorney shall have no right to make any nomination.
- (g) The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
- (h) On registration of nomination a suitable endorsement shall be made on the account statement or in the form of a separate letter.
- (i) The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
- (j) On cancellation of nomination, the nomination shall stand rescinded and UTI AMC shall not be under any obligation to transfer the units in favour of the Nominee(s).
- (k) Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a member of the scheme.
- (l) Where there are two or more unitholders, one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.

- (m) Transmission/transfer made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.

**KYC Requirements:**

**PLEASE REFER TO SECTION - HOW TO APPLY? For details on KYC Requirements**

**Prevention of Money Laundering:**

The Prevention of Money Laundering (Amendment) Act, 2005, (the Act) No.20 of 2005, and the Rules made thereunder have been made applicable from the 1<sup>st</sup> day of July, 2005. The same are required to be complied for making disclosures by the investors, and for complying with the procedures etc. as required under the Act and the Rules made thereunder. The applicant / joint applicant / alternate applicant / unitholder(s) shall be required to comply with all the procedures and make all the disclosures as required for the purposes of the Act, Rules.

SEBI had vide its circular no. ISD/CIR/RR/AML/1/06 dated 18<sup>th</sup> January 2006, directed all intermediaries, including Mutual Funds, to formulate and implement policies and procedures for dealing with money laundering and adoption of Know Your Client (KYC) Policy. The intermediaries may according to their requirements specify additional disclosures to be made by clients for the purpose of identifying, monitoring and reporting incidents of money laundering and suspicious transactions undertaken by the investor(s) / unitholder(s). SEBI had also vide its circular no. ISD/CIR/RR/AML/2/06 dated 20<sup>th</sup> March 2006, advised all intermediaries, including Mutual Funds, inter alia, reporting of information relating to cash and suspicious transactions to the Director, Financial Intelligence Unit-India (FIU-IND), an Authority under the Act.

As per SEBI Circular MISRD/Cir-26/2011 dated December 23, 2011, it is mandatory for SEBI registered intermediaries to carry out "In-Person Verification" of the investors for investments in a mutual fund.

SEBI has issued circulars/master circulars from time to time for prevention of money laundering and compliance of KYC requirements. SEBI has also issued Master Circular no. SEBI/HO/IMD/DF5/CIR/P/2018/109 dated July 10, 2018 CIR/IMD/DF/18/2014 dated 1<sup>st</sup> October 2014 for Mutual Funds. Master Circular no. SEBI/ HO/ MISRD/ DOS3/ CIR/ P/ 2018/ 104 dated July 04, 2018 has also been issued by SEBI regarding Guidelines on Anti-Money Laundering (AML) Standards and Combating the Financing of Terrorism (CFT) /Obligations of Securities Market

Intermediaries under the Prevention of Money Laundering Act, 2002 and Rules framed there under.

SEBI has also issued circulars no. IMD/FPIC/CIR/P/2018/124 dated August 21, 2018 and CIR/IMD/FPIC/CIR/P/2018/131 dated September 21, 2018 regarding Know Your Client (KYC) requirements for Foreign Portfolio Investors (FPIs). AMFI has also issued circulars/best practices guidelines for the purpose.

The investor(s) / unitholder(s) including guardian(s) where investor / unitholder is a minor, must ensure that the amount invested in the Scheme is derived only through legitimate sources and does not involve and is not designed for the purpose of any contravention or evasion of the provisions of all the applicable laws, rules and regulations, directions issued by the appropriate authority (the applicable laws) in force from time to time including the Prevention of Money Laundering Act, the Income Tax Act, 1961, or the Prevention of Corruption Act, 1988, etc.

UTI Mutual Fund / UTI Trustee Company / UTI AMC reserve the right to take all steps and actions, including recording investor(s) / unitholder(s) telephonic calls, and / or obtain and retain documentation for establishing the identity of the investor, proof of residence, source of funds etc. in accordance with the applicable laws, from the investor(s) / unitholder(s), as may be required, to ensure the appropriate identification / verification / re-verification of the investor(s) / unitholder(s), the source of funds etc. under its KYC Policy.

If at any time, UTI Mutual Fund / UTI Trustee Company / UTI AMC believe that the transaction is suspicious in nature within the applicable laws, UTI AMC shall have the absolute discretion to report the suspicious transaction to FIU-IND and or to freeze the account, reject any application or compulsorily redeem the units of the investor(s) / unitholder(s) at NAV subject to payment of exit load, if any, and such guidelines, as applicable in this regard. UTI Mutual Fund, UTI Trustee Company, UTI AMC shall have no obligation to inform / advise the investor(s) / unitholder(s) or its agents or distributors of such reporting.

The above provisions shall also apply for the person(s) acquiring the units by operation of law, for e.g. by way of transmission.

UTI Mutual Fund, UTI Trustee Company, UTI Asset Management Company Ltd. and their Directors, employees, Registrars and Transfer Agents to the scheme and agents, shall not be responsible / liable in any manner whatsoever due to the freezing of the accounts / folios or rejection of

any application for investments in the units of the scheme or compulsory redemption of the units of the scheme due to non-compliance by the investor(s) / unitholders(s) with the provisions of the above mentioned laws, rules, regulations, KYC policy etc. and / or where UTI Asset Management Company Ltd. believes any transaction to be suspicious in nature within the purview of the applicable laws, rules, regulations etc.

#### **Foreign Account Tax Compliance Act (FATCA)**

Investment in the Units is also subject to various requirements/conditions under Foreign Account Tax Compliance Act (FATCA) of the United States of America with the objective of tackling tax evasion through obtaining information in respect of offshore financial accounts maintained by USA residents and citizens. India and USA have entered into Inter-Governmental Agreement (IGA) in July, 2015 which, inter alia provides that the Indian FIs (including Mutual Funds) will provide necessary information to the Indian tax authorities, which will then be transmitted to USA periodically.

These developments will also enable the Indian tax authorities to automatically receive information of Indian residents who have stashed assets in foreign participating jurisdictions.

#### **Common Reporting Standard (CRS)**

To combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad requiring cooperation amongst tax authorities, the G20 and OECD countries have developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI). India has joined Multilateral Competent Authority Agreement to implement to implement Automatic Exchange of Information based on Common Reporting System (CRS) for automatic exchange of information. From the year 2017, amongst several other countries, India has started sharing tax information on automatic basis.

The CRS on AEOI requires the financial institutions of the “source” jurisdiction to collect and report information to their tax authorities about account holders “resident” in other countries, such information having to be transmitted “automatically” on yearly basis. The information to be exchanged relates not only to individuals but also to shell companies and trusts having beneficial ownership or interest in the “resident” countries. Further, the reporting needs to be done for a wide range of financial products, by a wide variety of financial institutions including banks, depository institutions, collective investment vehicles, mutual funds and insurance companies.

These are very wide in scope and obliges the treaty partners to exchange a wide range of financial

information, including that about the ultimate controlling persons and beneficial owners of entities.

For implementation of the FATCA and CRS, amendments have been made to section 285BA of the Income Tax Act, 1961 and necessary rules and guidelines have been framed. Under the FATCA and CRS bulk taxpayer information will periodically be sent by the source country of income to the country of residence of the taxpayer.

## TRANSFER/PLEDGE/ASSIGNMENT OF UNITS

1. Units issued in demat form are freely transferable in accordance with Regulation 37 of the SEBI (Mutual Funds) Regulations 1996 and SEBI circular no. CIR/IMD/DF/10/2010 dated August 10, 2010 subject to applicable restrictions like lock lock-in period etc. The investors prior to acquiring the units should check their eligibility to acquire the units, restrictions/implications on transfer of units including in ELSS/RGESS/ULIP Schemes, and the units can be acquired only in accordance with the provisions contained in the SID, SAI, as amended.
2. Further, if a person (including NRIs) becomes a holder of units under a scheme by operation of law or due to death, insolvency or winding up of the affairs of a unitholder or survivors of a joint holder then subject to production of such evidence which in the opinion of UTI AMC is sufficient, UTI AMC may effect the transfer/transmission if the intended transferee is otherwise eligible to hold units. Transfer/transmission of units in such cases will be subject to compliance of operational requirements as may be specified by UTI AMC from time to time.
3. Lien on Units by UTI AMC: The UTI Mutual Fund / UTI AMC shall have a first and paramount right of lien/set off with respect to every unit/dividend under the Scheme for any money that may be owed by the unitholder to it and such units shall not be available for redemption/switchover until the payment proceeds from the unitholder are realised by the UTI AMC. In case a unitholder redeems units or opt for switchover of the units soon after making purchases, the redemption cheque will not be despatched/switchover shall not be effected until sufficient time has elapsed to provide reasonable assurance that cheques or drafts for units purchased have been cleared.

In case the cheque / draft is dishonoured by the bank, the transaction shall be reversed and the units allotted earlier shall be cancelled, and a

fresh Account statement mentioning the cancellation of the units due to the non-receipt of the consideration for the subscription of units shall be despatched to the Unitholder.

4. "Pledge/Lien of units permitted in favour of banks/financial institutions, debenture trustees and other categories as follows:  
*Pledge of Units in favour of lenders of the unitholders:* The Units under the Scheme, subject to applicable restrictions like lock lock-in period etc., may be offered by the unitholder/s (Pledgor) as security by way of a pledge/lien in favour of scheduled banks (banks), financial institutions, debenture trustees, NBFC's or any other body/any other category (Pledgee), all specifically approved by the UTI AMC and by completing the requisite forms/formalities in all respects, as may be required, by UTI AMC. Upon a specific authorisation request made by the Pledgor and upon completing necessary operational guidelines/formalities by the Pledgor and the Pledgee, as mentioned herein or as may be decided by the UTI AMC from time to time, the UTI AMC will instruct the Registrar to mark a pledge/lien for such period as may be required, on the Units standing to the credit of the unit holders account.

However, the disbursement of such loans will be at the entire discretion of the concerned bank/financial institution/ any other body and the UTI AMC/UTI Trustee Company/ UTI Mutual Fund/Registrar assume(s) no responsibility thereof. If by enforcing the pledge /lien, the Pledgee seeks to transfer the units and have them registered in its name, then the UTI AMC shall comply with the request, if the intended transferee is otherwise eligible to hold the units, necessary documentary evidence is made available and UTI AMC is satisfied with the bonafides. No Pledge or lien shall be recognised by the UTI AMC unless it is registered with the Registrar and the acknowledgement has been received.

UTI AMC may change operational guidelines/formalities for pledge/lien on units, as mentioned herein or as may be issued from time to time, which shall be binding on Pledgor and Pledgee.

Notwithstanding anything contained herein, the Pledgor will not be able to redeem/switch units that are pledged until the Pledgee provides written authorization, in the form and manner as may be required by the UTI AMC that the pledge/lien may be removed. As long as units are pledged, the Pledgee will have complete authority to



redeem/transfer such units if UTI AMC is satisfied with the bonafides.

**UTI-Rajiv Gandhi Equity Savings Scheme (UTIRGESS):**

The transfer /pledge /assignment of the units is not permitted during the fixed lock-in-period as per 80 CCG of the Act read with CBDT notification no 94 dated 18th December 2013 [S.O. 3693(E)].

**ELSS Schemes:**

As per the CBDT notifications, units issued under the Equity Linked Savings Scheme (ELSS) can be pledged as mentioned above only after three years of the issue of the units.

**TERMINATION / WINDING UP OF THE SCHEME**

1. The winding up/termination of the scheme shall be governed by SEBI (Mutual Funds) Regulation, 1996. In case of any inconsistency contained in the provisions of this SAI with the SEBI (Mutual Funds) Regulations, 1996, the SEBI (MF) Regulations shall prevail. A close-ended scheme shall be wound up on the expiry of duration fixed in the scheme on the redemption of the units unless it is rolled over for further period in accordance with SEBI (Mutual Funds) Regulations, 1996.
2. The Trustee may, however, terminate/wind up the scheme under the following circumstances:
  - a. on the happening of any event which in the opinion of the Trustee requires the scheme to be wound up; or
  - b. if 75% of the unit holders of the schemes pass a resolution to the effect that the scheme be wound up; or
  - c. if the SEBI so directs in the interest of the unit holders of the scheme; or
  - d. if the outstanding unit holding falls below a limit to be decided by the Trustee.
3. Where the scheme is wound up/terminated in pursuance of sub clause (2) above, The Trustee shall give notice of the circumstances leading to the winding up/ termination of the scheme to SEBI and also in two daily newspapers having circulation all over India and also in a vernacular newspaper circulating in Mumbai before the termination/winding up is effected as stipulated in SEBI (MFs) Regulations from time to time.
4. On and from the date of advertisement indicating the termination/winding up, the AMC shall cease to carry on any business activities in respect of the scheme and cease to create, issue, redeem or cancel units in the scheme.
5. The Trustee shall call a meeting of the unit holders of the scheme to consider and pass necessary resolution by simple majority of the unit holders present and voting at the meeting for authorising the Trustees or any other person to take steps for termination/winding up of the scheme. However, meeting of the unitholders shall not be necessary if the Scheme is wound up / terminated at the end of the maturity period of the Scheme.
6. The Trustee or the person authorised under (5) above shall dispose of the assets of the scheme in the best interest of the unit holders of the scheme.
7. The proceeds of sale made in pursuance of (6) above, shall, in the first instance be utilised towards discharge of such liabilities as are properly due and payable under the scheme and after making appropriate provision for meeting the expenses connected with such winding up / termination, the balance shall be paid to the unit holders of the scheme in proportion to their respective interest in the assets of the scheme as on the date when the decision for winding up/termination was taken.
8. UTI AMC shall despatch the redemption/repurchase value, as early as possible but not later than 10 business days after the date of duly discharged unit certificate / SOA along with the redemption request or any other type of document as may be prescribed from time to time, duly discharged has been received by it at the processing centre and/or other procedural and operational formalities are complied with. The SOA, the redemption request and other forms, if any, shall be retained by UTI AMC for cancellation. UTI AMC may at its discretion dispense with the requirement of calling back the unit certificate/ SOA.
9. On completion of the winding up/termination, the Trustee shall forward to the SEBI and the unit holders of the scheme a report on the winding up containing particulars such as circumstances leading to the winding up/termination, the steps taken for disposal of assets of the scheme before winding up/termination, expenses of the scheme for winding up/termination, net assets available for distribution to the unit holders and a certificate from the auditors of the scheme.
10. Notwithstanding anything contained herein above, the applicability of the provisions of SEBI (MFs) Regulations in respect of disclosures of half yearly reports and annual

report shall continue until winding up/termination is completed or the scheme ceases to exist.

11. After the receipt of the report referred to in item (8) above, if the SEBI is satisfied that all measures for winding up/termination of the scheme has been completed, the scheme shall cease to exist.

12. The Trustee, UTI AMC, UTI Mutual Fund shall not be liable for any of the tax consequences that may arise, in the event that the Schemes are wound up for any reason.

#### **RESTRICTION ON REDEMPTION OF UNITS:**

Restriction in redemption of units may be imposed in accordance with the regulatory dispensation from time to time including SEBI Circular no. HO/IMD/DF2/CIR/P/2016/57 dated 31<sup>st</sup> May 2016 as under:

(i) Restriction may be imposed on redemption of units when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:

(a) Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security. AMCs should have in place sound internal liquidity management tools for schemes. Restriction on redemption cannot be used as an ordinary tool in order to manage the liquidity of a scheme. Further, restriction on redemption due to illiquidity of a specific security in the portfolio of a scheme due to a poor investment decision shall not be allowed.

(b) Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.

(c) Operational issues – when exceptional circumstances are caused by *force majeure*, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.

(ii) Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.

(iii) Any imposition of restriction would be with the specific approval of Board of AMCs and Trustees and the same will be informed to SEBI immediately.

(iv) When restriction on redemption is imposed, the following procedure shall be applied:

(a) No redemption requests upto INR 2 lakh shall be subject to such restriction.

(b) Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.

The information/requirements provided in this Item/Section may undergo modifications due to changes in regulatory dispensation.

#### **C. General Information**

##### **Capitalisation and issue of bonus units**

(a) The Trustee may utilise any sums from reserves, unit premium or any such reserves including the amount of distributable surpluses of the scheme for issue of Bonus units.

(b) Bonus units may be issued under the scheme, as may be decided by the Trustee from time to time.

(c) Bonus units, when issued, will be in proportion to the unit holding of the unitholder as on the record date to be fixed for that purpose.

(d) The Trustee may accordingly make appropriations and applications of the sum decided by it to be so capitalised by allotment and issue of fully paid-up units as bonus units, and generally do all acts and things required to give effect thereto.

(e) The bonus units so allotted and issued as aforesaid will as regards rights and entitlements rank *pari passu* with the units in existence on the record date in respect of which they are allotted and issued to all intents and purposes.

(f) Interest created / options exercised by a unitholder on the units under a folio by way of nomination, if any, will automatically apply to the bonus units.

(g) Pursuant to allotment of bonus units, the NAV of the scheme would fall in proportion to the bonus units allotted and as a result, the

total value of units held by the unitholder would remain the same.

- (h) No entry and exit load shall be charged on bonus units issued.

### Reinvestment of Dividend Distribution

1. Unitholders if they so desire, will have the facility to reinvest the dividend payable to them, into further units of the respective scheme(s)/plan(s).
2. On exercising of such an option the full amount of such dividend payable to any unitholder, after deduction of tax, if any, shall be reinvested into further units of the respective scheme(s)/plan(s) at the NAV as on the record date less dividend per unit declared.
3. No entry and exit load shall be charged on units allotted on reinvestment of Dividend.
4. The reinvestment, if any, shall be treated as constructive payment of dividend to the unitholders as also constructive receipt of payment of the amount by the unitholders.
5. Applicants desiring to opt for the reinvestment of dividend distribution at the time of joining the scheme/plan(s) may indicate the same on the application.
6. The unitholders can also opt for reinvestment of dividend distribution at a later date by giving a suitable application on a plain paper or by filling up the prescribed composite service form or in such other manner as may be prescribed from time to time.
7. Unitholders who have opted for a particular mode of payment will continue to receive dividend distribution under the mode opted for, till such time the mandate is revoked by them in writing within such period as may be decided by UTI AMC from time to time.

### Underwriting

For the period April 1, 2016 to March 31, 2019

Underwriting obligation taken by scheme in respect of issues of securities of associate companies – **NIL**

### SOFT-DOLLAR ARRANGEMENTS

The SEBI vide its circular ref. no. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 has required AMCs to make disclosure with respect to “Soft Dollar Arrangements” with brokers. Soft Dollar arrangements refers to an arrangement

between AMCs and brokers in which the AMC executes trades through a particular broker and in turn the broker may provide benefits such as free research, hardware, software or even non-research-related services etc., to the AMC that are in the interest of investors and the same should be suitably disclosed.

In this regard, it may be noted that UTI Asset Management Company Ltd. (UTI AMC) does not have any Soft-Dollar arrangements with any of its brokers. However brokers may on voluntary basis provide free research reports, which might be one of the inputs in fund management process. We do not have any liability to use the services of any broker in lieu of these research reports.

### Securities Lending and Borrowing

- (i) Schemes may participate in the securities lending program, in accordance with the terms of securities lending scheme announced by SEBI. The activity shall be carried out through approved intermediary.
- (ii) The maximum exposure of the scheme to a single intermediary in the securities lending program at any point of time would be 10% of the market value of the security class of the scheme or such limit as may be specified by SEBI.
- (iii) If Mutual Funds are permitted to borrow securities, the scheme may, in appropriate circumstances borrow securities in accordance with SEBI guidelines in that regard.

### Benchmarking of Equity and Hybrid Schemes' performance to Total Return Index (TRI)

Pursuant to SEBI circular No. SEBI/HO/IMD/DF3/CIR/P/2018/04 dated January 4, 2018, the investors are requested to note the following changes.

1. The performance of the existing and prospective equity and hybrid schemes is being benchmarked to the Total Return variant of the Index chosen as a benchmark.
2. In case, TRI is not available for that particular period(s) to benchmark the scheme's performance, a composite CAGR (Compounded Annualized Growth Rate) figure of the performance of the PRI (Price Return Variant of the Index) benchmark (till the date from which TRI is available) and TRI (subsequently) to compare the performance of the scheme is used.

### Inter Scheme Transfer of Investments

Transfer of investments from / to the scheme to/from another scheme/s/plan/s of UTI Mutual Fund shall be done only if-

- (a) such transfers are on spot basis and are at the prevailing market price for traded instruments.  
*Explanation:* "spot basis" shall have the same meaning as specified by the stock exchanges for spot transactions;
- (b) the securities so transferred are in conformity with the investment objective of the scheme/s / plan/s to which such transfers are made;
- (c) The Mutual Fund shall not transfer illiquid securities from/to the scheme to/from other schemes/plans of the Mutual Fund. Illiquid securities are defined as non-traded, thinly traded and unlisted equity shares; and
- (d) NPAs of other schemes will not be acquired by the scheme.

**Associate Transactions**

- a) For the period April 1, 2016 to March 31, 2019
- (i) Underwriting obligation taken by scheme in respect of issues of securities of associate companies – NIL
- (ii) Devolvement – NIL

Subscription in issues lead managed by associate company for the period April 1, 2016 to March 31, 2017:

Date	Name of Co.	Instruments	Type of issue	Amt. Invest. (Crs)	Lead Manager
04-04-16	Equitas Holdings Ltd	Equity Shares	IPO (Anchor)	58.97	Edelweiss Financial Services Ltd
18-04-16	Equitas Holdings Ltd	Equity Shares	IPO	10.76	Edelweiss Financial Services Ltd
06-05-16	Thyrocare Technologies Ltd	Equity Shares	IPO	0.32 (MF Schemes) 0.05 (Offshore)	Edelweiss Financial Services Ltd
16-09-16	ICICI Prudential Life Insurance Company Ltd	Equity Shares	IPO (Anchor) IPO	95.01 9.39	SBI Cap
18-10-16	Coal India Ltd	Equity Shares	Buyback Offer	0.90	SBI Cap
07-03-17	Avenue Supermarts Ltd	Equity Shares	IPO (Anchor)	12.01	SBI Cap
16-03-17	Canara Bank	Equity Shares	Rights Offer	0.1177	SBI Cap

Subscription in issues lead managed by associate company for the period April 1, 2017 to March 31, 2018:

Date	Name of Co.	Instrument	Type of issue	Amt. Invested	Lead Manager
18.05.17	Housing and Urban Development Corporation	Equity Shares	IPO	Rs.0.78 crs	SBI Cap
29.06.17	Central Depository Services Ltd	Equity Shares	IPO	Rs.0.142 crs	SBI Cap
09.08.17	Cochin Shipyard Ltd	Equity Shares	IPO	Rs.1.21 Crs	SBI Cap
20.09.17	SBI Life Insurance Company Ltd	Equity Shares	IPO (Anchor)	Rs.69.99 Crs	SBI Cap
24.10.17	Reliance Nippon Life Asset Management Ltd	Equity Shares	IPO (Anchor)	Rs.20.00 Crs	SBI Cap
03.11.17	Reliance Nippon Life Asset Management Ltd	Equity Shares	IPO (IPO)	Rs.0.38 Crs	SBI Cap
13.10.17	Satin Credit Care Network Ltd	Equity Shares	QIP	Rs.39.99 Crs	SBI Cap
14.12.17	Union Bank of India	Equity Shares	QIP	Rs.72.00 Crs	Edelweiss Fin Services Ltd

23.02.18	H G Infra Engineering Ltd	Equity Shares	IPO (Anchor)	Rs.10.001 Crs	SBI Cap
15.03.18	Tata Steel	Equity Shares	R.O	Rs.32.30 Crs	SBI Cap
21.03.18	ICICI Sec	Equity Shares	IPO (Anchor)	Rs.50.004 Crs	SBI Cap

Subscription in issues lead managed by associate company for the period April 1, 2018 to March 31, 2019:

Date	Name of Co.	Instrument	Type of issue	Amt. Invested	Lead Manager
03.12.18	National Aluminium Company Ltd	Equity Shares	Buyback Offer	Rs. 6.52 Crs	SBI Cap
12.03.19	Oil India Ltd	Equity Shares	Buyback	Rs. 1.59 Crs	SBI Cap

Subscription to any issue of equity or debt on private placement basis where the sponsor or its associate companies has acted as arranger or manager for the period April 1, 2016 to March 31, 2017:

Date	Name of Co.	Instruments	Type of issue	Amt. Invest. (Crs)	Lead Manager
14-12-16	Tata Sons Ltd	Non Convertible Debentures	Private Placement	50.00	SBI Cap
30-03-17	Union Bank of India	Perpetual Bonds	Private Placement	50.00	Edelweiss Financial Services Ltd

Subscription to any issue of equity or debt on private placement basis where the sponsor or its associate companies has acted as arranger or manager for the period April 1, 2017 to March 31, 2018: **NIL**

Subscription to any issue of equity or debt on private placement basis where the sponsor or its associate companies has acted as arranger or manager for the period April 1, 2018 to March 31, 2019:

Date	Name of Co.	Instruments	Type of issue	Amt. Invest. (Crs)	Lead Manager
22.05.18	Dewan Housing Finance Corporation Ltd	NCDs	Private Placement	1500.00	SBI Cap
14.02.19	Housing & Urban Development Corporation (HUDCO)	NCDs	Private Placement	60.00	SBI Cap
11.03.19	Power Finance Ltd	NCDs	Private Placement	5.00	SBI Cap
13.03.19	REC Ltd	NCDs	Private Placement	265.00	SBI Cap
19.03.19	Power Finance Ltd	NCDs	Private Placement	400.00	SBI Cap
25.03.19	REC Ltd	NCDs	Private Placement	300.00	SBI Cap

b) All investments by the scheme in any of the sponsor companies or its associate companies would be made in accordance with the investment objectives and investment pattern as described in the Scheme Information Document. All such investments by the scheme would be made in accordance with the SEBI (Mutual Funds) Regulations, 1996. All such investment transactions will be at the prevailing market prices/yields and will be carried out as normal market operations.

d) Aggregate market value of investments in securities of sponsors and group companies of the sponsors:

**Rs. in crores**

As on	March 31, 2017	March 31, 2018	March 31, 2019
Market Value of investment	5368.03	5991.75	4793.80
Average AUM of UTI MF	136810.09	154939.35	159694.23
Inv. as % to AUM	3.92	3.87	3.00

Details of investment in listed securities of sponsors and group companies of sponsors in excess of 25% of its NAV (at the time of making the investment) made by UTI Mutual Fund (As on March 31, 2019).  
NIL

d) (i) Total business given to associate brokers and the percentage of brokerage paid to them for the period

**April 1, 2016 to March 31, 2017**

Broker Name	Business (Rs. in cr.)	Percentage to total business	Brokerage paid (Rs. in cr.)	Percentage to total Brokerage
SBI CAP Securities	447.80	0.22	0.45	1.44
BOB Capital Markets Ltd	226.28	0.11	0.23	0.73

**April 1, 2017 to March 31, 2018**

Broker Name	Business (Rs. In cr.)	Percentage to total business	Brokerage paid (Rs. In cr.)	Percentage to total Brokerage
SBI CAP Securities	<b>620.91</b>	<b>0.23</b>	<b>0.60</b>	<b>1.17</b>
BOB Capital Markets Ltd	<b>191.96</b>	<b>0.07</b>	<b>0.19</b>	<b>0.38</b>

**April 1, 2018 to March 31, 2019**

Broker Name	Business (Rs. In cr.)	Percentage to total business	Brokerage paid (Rs. In cr.)	Percentage to total Brokerage
SBI CAP Securities	<b>636.91</b>	<b>0.21%</b>	<b>0.54</b>	<b>1.38%</b>
BOB Capital Markets Ltd	<b>2372.83</b>	<b>0.78%</b>	<b>0.67</b>	<b>1.72%</b>

The rate of brokerage paid to them is in line with what is paid to non-associate brokers and the quantum of business shall be subject to the limits prescribed by SEBI.

(ii) Marketing, sale and distribution of the units of the Schemes of UTI Mutual Fund. Currently services of PNB Gilts Ltd., SBI Capital Markets Ltd., UTI Infrastructure & Technology Services Limited, UTI International Limited, Bank of Baroda, LIC Housing Finance Ltd., State Bank of India and its Associate Banks are used for marketing and distributing the schemes. UTI AMC shall also ensure that the commission paid to associate brokers for the sale and distribution of units is at the same rates offered to the other distributors.

**Details related to Distribution of units by the Associate companies/ Relatives etc along with the commission paid for the period April 2016 to March 2017**

Name of the Sponsor or its associate and employees or their relatives	Nature of Association / relation	Business given (Rs in Lakhs)	% of total business	Commission paid (Rs in Lakhs)	% of total commission
ANNAMMA MATHEW	Relative	38.46	0.00%	4.20	0.01%
ASHOK GAUR	Relative	28.97	0.00%	2.48	0.01%
B B SHARMA	Relative	0.75	0.00%	0.18	0.00%
BANK OF BARODA	Sponsors	28.52	0.00%	3.53	0.01%
BOB CAPITAL MARKET LTD.	Group Co of Sponsors	0.00	0.00%	0.01	0.00%
CETRINE FINANCIAL ADVISORS LLP	Relative	613.64	0.00%	1.47	0.00%
DURGA KAMALA DHULIPALA	Relative	61.58	0.00%	1.59	0.00%
EDELWEISS FINANCIAL SERVICES LTD	Associates	732.28	0.00%	4.71	0.01%
EMKAY GLOBAL FINANCIAL SERVICES LTD.	Relative	3,124.65	0.00%	4.32	0.01%
ICICI SECURITIES LIMITED	Relative	31,867.06	0.02%	538.66	1.45%
INVEST INDIA MICRO PENSION SERVICES LTD	Associates	5,385.28	0.00%	243.81	0.66%
KAMLESH KUMAR SARATHE	Relative	366.18	0.00%	6.86	0.02%
M P SINGH CHAWLA	Relative	23.92	0.00%	0.71	0.00%
MAHESH BANGERA	Relative	0.01	0.00%	0.00	0.00%
NJ INDIAINVEST PVT LTD	Relative	9,623.14	0.01%	245.30	0.66%
PUNJAB NATIONAL BANK	Sponsors	27,076.11	0.01%	70.57	0.19%
RAVINDRA D KARNANI	Relative	296.15	0.00%	1.36	0.00%
SBICAP SECURITIES LTD	Associates	321.36	0.00%	7.18	0.02%
SHANTANU NARENDRA GAIKWAD	Relative	144.92	0.00%	2.08	0.01%
STATE BANK OF BIKANER & JAIPUR	Group Co of Sponsors	0.03	0.00%	0.00	0.00%
STATE BANK OF HYDERABAD	Group Co of Sponsors	1.27	0.00%	0.67	0.00%
STATE BANK OF INDIA	Sponsors	4,175.64	0.00%	65.79	0.18%
STATE BANK OF MYSORE	Group Co of	1.59	0.00%	0.60	0.00%

	Sponsors				
STATE BANK OF PATIALA	Group Co of Sponsors	4.26	0.00%	1.10	0.00%
STATE BANK OF TRAVANCORE	Group Co of Sponsors	1.49	0.00%	0.05	0.00%
SUNDARAM FINANCE LTD.	Associates	523.85	0.00%	10.74	0.03%
SUSAMA MANJARI SAHOO	Relative	0.30	0.00%	0.00	0.00%
THOMAS MATHEW	Relative	84.94	0.00%	2.06	0.01%
TIME INVESTMENTS	Relative	15.77	0.00%	0.00	0.00%
UTI INTERNATIONAL LTD.	Associates	33.30	0.00%	0.00	0.00%
VIJAY OJALE	Relative	1.90	0.00%	0.00	0.00%
<b>Grand Total</b>		<b>84,577.34</b>	<b>0.04%</b>	<b>1,220.03</b>	<b>3.29%</b>

**Details related to Distribution of units by the Associate companies/ Relatives etc along with the commission paid for the period April 2017 to March 2018**

Name of the Sponsor or its associate and employees or their relatives	Nature of Association / relation	Business given (Rs.Lakhs)	% of total business	Commission paid Rs.Lakhs	% of total commission
Edelweiss Financial Services Limited	Associate	731.26	0.00%	9.18	0.02%
Sundaram Finance Limited	Associate	987.53	0.00%	14.53	0.03%
UTI International Limited	Associate	0.00	0.00%	0.01	0.00%
BOB Capital Markets Ltd	Group co. of sponsor	1.00	0.00%	0.01	0.00%
Sbicap Securities Limited	Group co. of sponsor	182.75	0.00%	6.70	0.01%
State Bank of Bikaner & Jaipur	Group co. of sponsor	0.05	0.00%	0.00	0.00%
State Bank Of Hyderabad	Group co. of sponsor	0.73	0.00%	0.23	0.00%
State Bank of Mysore	Group co. of sponsor	1.07	0.00%	0.12	0.00%
State Bank of Patiala	Group co. of sponsor	2.78	0.00%	0.12	0.00%
State Bank of Travancore	Group co. of sponsor	1.91	0.00%	0.26	0.00%
Annamma Mathew	Relative	10.99	0.00%	4.54	0.01%
Ashok Gaur	Relative	200.50	0.00%	3.36	0.01%
CITRINE FINANCIAL ADVISORS LLP	Relative	868.79	0.00%	8.46	0.02%
Debabrata Ghosh	Relative	3.13	0.00%	0.23	0.00%
Deepak Khandubhai Dungaria	Relative	15.88	0.00%	0.22	0.00%
Dhanashree Investments	Relative	2.43	0.00%	0.22	0.00%
Durga Kamala Dhulipala	Relative	93.06	0.00%	2.34	0.00%
Emkay Global Financial Services Limited	Relative	5,860.14	0.00%	9.03	0.02%
Gaikwad Shantanu Narendra	Relative	328.99	0.00%	3.87	0.01%
Gopakumar karunakaran	Relative	0.00	0.00%	0.00	0.00%
ICICI Securities Limited	Relative	31,962.04	0.01%	649.48	1.16%
Kamlesh Kumar Sarathe	Relative	486.12	0.00%	11.54	0.02%
Krishnakumar Sitaram Agarwal	Relative	0.40	0.00%	0.00	0.00%
Mohinder Pal Singh Chawla	Relative	18.91	0.00%	0.81	0.00%
Ravindra D Karnani	Relative	143.30	0.00%	1.85	0.00%
Susama Manjari Sahoo	Relative	0.18	0.00%	0.00	0.00%
Thomas Mathew Kumbukkattu	Relative	479.59	0.00%	9.19	0.02%
Vijay Vishnu Ojale	Relative	1.11	0.00%	0.00	0.00%
Bank Of Baroda	Sponsor	129.11	0.00%	4.94	0.01%
Punjab National Bank	Sponsor	32,947.53	0.01%	67.59	0.12%
State Bank of India	Sponsor	4,963.21	0.00%	9.65	0.02%
<b>Grand Total</b>		<b>80,424.49</b>		<b>818.47</b>	

**Details related to Distribution of units by the Associate companies/ Relatives etc along with the commission paid for the period April 2018 to March 2019**

Name of the Sponsor or its associate and employees or their relatives	Nature of Association / relation	Business given (Rs.Lakhs)	% of total business	Commission paid Rs.Lakhs	% of total commission
Angel Broking Ltd.	Employee's Relatives who are Agents of UTI MFs	208.79	0.00%	2.06	0.00%
Annamma Mathew	Employee's Relatives who are Agents of UTI MFs	1.35	0.00%	4.61	0.01%
Ashok Gaur	Employee's Relatives who are Agents of UTI MFs	1.29	0.00%	4.32	0.01%
Bank of Baroda	Sponsors	5.50	0.00%	4.66	0.01%
BOB Capital Market Ltd.	Group Co. of Sponsors	0.10	0.00%	0.00	0.00%
Citrine Financial Advisors LLP	Employee's Relatives who are Agents of UTI MFs	2.65	0.00%	8.82	0.01%
Debabrata Ghosh	Employee's Relatives who are Agents of UTI MFs	0.03	0.00%	0.26	0.00%
Deepak Khandubhai Dungaria	Employee's Relatives who are Agents of UTI MFs	0.09	0.00%	0.24	0.00%
Durga Kamala Dhulipala	Employee's Relatives who	0.80	0.00%	2.08	0.00%

	are Agents of UTI MFs				
Edelweiss Financial Services Ltd.	Associates	317.79	0.00%	4.28	0.01%
Emkay Global Financial Services Ltd.	Employee's Relatives who are Agents of UTI MFs	77.47	0.00%	10.74	0.02%
Gopakumar Karunakaran	Employee's Relatives who are Agents of UTI MFs	0.00	0.00%	0.00	0.00%
ICICI Securities	Employee's Relatives who are Agents of UTI MFs	15,856.80	0.01%	329.44	0.55%
Invest India Micro Pension Services Ltd.	Associates	3.36	0.00%	12.39	0.02%
Kamlesh Sarathe	Employee's Relatives who are Agents of UTI MFs	395.39	0.00%	5.58	0.01%
Krishna Kumar Agarwal	Employee's Relatives who are Agents of UTI MFs	0.00	0.00%	0.00	0.00%
Mahesh Bangera	Employee's Relatives who are Agents of UTI MFs	0.00	0.00%	0.00	0.00%
Mohinder Pal Singh Chawla	Employee's Relatives who are Agents of UTI MFs	0.09	0.00%	0.70	0.00%
Neeraj Kumar	Employee's Relatives who are Agents of UTI MFs	0.15	0.00%	0.00	0.00%
Punjab National Bank	Sponsors	60.36	0.00%	56.38	0.09%
Rahul Gupta	Employee's Relatives who are Agents of UTI MFs	0.04	0.00%	0.17	0.00%
Ravindra D Karnani	Employee's Relatives who are Agents of UTI MFs	0.79	0.00%	1.65	0.00%
Shantanu Narendra Gaikwad	Employee's Relatives who are Agents of UTI MFs	1.69	0.00%	2.27	0.00%
State Bank of Hyderabad	Group Co. of Sponsors	0.01	0.00%	0.00	0.00%
State Bank of India	Sponsors	81.77	0.00%	25.57	0.04%
State Bank of Mysore	Group Co. of Sponsors	0.01	0.00%	0.00	0.00%
State Bank of Patiala	Group Co. of Sponsors	0.01	0.00%	0.00	0.00%
State Bank of Travancore	Group Co. of Sponsors	0.01	0.00%	0.05	0.00%
Sundaram Finance Ltd.	Associates	482.22	0.00%	5.83	0.01%
Susama Manjari Sahoo	Employee's Relatives who are Agents of UTI MFs	0.00	0.00%	0.00	0.00%
Thomas Mathew	Employee's Relatives who are Agents of UTI MFs	2.19	0.00%	4.92	0.01%
UTI Infrastructure Technology & Services Ltd.	Associates	109.68	0.00%	256.83	0.43%
Vijay V Ojale	Employee's Relatives who are Agents of UTI MFs	0.13	0.00%	0.00	0.00%
<b>Grand Total</b>		<b>17,610.54</b>		<b>743.88</b>	

e) Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and UTI AMC may acquire units of the scheme. UTI AMC shall not be entitled to charge any fees on its investments in the scheme.

**Documents available for Inspection**

Copies of the following documents will be available for inspection at the office of the Mutual Fund at UTI Tower, Gn Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400 051 during 9.30 AM to 3.00 PM on any business day (excluding Saturdays, Sundays and public holidays) with a prior written intimation of atleast 3 business days to UTI AMC Ltd on the terms and conditions specified by UTI AMC Ltd in this regard:

- i) Memorandum and Articles of Association of the UTI UTI Asset Management Company Ltd and UTI trustee Company Private Ltd.
- ii) Investment Management Agreement.
- iii) Trust Deed and amendments thereto, if any.
- iv) Registration Certificate for UTI Mutual Fund and UTI Asset Management Company Ltd.
- v) Custodian Agreement.
- vi) Memorandum of Understanding with the Registrar and Transfer Agent.
- vii) Consent of Auditors to act in the said capacity.
- viii) SEBI (Mutual Funds) Regulations, 1996 and amendments thereto from time to time.
- ix) Indian Trusts Act, 1882.

**Investor Grievances Redressal Mechanism**



1. All investors could refer their grievances giving full particulars of investment at the following address:

Ms Nanda Malai  
 Department of Operations  
 UTI Asset Management Company Ltd  
 UTI Tower, Gn Block, Bandra-Kurla Complex  
 Bandra (East), Mumbai – 400 051  
 Tel: 022-6678 6666 Fax: 022-26523031

**2. Investor Complaints redressal record**

The status of the complaints received, redressed and pending for UTI Mutual Fund Schemes covering the period from. 01-04-2016 to 31-03-2019 as on the date of updation of the SAI is as under:

<b>Period</b>	<b>Received</b>	<b>No. of Complaints Redressed</b>	<b>Pending</b>	<b>Pending to Total Received</b>
01-04-2016 to 31-03-2017	1722	1722	Nil	NA
01-04-2017 to 31-03-2018	748	748	Nil	NA
01-04-2018 to 31-03-2019	230	230	Nil	NA

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 Notwithstanding anything contained in this Statement of Additional Information, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines thereunder shall be applicable.

**ANNEXURE**

**CONDENSED FINANCIAL INFORMATION  
HISTORICAL PER UNIT STATISTICS**

		UTI - FTIF Series XXIV - IX (1183 Days) (28/03/2016)			UTI - FTIF Series XXIV - X (1118 Days) (22/03/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD				10.0179	10.1535	10.0614
NAV at the beginning of year	DAD				10.0185	10.2063	10.1095
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	10.013	10.9808	11.7521	10.0184	11.0092	11.8482
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD				10.0184	11.0092	11.848
NAV at the beginning of year	DQD				10.0184	10.1567	10.0654
NAV at the beginning of year	FX						
NAV at the beginning of year	GR	10.0128	10.9643	11.7344	10.0179	10.8997	11.7303
NAV at the beginning of year	IR						
NAV at the beginning of year	MD						
NAV at the beginning of year	QD				10.0179	10.1526	10.0656
Income distr per unit	AD				0.7428	0.8627	0.7607
Income distr per unit	DAD				0.8007	0.8732	0.765
Income distr per unit	DQD				0.822	0.8407	0.7434
Income distr per unit	QD				0.7233	0.8364	0.7435
NAV at the end of year	A						
NAV at the end of year	AD				10.1535	10.0614	10.0291
NAV at the end of year	DAD				10.2063	10.1095	10.077
NAV at the end of year	DFX						
NAV at the end of year	DGR	10.9808	11.7521	12.6382	11.0092	11.8482	12.7087
NAV at the end of year	DIR						
NAV at the end of year	DMD				11.0092	11.848	12.7083
NAV at the end of year	DQD				10.1567	10.0654	10.0299
NAV at the end of year	FX						
NAV at the end of year	GR	10.9643	11.7344	12.6192	10.8997	11.7303	12.5822
NAV at the end of year	IR						
NAV at the end of year	MD						
NAV at the end of year	QD				10.1526	10.0656	10.03
Scheme Returns since inception		9.59	8.3	8.05	8.97	8.29	7.95
Per 10000 Scheme Returns since inception-		10964.5	11734.02	12619.98	10899.56	11729.28	12582.27
Net Assets at the end (crs)		66.15	70.8	76.14	59.76	64.31	68.97
ratio of recurring exp		0.03	0.02	0.03	0.87	0.09	0.22
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		11.35	8.2	7.7	11.28	8.16	7.68
Per 10000 Benchmark Returns since inception-		11141.56	11712.3	12497.51	11131.26	11701.1	12488.01
SECBM RETURNS- C10YRGSEC		12.24144205	5.76031975	6.11059427	12.11127923	5.69029493	6.06404989
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		11231.1	11188.61	11951.16	11214.51	11172.07	11932.32
SECBM VAL10000-NIFTY							

		UTI - FTIF Series XXIV - XI (1098 Days) (07/04/2016)			UTI - Capital Protection Oriented Scheme - Series VII-IV (1278 Days) (20/04/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	10.1348	10.049			
NAV at the beginning of year	DAD	0	10.1395	10.0489			
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	10.8939	11.7089	0	10.9367	11.6963
NAV at the beginning of year	DIR				0	10.9367	11.6963
NAV at the beginning of year	DMD	0	10.8939	11.7089			
NAV at the beginning of year	DQD	0	10.1389	10.0533			
NAV at the beginning of year	FX						
NAV at the beginning of year	GR	0	10.7917	11.5924	0	10.765	11.3179
NAV at the beginning of year	IR				0	10.765	11.3179
NAV at the beginning of year	MD	0	10.7917	11.5923			
NAV at the beginning of year	QD	0	10.1343	10.0533			
Income distr per unit	AD	0.6536	0.8349	0.7556			
Income distr per unit	DAD	0.7502	0.8464	0.7556			
Income distr per unit	DQD	0.7308	0.821	0.7382			
Income distr per unit	QD	0.6388	0.8103	0.7381			
NAV at the end of year	A						
NAV at the end of year	AD	10.1348	10.049	9.9489			
NAV at the end of year	DAD	10.1395	10.0489	9.9489			
NAV at the end of year	DFX						
NAV at the end of year	DGR	10.8939	11.7089	12.4753	10.9367	11.6963	12.5029
NAV at the end of year	DIR				10.9367	11.6963	12.5029
NAV at the end of year	DMD	10.8939	11.7089	12.4753			
NAV at the end of year	DQD	10.1389	10.0533	9.9548			
NAV at the end of year	FX						
NAV at the end of year	GR	10.7917	11.5924	12.3512	10.765	11.3179	11.9214
NAV at the end of year	IR				10.765	11.3179	11.9214
NAV at the end of year	MD	10.7917	11.5923	12.351			
NAV at the end of year	QD	10.1343	10.0533	9.955			
Scheme Returns since inception		7.92	7.92	7.45	7.65	6.73	6.24
Per 10000 Scheme Returns since inception-		10792	11593.34	12352.03	10765	11318.35	11919.87
Net Assets at the end (crs)		84.71	90.99	96.93	124.97	131.43	138.47
ratio of recurring exp		0.62	0.11	0.12	2.23	2.22	2.25
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index
Benchmark Returns since inception		10.14	7.84	7.46	11.24	9.53	8.88
Per 10000 Benchmark Returns since inception-		11014	11576.68	12355.41	11124	11889.59	12799.71
SECBM RETURNS- C10YRGSEC		11.34745311	5.49093612	5.94001493	10.87963932	5.37116874	5.86712278
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		11134.75	11092.35	11848.67	11087.96	11045.7	11799.82
SECBM VAL10000-NIFTY							

		UTI - FTIF Series XXIV - XII (1099 Days) (25/04/2016)			UTI - FTIF Series XXIV - XIII (1097 Days) (11/05/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	10.3115	10.228	0	10.1328	10.0574
NAV at the beginning of year	DAD	0	10.1414	10.0545	0	10.1375	10.0572
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	10.8438	11.6474	0	10.8027	11.6084
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	10.8438	11.6479	0	10.8028	11.6085
NAV at the beginning of year	DQD	0	10.1412	10.0591	0	10.1373	10.0618
NAV at the beginning of year	FX	0	10.7497	11.5338	0	10.7113	11.4929
NAV at the beginning of year	GR	0	10.7474	11.5315	0	10.7114	11.4929
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	10.7474	11.5315	0	10.7114	11.4929
NAV at the beginning of year	QD	0	10.1365	10.0592	0	10.1327	10.0619
Income distr per unit	AD	0.4336	0.833	0.7966	0.5756	0.812	0.7616
Income distr per unit	DAD	0.6984	0.8357	0.7775	0.6615	0.8336	0.7613
Income distr per unit	DQD	0.6819	0.811	0.7607	0.6474	0.8093	0.7456
Income distr per unit	QD	0.595	0.7951	0.7608	0.5648	0.7887	0.7454
NAV at the end of year	A						
NAV at the end of year	AD	10.3115	10.228	10.1397	10.1328	10.0574	9.9218
NAV at the end of year	DAD	10.1414	10.0545	9.9733	10.1375	10.0572	9.9218
NAV at the end of year	DFX						
NAV at the end of year	DGR	10.8438	11.6474	12.4566	10.8027	11.6084	12.3334
NAV at the end of year	DIR						
NAV at the end of year	DMD	10.8438	11.6479	12.4579	10.8028	11.6085	12.3335
NAV at the end of year	DQD	10.1412	10.0591	9.9762	10.1373	10.0618	9.9276
NAV at the end of year	FX	10.7497	11.5338	12.3315	10.7113	11.4929	12.2107
NAV at the end of year	GR	10.7474	11.5315	12.3326	10.7114	11.4929	12.2107
NAV at the end of year	IR						
NAV at the end of year	MD	10.7474	11.5315	12.3326	10.7114	11.4929	12.2107
NAV at the end of year	QD	10.1365	10.0592	9.9762	10.1327	10.0619	9.9277
Scheme Returns since inception		7.47	7.83	7.52	7.11	7.83	7.27
Per 10000 Scheme Returns since inception-		10747	11531.65	12331.53	10711	11493.6	12211.21
Net Assets at the end (crs)		67.36	72.29	77.29	71.64	76.88	81.65
ratio of recurring exp		0.58	0.13	0.13	0.64	0.17	0.15
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		9.73	7.84	7.45	9.55	7.94	7.51
Per 10000 Benchmark Returns since inception-		10973	11533.67	12308.34	10955	11515.26	12289.14
SECBM RETURNS- C10YRGSEC		10.73319138	5.32946697	5.84160273	10.67996336	5.43192006	5.91628689
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		11073.32	11031.45	11782.79	11068	11025.67	11778.82
SECBM VAL10000-NIFTY							

		UTI - FTIF Series XXIV - XIV (1831 Days) (26/05/2016)			UTI - Capital Protection Oriented Scheme - Series VII-V (1281 Days) (13/05/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	10.2504	10.1274			
NAV at the beginning of year	DAD						
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	10.9004	11.6538	0	10.8209	11.5414
NAV at the beginning of year	DIR				0	10.8209	11.5414
NAV at the beginning of year	DMD	0	10.9007	11.6534			
NAV at the beginning of year	DQD	0	10.2553	10.1409			
NAV at the beginning of year	FX	0	10.8553	11.5957			
NAV at the beginning of year	GR	0	10.8553	11.5957	0	10.6727	11.191
NAV at the beginning of year	IR				0	10.6727	11.191
NAV at the beginning of year	MD	0	10.8553	11.5956			
NAV at the beginning of year	QD	0	10.253	10.1408			
Income distr per unit	AD	0.6	0.817	0.8354			
Income distr per unit	DAD						
Income distr per unit	DQD	0.629	0.8053	0.818			
Income distr per unit	QD	0.5882	0.794	0.8179			
NAV at the end of year	A						
NAV at the end of year	AD	10.2504	10.1274	10.0707			
NAV at the end of year	DAD						
NAV at the end of year	DFX						
NAV at the end of year	DGR	10.9004	11.6538	12.5542	10.8209	11.5414	12.39
NAV at the end of year	DIR				10.8209	11.5414	12.39
NAV at the end of year	DMD	10.9007	11.6534	12.5543			
NAV at the end of year	DQD	10.2553	10.1409	10.077			
NAV at the end of year	FX	10.8553	11.5957	12.4918			
NAV at the end of year	GR	10.8553	11.5957	12.4916	10.6727	11.191	11.8078
NAV at the end of year	IR				10.6727	11.191	11.8078
NAV at the end of year	MD	10.8553	11.5956	12.4915			
NAV at the end of year	QD	10.253	10.1408	10.077			
Scheme Returns since inception		8.55	8.44	8.19	6.73	6.33	6.04
Per 10000 Scheme Returns since inception-		10855	11595.92	12492.82	10673	11190.69	11807.35
Net Assets at the end (crs)		66.82	71.4	76.91	96.22	100.85	106.42
ratio of recurring exp		0.28	0.1	0.1	2.3	2.31	2.31
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index
Benchmark Returns since inception		9.45	7.97	7.53	9.97	9.25	8.69
Per 10000 Benchmark Returns since inception-		10945	11504.24	12278.54	10997	11760.39	12662.53
SECBM RETURNS- C10YRGSEC		10.66762793	5.48403001	5.95341233	10.61138244	5.43794675	5.92255173
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		11066.76	11024.05	11775.26	11061.14	11019.61	11769.54
SECBM VAL10000-NIFTY							

		UTI - FTIF Series XXIV - XV (1099 Days) (30/05/2016)			UTI - Dual Advantage Fixed Term Fund Series III-II (1278 Days) (21/06/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	10.1326	10.0671			
NAV at the beginning of year	DAD	0	10.1372	10.0668			
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	10.767	11.5688	0	10.7542	11.5592
NAV at the beginning of year	DIR				0	10.7542	11.5592
NAV at the beginning of year	DMD	0	10.7669	11.5689			
NAV at the beginning of year	DQD	0	10.1375	10.0713			
NAV at the beginning of year	FX	0	10.6815	11.4537			
NAV at the beginning of year	GR	0	10.6815	11.4537	0	10.6282	11.2364
NAV at the beginning of year	IR				0	10.6282	11.2364
NAV at the beginning of year	MD	0	10.6815	11.4537			
NAV at the beginning of year	QD	0	10.133	10.0713			
Income distr per unit	AD	0.546	0.7954	0.7883			
Income distr per unit	DAD	0.6262	0.8226	0.7881			
Income distr per unit	DQD	0.6138	0.7986	0.7705			
Income distr per unit	QD	0.5365	0.773	0.7705			
NAV at the end of year	A						
NAV at the end of year	AD	10.1326	10.0671	9.9998			
NAV at the end of year	DAD	10.1372	10.0668	9.9997			
NAV at the end of year	DFX						
NAV at the end of year	DGR	10.767	11.5688	12.4003	10.7542	11.5592	12.4077
NAV at the end of year	DIR				10.7542	11.5592	12.4077
NAV at the end of year	DMD	10.7669	11.5689	12.4005			
NAV at the end of year	DQD	10.1375	10.0713	10.0016			
NAV at the end of year	FX	10.6815	11.4537	12.2769			
NAV at the end of year	GR	10.6815	11.4537	12.2769	10.6282	11.2364	11.8708
NAV at the end of year	IR				10.6282	11.2364	11.8708
NAV at the end of year	MD	10.6815	11.4537	12.2769			
NAV at the end of year	QD	10.133	10.0713	10.0016			
Scheme Returns since inception		6.82	7.86	7.62	6.28	6.98	6.49
Per 10000 Scheme Returns since inception-		10682	11454.3	12277.94	10628	11237.18	11871.88
Net Assets at the end (crs)		53.79	57.68	61.79	60.53	63.93	67.58
ratio of recurring exp		0.69	0.22	0.17	2.24	2.25	2.27
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index
Benchmark Returns since inception		9.21	7.99	7.54	8.24	8.72	8.33
Per 10000 Benchmark Returns since inception-		10921	11479.09	12252.45	10824	11555.02	12440.02
SECBM RETURNS- C10YRGSEC		10.62717163	5.56574601	6.01165032	9.13505957	4.95576883	5.63389312
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		11062.72	11021.58	11771.51	10913.51	10872.9	11612.08
SECBM VAL10000-NIFTY							

		UTI - FTIF Series XXIV - XVII (1098 Days) (14/06/2016)			UTI - FTIF Series XXV - I (1099 Days) (04/07/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	10.1368	10.0787	0	10.109	10.0419
NAV at the beginning of year	DAD	0	10.1413	10.0784	0	10.1136	10.0414
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	10.7179	11.5062	0	10.6527	11.4567
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	10.7181	11.5061	0	10.653	11.4574
NAV at the beginning of year	DQD	0	10.1417	10.0825	0	10.1137	10.0465
NAV at the beginning of year	FX	0	10.6373	11.3921	0	10.5784	11.3431
NAV at the beginning of year	GR	0	10.6372	11.3917	0	10.5782	11.3424
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	10.6372	11.3917	0	10.5782	11.3424
NAV at the beginning of year	QD	0	10.1371	10.0826	0	10.1091	10.0466
Income distr per unit	AD	0.4978	0.7747	0.8119	0.4667	0.7949	0.7755
Income distr per unit	DAD	0.5734	0.8061	0.8115	0.5359	0.8329	0.7751
Income distr per unit	DQD	0.5629	0.7835	0.7924	0.5269	0.8083	0.7589
Income distr per unit	QD	0.4899	0.7535	0.7924	0.4598	0.7725	0.759
NAV at the end of year	A						
NAV at the end of year	AD	10.1368	10.0787	10.0318	10.109	10.0419	10.0332
NAV at the end of year	DAD	10.1413	10.0784	10.0317	10.1136	10.0414	10.0331
NAV at the end of year	DFX						
NAV at the end of year	DGR	10.7179	11.5062	12.3823	10.6527	11.4567	12.3343
NAV at the end of year	DIR						
NAV at the end of year	DMD	10.7181	11.5061	12.3818	10.653	11.4574	12.335
NAV at the end of year	DQD	10.1417	10.0825	10.0316	10.1137	10.0465	10.0331
NAV at the end of year	FX	10.6373	11.3921	12.2597	10.5784	11.3431	12.212
NAV at the end of year	GR	10.6372	11.3917	12.2591	10.5782	11.3424	12.2112
NAV at the end of year	IR						
NAV at the end of year	MD	10.6372	11.3917	12.2591	10.5782	11.3424	12.2112
NAV at the end of year	QD	10.1371	10.0826	10.0317	10.1091	10.0466	10.0331
Scheme Returns since inception		6.37	7.71	7.68	5.78	7.7	7.68
Per 10000 Scheme Returns since inception-		10637	11390.91	12259.74	10578	11342.86	12210.14
Net Assets at the end (crs)		30.25	32.39	34.83	66.8	71.66	77.11
ratio of recurring exp		0.79	0.26	0.18	0.74	0.24	0.11
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		8.51	7.79	7.4	6.93	7.12	6.97
Per 10000 Benchmark Returns since inception-		10851	11405.75	12172.17	10693	11239.29	11994.09
SECBM RETURNS- C10YRGSEC		9.7582038	5.22553087	5.80060909	8.14002559	4.48097693	5.3404318
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		10975.82	10935.03	11679.37	10814	10772.84	11507.24
SECBM VAL10000-NIFTY							

		UTI - Dual Advantage Fixed Term Fund Series III-III (1102 Days) (13/07/2016)			UTI - FTIF Series XXV - II (1097 Days) (20/07/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD				0	10.0734	10.045
NAV at the beginning of year	DAD				0	10.0779	10.045
NAV at the beginning of year	DFX				0	10.5747	11.3662
NAV at the beginning of year	DGR	0	10.6118	11.3369	0	10.5747	11.3663
NAV at the beginning of year	DIR	0	10.6118	11.3369			
NAV at the beginning of year	DMD				0	10.5748	11.3666
NAV at the beginning of year	DQD				0	10.0782	10.0443
NAV at the beginning of year	FX				0	10.5054	11.2532
NAV at the beginning of year	GR	0	10.5064	11.0527	0	10.5054	11.2532
NAV at the beginning of year	IR	0	10.5065	11.0528			
NAV at the beginning of year	MD				0	10.5054	11.2533
NAV at the beginning of year	QD				0	10.0736	10.0443
Income distr per unit	AD				0.4296	0.743	0.779
Income distr per unit	DAD				0.4939	0.7848	0.7793
Income distr per unit	DQD				0.4863	0.7663	0.7568
Income distr per unit	QD				0.424	0.7264	0.7568
NAV at the end of year	A						
NAV at the end of year	AD				10.0734	10.045	10.0346
NAV at the end of year	DAD				10.0779	10.045	10.0346
NAV at the end of year	DFX				10.5747	11.3662	12.2388
NAV at the end of year	DGR	10.6118	11.3369	12.1541	10.5747	11.3663	12.2389
NAV at the end of year	DIR	10.6118	11.3369	12.1541			
NAV at the end of year	DMD				10.5748	11.3666	12.2396
NAV at the end of year	DQD				10.0782	10.0443	10.0346
NAV at the end of year	FX				10.5054	11.2532	12.1173
NAV at the end of year	GR	10.5064	11.0527	11.6684	10.5054	11.2532	12.1171
NAV at the end of year	IR	10.5065	11.0528	11.6684			
NAV at the end of year	MD				10.5054	11.2533	12.1172
NAV at the end of year	QD				10.0736	10.0443	10.0345
Scheme Returns since inception		5.06	6.17	5.95	5.05	7.4	7.5
Per 10000 Scheme Returns since inception-		10506	11052.36	11669.45	10505	11253.97	12116.66
Net Assets at the end (crs)		27.19	28.62	30.23	118.33	127.01	136.75
ratio of recurring exp		2.28	2.29	2.3	0.41	0.17	0.1
Scheme Benchmark		Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		6.08	7.67	7.67	5.92	6.7	6.71
Per 10000 Benchmark Returns since inception-		10608	11314.56	12182.39	10592	11132.85	11881.71
SECBM RETURNS- C10YRGSEC		7.08099401	3.94219234	5.00906724	7.02184559	3.94740975	5.01899297
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		10708.1	10667.14	11394.94	10702.18	10662.06	11388.67
SECBM VAL10000-NIFTY							



		UTI - FTIF Series XXV - III (1100 Days) (05/08/2016)			UTI - Capital Protection Oriented Scheme - Series VIII-I (1278 Days) (02/08/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	10.0775	10.0429			
NAV at the beginning of year	DAD	0	10.082	10.0429			
NAV at the beginning of year	DFX	0	10.5485	11.3307			
NAV at the beginning of year	DGR	0	10.5485	11.3307	0	10.558	11.2997
NAV at the beginning of year	DIR				0	10.558	11.2997
NAV at the beginning of year	DMD	0	10.5484	11.3309			
NAV at the beginning of year	DQD	0	10.0826	10.0423			
NAV at the beginning of year	FX	0	10.4846	11.218			
NAV at the beginning of year	GR	0	10.4845	11.218	0	10.4454	10.9857
NAV at the beginning of year	IR				0	10.4454	10.9857
NAV at the beginning of year	MD	0	10.4845	11.218			
NAV at the beginning of year	QD	0	10.0781	10.0423			
Income distr per unit	AD	0.4048	0.7373	0.7723			
Income distr per unit	DAD	0.4637	0.7843	0.7723			
Income distr per unit	DQD	0.4574	0.7659	0.7507			
Income distr per unit	QD	0.3999	0.7211	0.7506			
NAV at the end of year	A						
NAV at the end of year	AD	10.0775	10.0429	10.0332			
NAV at the end of year	DAD	10.082	10.0429	10.0332			
NAV at the end of year	DFX	10.5485	11.3307	12.1939			
NAV at the end of year	DGR	10.5485	11.3307	12.1938	10.558	11.2997	12.1272
NAV at the end of year	DIR				10.558	11.2997	12.1271
NAV at the end of year	DMD	10.5484	11.3309	12.1939			
NAV at the end of year	DQD	10.0826	10.0423	10.033			
NAV at the end of year	FX	10.4846	11.218	12.0725			
NAV at the end of year	GR	10.4845	11.218	12.0725	10.4454	10.9857	11.603
NAV at the end of year	IR				10.4454	10.9857	11.603
NAV at the end of year	MD	10.4845	11.218	12.0725			
NAV at the end of year	QD	10.0781	10.0423	10.0331			
Scheme Returns since inception		4.85	7.42	7.5	4.45	6	5.85
Per 10000 Scheme Returns since inception-		10485	11217.77	12073.53	10445	10985.91	11602.04
Net Assets at the end (crs)		60.56	64.79	69.67	83.64	88.02	93
ratio of recurring exp		0.92	0.41	0.16	2.25	2.27	2.3
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index
Benchmark Returns since inception		5.24	6.49	6.58	5.29	7.4	7.5
Per 10000 Benchmark Returns since inception-		10524	11062.26	11806.16	10529	11221	12080.7
SECBM RETURNS- C10YRGSEC		6.55064299	3.78545524	4.93850762	6.21974701	3.56600278	4.79781563
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		10655.06	10615.42	11338.65	10621.97	10582.37	11303.64
SECBM VAL10000-NIFTY							

		UTI - FTIF Series XXV - IV (1100 Days) (23/08/2016)			UTI - Capital Protection Oriented Scheme - Series VIII-II (1831 Days) (06/09/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	10.0632	10.0445			
NAV at the beginning of year	DAD	0	10.0679	10.0446			
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	10.479	11.2517	0	10.5608	11.2969
NAV at the beginning of year	DIR				0	10.5608	11.2969
NAV at the beginning of year	DMD	0	10.4789	11.2515			
NAV at the beginning of year	DQD	0	10.0677	10.044			
NAV at the beginning of year	FX	0	10.4204	11.1403			
NAV at the beginning of year	GR	0	10.42	11.1397	0	10.4639	10.9987
NAV at the beginning of year	IR				0	10.4639	10.9987
NAV at the beginning of year	MD	0	10.42	11.1397			
NAV at the beginning of year	QD	0	10.0631	10.0439			
Income distr per unit	AD	0.3549	0.7113	0.7706			
Income distr per unit	DAD	0.4087	0.763	0.7707			
Income distr per unit	DQD	0.4052	0.7439	0.7491			
Income distr per unit	QD	0.3523	0.6946	0.749			
NAV at the end of year	A						
NAV at the end of year	AD	10.0632	10.0445	10.0349			
NAV at the end of year	DAD	10.0679	10.0446	10.0349			
NAV at the end of year	DFX						
NAV at the end of year	DGR	10.479	11.2517	12.1069	10.5608	11.2969	12.0869
NAV at the end of year	DIR				10.5608	11.2969	12.0869
NAV at the end of year	DMD	10.4789	11.2515	12.1066			
NAV at the end of year	DQD	10.0677	10.044	10.0348			
NAV at the end of year	FX	10.4204	11.1403	11.9895			
NAV at the end of year	GR	10.42	11.1397	11.9864	10.4639	10.9987	11.566
NAV at the end of year	IR				10.4639	10.9987	11.566
NAV at the end of year	MD	10.42	11.1397	11.9864			
NAV at the end of year	QD	10.0631	10.0439	10.0348			
Scheme Returns since inception		4.2	7.16	7.33	4.64	6.47	5.95
Per 10000 Scheme Returns since inception-		10420	11140.39	11986.62	10464	10998.3	11566.43
Net Assets at the end (crs)		68.57	73.34	78.89	77.46	81.35	85.56
ratio of recurring exp		0.91	0.43	0.15	2.28	2.3	2.31
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index
Benchmark Returns since inception		4.27	6.05	6.31	3.73	6.79	7.14
Per 10000 Benchmark Returns since inception-		10427	10960.71	11696.97	10373	11048.52	11896.32
SECBM RETURNS- C10YRGSEC		5.53778601	3.26025952	4.6342384	4.60044441	2.75026594	4.3464131
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		10553.78	10513.73	11229.29	10460.04	10420.36	11131.67
SECBM VAL10000-NIFTY							

		UTI - FTIF Series XXV - V (1100 Days) (23/08/2016)			UTI - FTIF Series XXV - VI (1098 Days) (08/09/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD				0	10.0638	10.0457
NAV at the beginning of year	DAD				0	10.0685	10.0458
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	10.5043	11.2285	0	10.4564	11.2167
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	10.5036	11.2276	0	10.4569	11.2171
NAV at the beginning of year	DQD	0	10.0677	10.0394	0	10.0683	10.045
NAV at the beginning of year	FX	0	10.4869	11.1963			
NAV at the beginning of year	GR	0	10.4854	11.1945	0	10.4015	11.1051
NAV at the beginning of year	IR						
NAV at the beginning of year	MD				0	10.4015	11.1051
NAV at the beginning of year	QD	0	10.0663	10.0395	0	10.0636	10.045
Income distr per unit	AD				0.3359	0.6964	0.7616
Income distr per unit	DAD				0.3855	0.7524	0.7616
Income distr per unit	DQD	0.4307	0.7026	0.7443	0.3827	0.7344	0.7406
Income distr per unit	QD	0.414	0.6888	0.7448	0.3338	0.681	0.7405
NAV at the end of year	A						
NAV at the end of year	AD				10.0638	10.0457	10.0359
NAV at the end of year	DAD				10.0685	10.0458	10.0359
NAV at the end of year	DFX						
NAV at the end of year	DGR	10.5043	11.2285	12.0762	10.4564	11.2167	12.059
NAV at the end of year	DIR						
NAV at the end of year	DMD	10.5036	11.2276	12.0756	10.4569	11.2171	12.059
NAV at the end of year	DQD	10.0677	10.0394	10.0301	10.0683	10.045	10.0357
NAV at the end of year	FX	10.4869	11.1963	12.039			
NAV at the end of year	GR	10.4854	11.1945	12.0397	10.4015	11.1051	11.939
NAV at the end of year	IR						
NAV at the end of year	MD				10.4015	11.1051	11.939
NAV at the end of year	QD	10.0663	10.0395	10.0301	10.0636	10.045	10.0358
Scheme Returns since inception		4.85	7.32	7.41	4.02	7.12	7.28
Per 10000 Scheme Returns since inception-		10485	11194.51	12040.13	10402	11104.56	11940.09
Net Assets at the end (crs)		55.17	58.95	63.4	109.9	117.5	126.31
ratio of recurring exp		0.12	0.07	0.05	0.82	0.45	0.22
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		4.99	6.37	6.5	4.03	6.04	6.31
Per 10000 Benchmark Returns since inception-		10499	11036.65	11776.98	10403	10934.47	11669.55
SECBM RETURNS- C10YRGSEC		6.25064787	3.6222247	4.84064388	5.1438593	3.09032063	4.55125394
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		10625.06	10584.43	11306.13	10514.39	10474.48	11188.2
SECBM VAL10000-NIFTY							

		UTI - FTIF Series XXV - VII (1097 Days) (22/09/2016)			UTI - Capital Protection Oriented Scheme - Series VIII-III (1281 Days) (22/09/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	10.0625	10.0426			
NAV at the beginning of year	DAD	0	10.0673	10.0426			
NAV at the beginning of year	DFX	0	10.3475	11.1095			
NAV at the beginning of year	DGR	0	10.3475	11.1095	0	10.399	11.0569
NAV at the beginning of year	DIR				0	10.399	11.057
NAV at the beginning of year	DMD	0	10.3475	11.1095			
NAV at the beginning of year	DQD	0	10.0672	10.0421			
NAV at the beginning of year	FX	0	10.2975	10.999			
NAV at the beginning of year	GR	0	10.2975	10.999	0	10.3126	10.7718
NAV at the beginning of year	IR				0	10.3126	10.7718
NAV at the beginning of year	MD	0	10.2974	10.999			
NAV at the beginning of year	QD	0	10.0625	10.042			
Income distr per unit	AD	0.2337	0.7031	0.7597			
Income distr per unit	DAD	0.2786	0.7636	0.7596			
Income distr per unit	DQD	0.2767	0.7432	0.7387			
Income distr per unit	QD	0.2323	0.6859	0.7387			
NAV at the end of year	A						
NAV at the end of year	AD	10.0625	10.0426	10.0346			
NAV at the end of year	DAD	10.0673	10.0426	10.0347			
NAV at the end of year	DFX	10.3475	11.1095	11.9437			
NAV at the end of year	DGR	10.3475	11.1095	11.9437	10.399	11.0569	11.8165
NAV at the end of year	DIR				10.399	11.057	11.8165
NAV at the end of year	DMD	10.3475	11.1095	11.9437			
NAV at the end of year	DQD	10.0672	10.0421	10.0345			
NAV at the end of year	FX	10.2975	10.999	11.8248			
NAV at the end of year	GR	10.2975	10.999	11.8249	10.3126	10.7718	11.3274
NAV at the end of year	IR				10.3126	10.7718	11.3274
NAV at the end of year	MD	10.2974	10.999	11.8247			
NAV at the end of year	QD	10.0625	10.042	10.0345			
Scheme Returns since inception		2.98	6.64	6.99	3.13	5.18	5.17
Per 10000 Scheme Returns since inception-		10298	10999.75	11825.93	10313	10771.32	11326.61
Net Assets at the end (crs)		52.58	56.17	60.37	108.65	113.51	119.37
ratio of recurring exp		1.01	0.55	0.18	2.27	2.27	2.28
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index
Benchmark Returns since inception		2.45	5.13	5.77	2.91	6.34	6.87
Per 10000 Benchmark Returns since inception-		10245	10769.69	11494.03	10291	10946.54	11784.45
SECBM RETURNS- C10YRGSEC		3.31351058	1.96209634	3.8906974	3.33534963	1.99150661	3.91717154
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		10331.35	10291.88	10993.58	10333.53	10294.14	10996.83
SECBM VAL10000-NIFTY							

		UTI - FTIF Series XXV - VIII (1100 Days) (07/10/2016)			UTI - FTIF Series XXV - IX (1098 Days) (25/10/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	10.0642	10.0449	0	10.0653	10.0436
NAV at the beginning of year	DAD	0	10.069	10.0449	0	10.07	10.0436
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	10.3418	11.1003	0	10.2792	11.0295
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	10.3418	11.1003	0	10.2792	11.0295
NAV at the beginning of year	DQD	0	10.0689	10.0443	0	10.07	10.0431
NAV at the beginning of year	FX	0	10.2968	10.9899	0	10.239	10.9199
NAV at the beginning of year	GR	0	10.2968	10.9898	0	10.239	10.9197
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	10.2969	10.9899	0	10.239	10.9198
NAV at the beginning of year	QD	0	10.0641	10.0443	0	10.0653	10.043
Income distr per unit	AD	0.2313	0.6944	0.7585	0.1727	0.6886	0.7531
Income distr per unit	DAD	0.2711	0.76	0.7586	0.2079	0.7589	0.7531
Income distr per unit	DQD	0.2693	0.7401	0.7377	0.2069	0.7392	0.7329
Income distr per unit	QD	0.23	0.6776	0.7377	0.1721	0.6722	0.7326
NAV at the end of year	A						
NAV at the end of year	AD	10.0642	10.0449	10.0351	10.0653	10.0436	10.0356
NAV at the end of year	DAD	10.069	10.0449	10.0351	10.07	10.0436	10.0356
NAV at the end of year	DFX						
NAV at the end of year	DGR	10.3418	11.1003	11.9305	10.2792	11.0295	11.8505
NAV at the end of year	DIR						
NAV at the end of year	DMD	10.3418	11.1003	11.9305	10.2792	11.0295	11.8505
NAV at the end of year	DQD	10.0689	10.0443	10.035	10.07	10.0431	10.0356
NAV at the end of year	FX	10.2968	10.9899	11.8118	10.239	10.9199	11.7326
NAV at the end of year	GR	10.2968	10.9898	11.8118	10.239	10.9197	11.7326
NAV at the end of year	IR						
NAV at the end of year	MD	10.2969	10.9899	11.8117	10.239	10.9198	11.7327
NAV at the end of year	QD	10.0641	10.0443	10.035	10.0653	10.043	10.0355
Scheme Returns since inception		2.97	6.81	7.08	2.39	6.54	6.92
Per 10000 Scheme Returns since inception-		10297	10989.99	11810.73	10239	10919.84	11733.38
Net Assets at the end (crs)		34.23	36.52	39.21	53.87	57.62	61.89
ratio of recurring exp		0.98	0.58	0.16	0.55	0.36	0.13
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		2.53	5.36	5.92	1.9	5.07	5.76
Per 10000 Benchmark Returns since inception-		10253	10776.84	11501.87	10190	10711.12	11431.54
SECBM RETURNS- C10YRGSEC		3.41606619	2.10098013	4.01351865	2.46529401	1.49090252	3.6870104
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		10341.61	10302.27	11003.77	10246.53	10207.57	10904.26
SECBM VAL10000-NIFTY							

		UTI - Capital Protection Oriented Scheme - Series VIII-IV (1996 Days) (24/10/2016)			UTI - Long Term Advantage Fund Series IV (25/10/2016)			
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19	
NAV at the beginning of year	A							
NAV at the beginning of year	AD							
NAV at the beginning of year	DAD							
NAV at the beginning of year	DFX							
NAV at the beginning of year	DGR	0	10.1928	11.0846	0	10.3472	11.2296	
NAV at the beginning of year	DIR	0	10.1928	11.0846	0	10.3472	11.2296	
NAV at the beginning of year	DMD							
NAV at the beginning of year	DQD							
NAV at the beginning of year	FX							
NAV at the beginning of year	GR	0	10.1227	10.8192	0	10.3038	10.9322	
NAV at the beginning of year	IR	0	10.1227	10.8192	0	10.3038	10.9322	
NAV at the beginning of year	MD							
NAV at the beginning of year	QD							
Income distr per unit	AD							
Income distr per unit	DAD							
Income distr per unit	DQD							
Income distr per unit	QD							
NAV at the end of year	A							
NAV at the end of year	AD							
NAV at the end of year	DAD							
NAV at the end of year	DFX							
NAV at the end of year	DGR	10.1928	11.0846	11.6842	10.3472	11.2296	11.158	
NAV at the end of year	DIR	10.1928	11.0846	11.6842	10.3472	11.2296	11.158	
NAV at the end of year	DMD							
NAV at the end of year	DQD							
NAV at the end of year	FX							
NAV at the end of year	GR	10.1227	10.8192	11.2201	10.3038	10.9322	10.6971	
NAV at the end of year	IR	10.1227	10.8192	11.2201	10.3038	10.9322	10.6971	
NAV at the end of year	MD							
NAV at the end of year	QD							
Scheme Returns since inception		1.23	5.83	4.94	3.04	7.86	3.14	
Per 10000 Scheme Returns since inception-		10123	10818.89	11220.94	10304	10932.32	10696.59	
Net Assets at the end (crs)		38.81	41.49	43.04	152.06	161.39	157.59	
ratio of recurring exp		2.27	2.28	2.32	2.62	2.57	2.42	
Scheme Benchmark		Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index	S&P 100	BSE 100	S&P 100	BSE 100
Benchmark Returns since inception		2.95	6.82	7.17	7.01	17.05	15.59	
Per 10000 Benchmark Returns since inception-		10295	10959.72	11799.03	10701	12037.8	13710.25	
SECBM RETURNS- C10YRGSEC		2.46529401	1.49090252	3.6870104				
SECBM RETURNS- NIFTY					6.91652685	16.31553662	16.37610624	
SECBM VAL10000-C10YRGSEC		10246.53	10207.57	10904.26				
SECBM VAL10000-NIFTY					10691.65	11949.4	13915.17	

		UTI - FTIF Series XXV-Plan-X (1229 Days) (10/11/2016)			UTI - FTIF Series XXV-Plan-XI (1211 Days) (28/11/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	10.0642	10.0554	0	10.0631	10.0543
NAV at the beginning of year	DAD	0	10.0689	10.0555	0	10.0677	10.0544
NAV at the beginning of year	DFX				0	10.1802	10.8979
NAV at the beginning of year	DGR	0	10.1758	10.9069	0	10.1802	10.8979
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD				0	10.18	10.898
NAV at the beginning of year	DQD	0	10.069	10.0548	0	10.0677	10.0537
NAV at the beginning of year	FX	0	10.1414	10.7996	0	10.1499	10.7893
NAV at the beginning of year	GR	0	10.1405	10.7983	0	10.1498	10.7891
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	10.1404	10.7982	0	10.1498	10.7891
NAV at the beginning of year	QD	0	10.0643	10.0548	0	10.0631	10.0538
Income distr per unit	AD	0.0758	0.6588	0.7669	0.0863	0.6398	0.7544
Income distr per unit	DAD	0.1062	0.7336	0.7669	0.1118	0.72	0.7545
Income distr per unit	DQD	0.1062	0.7153	0.7461	0.1118	0.7025	0.7344
Income distr per unit	QD	0.0758	0.6441	0.7462	0.0863	0.626	0.7344
NAV at the end of year	A						
NAV at the end of year	AD	10.0642	10.0554	10.0362	10.0631	10.0543	10.0365
NAV at the end of year	DAD	10.0689	10.0555	10.0362	10.0677	10.0544	10.0365
NAV at the end of year	DFX				10.1802	10.8979	11.699
NAV at the end of year	DGR	10.1758	10.9069	11.7209	10.1802	10.8979	11.699
NAV at the end of year	DIR						
NAV at the end of year	DMD				10.18	10.898	11.7002
NAV at the end of year	DQD	10.069	10.0548	10.0361	10.0677	10.0537	10.0364
NAV at the end of year	FX	10.1414	10.7996	11.6049	10.1499	10.7893	11.5823
NAV at the end of year	GR	10.1405	10.7983	11.6043	10.1498	10.7891	11.5823
NAV at the end of year	IR						
NAV at the end of year	MD	10.1404	10.7982	11.6041	10.1498	10.7891	11.5823
NAV at the end of year	QD	10.0643	10.0548	10.0362	10.0631	10.0538	10.0364
Scheme Returns since inception		1.41	5.88	6.55	1.5	6.04	6.61
Per 10000 Scheme Returns since inception-		10141	10798.91	11604.29	10150	10789.62	11583
Net Assets at the end (crs)		47.25	50.54	54.3	42.37	45.28	48.58
ratio of recurring exp		0.32	0.23	0.1	0.36	0.33	0.28
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		-0.8	3.16	4.66	0.52	4.34	5.37
Per 10000 Benchmark Returns since inception-		9920	10427.39	11127.3	10052	10565.99	11276.02
SECBM RETURNS- C10YRGSEC		-0.89884977	-0.9489815	2.29072361	0.13298543	-0.19031323	2.80326027
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		9910.12	9872.42	10545.35	10013.3	9975.39	10654.54
SECBM VAL10000-NIFTY							

		UTI - Dual Advantage Fixed Term Fund Series IV-I (1279 Days) (22/11/2016)			UTI - FTIF Series XXV-Plan-XII (1198 Days) (09/12/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD				0	10.062	10.0553
NAV at the beginning of year	DAD				0	10.0667	10.0554
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	10.2857	11.0038	0	10.1918	10.9147
NAV at the beginning of year	DIR	0	10.2857	11.0038			
NAV at the beginning of year	DMD				0	10.1918	10.9148
NAV at the beginning of year	DQD				0	10.0667	10.0548
NAV at the beginning of year	FX				0	10.1655	10.8053
NAV at the beginning of year	GR	0	10.2322	10.7593	0	10.165	10.8058
NAV at the beginning of year	IR	0	10.2322	10.7593			
NAV at the beginning of year	MD				0	10.165	10.8058
NAV at the beginning of year	QD				0	10.062	10.0549
Income distr per unit	AD				0.1025	0.6381	0.7472
Income distr per unit	DAD				0.1244	0.7221	0.7474
Income distr per unit	DQD				0.1244	0.7053	0.7276
Income distr per unit	QD				0.1025	0.625	0.7278
NAV at the end of year	A						
NAV at the end of year	AD				10.062	10.0553	10.0355
NAV at the end of year	DAD				10.0667	10.0554	10.0355
NAV at the end of year	DFX						
NAV at the end of year	DGR	10.2857	11.0038	11.8059	10.1918	10.9147	11.7071
NAV at the end of year	DIR	10.2857	11.0038	11.8059			
NAV at the end of year	DMD				10.1918	10.9148	11.7073
NAV at the end of year	DQD				10.0667	10.0548	10.0355
NAV at the end of year	FX				10.1655	10.8053	11.5876
NAV at the end of year	GR	10.2322	10.7593	11.3456	10.165	10.8058	11.5903
NAV at the end of year	IR	10.2322	10.7593	11.3456			
NAV at the end of year	MD				10.165	10.8058	11.5903
NAV at the end of year	QD				10.062	10.0549	10.0354
Scheme Returns since inception		2.32	5.75	5.62	1.65	6.34	6.75
Per 10000 Scheme Returns since inception-		10232	10759.63	11346.03	10165	10805.51	11590.95
Net Assets at the end (crs)		43.97	46.25	48.79	23.59	25.13	26.92
ratio of recurring exp		2.27	2.29	2.3	0.79	0.65	0.28
Scheme Benchmark		Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		2.12	6.56	7.04	1.28	5.09	5.81
Per 10000 Benchmark Returns since inception-		10212	10867.69	11701.44	10128	10645.68	11361.54
SECBM RETURNS- C10YRGSEC		0.06140669	-0.242811	2.75458437	0.92556124	0.43063035	3.20742716
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		10006.14	9968.58	10646.61	10092.56	10054.22	10740.26
SECBM VAL10000-NIFTY							



		UTI - FTIF Series XXVI-Plan-I (1182 Days) (27/12/2016)			UTI - FTIF Series XXVI-Plan-II (1176 Days) (16/01/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	10.0589	10.0574	0	10.0322	10.0586
NAV at the beginning of year	DAD	0	10.0706	10.0575	0	10.0488	10.0586
NAV at the beginning of year	DFX	0	10.081	10.7981	0	10.0493	10.7688
NAV at the beginning of year	DGR	0	10.081	10.798	0	10.0487	10.7704
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	10.081	10.7979	0	10.0487	10.7704
NAV at the beginning of year	DQD	0	10.0706	10.0568	0	10.0487	10.0581
NAV at the beginning of year	FX	0	10.0591	10.6916	0	10.0322	10.6632
NAV at the beginning of year	GR	0	10.0589	10.6905	0	10.0322	10.6632
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	10.0588	10.6897	0	10.0322	10.6631
NAV at the beginning of year	QD	0	10.0589	10.0568	0	10.0322	10.0581
Income distr per unit	AD	0	0.6303	0.7553	0	0.6017	0.7572
Income distr per unit	DAD	0.0103	0.7261	0.7555	0	0.7085	0.7553
Income distr per unit	DQD	0.0103	0.7081	0.7353	0	0.6912	0.7369
Income distr per unit	QD	0	0.6167	0.7353	0	0.5894	0.737
NAV at the end of year	A						
NAV at the end of year	AD	10.0589	10.0574	10.0359	10.0322	10.0586	10.0379
NAV at the end of year	DAD	10.0706	10.0575	10.0358	10.0488	10.0586	10.038
NAV at the end of year	DFX	10.081	10.7981	11.5886	10.0493	10.7688	11.5597
NAV at the end of year	DGR	10.081	10.798	11.5886	10.0487	10.7704	11.5619
NAV at the end of year	DIR						
NAV at the end of year	DMD	10.081	10.7979	11.5885	10.0487	10.7704	11.5619
NAV at the end of year	DQD	10.0706	10.0568	10.0358	10.0487	10.0581	10.0379
NAV at the end of year	FX	10.0591	10.6916	11.477	10.0322	10.6632	11.4473
NAV at the end of year	GR	10.0589	10.6905	11.4733	10.0322	10.6632	11.4469
NAV at the end of year	IR						
NAV at the end of year	MD	10.0588	10.6897	11.4729	10.0322	10.6631	11.446
NAV at the end of year	QD	10.0589	10.0568	10.0357	10.0322	10.0581	10.0379
Scheme Returns since inception		0.59	5.64	6.4	0.32	5.68	6.45
Per 10000 Scheme Returns since inception-		10059	10690.2	11473.99	10032	10662.8	11446.67
Net Assets at the end (crs)		46.56	49.74	53.36	43.07	46.04	49.41
ratio of recurring exp		0.5	0.43	0.29	0.44	0.4	0.21
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		-0.12	4.08	5.26	-0.41	4.02	5.26
Per 10000 Benchmark Returns since inception-		9988	10498.48	11203.28	9959	10468.48	11171.86
SECBM RETURNS- C10YRGSEC		-0.57387103	-0.78223445	2.57681202	-0.79550918	-1.00933697	2.53707317
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		9942.61	9905.2	10580.83	9920.45	9882.77	10557.17
SECBM VAL10000-NIFTY							

		UTI - FTIF Series XXVI-Plan-III (1169 Days) (06/02/2017)			UTI - Long Term Advantage Fund Series V (22/12/2016)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	10.0459	10.0591			
NAV at the beginning of year	DAD						
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	10.0566	10.7608	0	10.0268	10.0498
NAV at the beginning of year	DIR				0	10.0268	10.0498
NAV at the beginning of year	DMD						
NAV at the beginning of year	DQD	0	10.0566	10.0586			
NAV at the beginning of year	FX	0	10.0463	10.6531			
NAV at the beginning of year	GR	0	10.0459	10.6532	0	10.0251	9.8206
NAV at the beginning of year	IR				0	10.0251	9.8206
NAV at the beginning of year	MD	0	10.0459	10.6532			
NAV at the beginning of year	QD	0	10.0459	10.0586			
Income distr per unit	AD	0	0.5912	0.7438			
Income distr per unit	DAD						
Income distr per unit	DQD	0	0.6829	0.7244			
Income distr per unit	QD	0	0.5804	0.7244			
NAV at the end of year	A						
NAV at the end of year	AD	10.0459	10.0591	10.0373			
NAV at the end of year	DAD						
NAV at the end of year	DFX						
NAV at the end of year	DGR	10.0566	10.7608	11.5361	10.0268	10.0498	10.3087
NAV at the end of year	DIR				10.0268	10.0498	10.3087
NAV at the end of year	DMD						
NAV at the end of year	DQD	10.0566	10.0586	10.0372			
NAV at the end of year	FX	10.0463	10.6531	11.4163			
NAV at the end of year	GR	10.0459	10.6532	11.4207	10.0251	9.8206	9.8908
NAV at the end of year	IR				10.0251	9.8206	9.8908
NAV at the end of year	MD	10.0459	10.6532	11.4207			
NAV at the end of year	QD	10.0459	10.0586	10.0372			
Scheme Returns since inception		0.46	5.9	6.52	0.25	-1.78	-0.55
Per 10000 Scheme Returns since inception-		10046	10653.39	11421.37	10025	9821.03	9890
Net Assets at the end (crs)		35.23	37.4	40.08	154.37	150.27	151.39
ratio of recurring exp		0.99	1.04	0.34	2.47	2.65	2.4
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	S&P 100 BSE 100	S&P BSE 100	S&P BSE 100
Benchmark Returns since inception		1.4	5.94	6.31	0.41	12.54	13.22
Per 10000 Benchmark Returns since inception-		10140	10657.83	11374.04	10041	11261.29	12827.49
SECBM RETURNS- C10YRGSEC		2.17403188	1.616922	4.05576515			
SECBM RETURNS- NIFTY					0.34568241	12.07511787	14.23442118
SECBM VAL10000-C10YRGSEC		10217.4	10179.02	10873.44			
SECBM VAL10000-NIFTY					10034.57	11215.01	13058.01

		UTI - Dual Advantage Fixed Term Fund Series IV-II (1278 Days) (09/01/2017)			UTI - Dual Advantage Fixed Term Fund Series IV-III (1279 Days) (24/01/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD						
NAV at the beginning of year	DAD						
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	10.0699	10.7894	0	10.0765	10.7504
NAV at the beginning of year	DIR	0	10.0699	10.7894	0	10.0765	10.7504
NAV at the beginning of year	DMD						
NAV at the beginning of year	DQD						
NAV at the beginning of year	FX						
NAV at the beginning of year	GR	0	10.0392	10.5647	0	10.0519	10.5332
NAV at the beginning of year	IR	0	10.0392	10.5647	0	10.0519	10.5332
NAV at the beginning of year	MD						
NAV at the beginning of year	QD						
Income distr per unit	AD						
Income distr per unit	DAD						
Income distr per unit	DQD						
Income distr per unit	QD						
NAV at the end of year	A						
NAV at the end of year	AD						
NAV at the end of year	DAD						
NAV at the end of year	DFX						
NAV at the end of year	DGR	10.0699	10.7894	11.4754	10.0765	10.7504	11.4895
NAV at the end of year	DIR	10.0699	10.7894	11.4754	10.0765	10.7504	11.4895
NAV at the end of year	DMD						
NAV at the end of year	DQD						
NAV at the end of year	FX						
NAV at the end of year	GR	10.0392	10.5647	11.0349	10.0519	10.5332	11.0631
NAV at the end of year	IR	10.0392	10.5647	11.0348	10.0519	10.5332	11.0631
NAV at the end of year	MD						
NAV at the end of year	QD						
Scheme Returns since inception		0.39	4.8	4.64	0.52	4.67	4.84
Per 10000 Scheme Returns since inception-		10039	10565.15	11035.58	10052	10532.65	11062.82
Net Assets at the end (crs)		47.9	50.44	52.71	51.12	53.58	56.23
ratio of recurring exp		2.26	2.27	2.27	2.26	2.27	2.29
Scheme Benchmark		Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index
Benchmark Returns since inception		0.58	5.96	6.74	2.02	7.4	7.52
Per 10000 Benchmark Returns since inception-		10058	10702.41	11522.42	10202	10845.55	11675.95
SECBM RETURNS- C10YRGSEC		-0.80789666	-1.01049365	2.518223	2.08769743	1.49431508	3.95101143
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		9919.21	9881.67	10555.6	10208.77	10169.58	10863.1
SECBM VAL10000-NIFTY							

		UTI - Dual Advantage Fixed Term Fund Series IV-IV (1997 Days) (09/02/2017)			UTI - FTIF Series XXVI-Plan-V (1160 Days) (27/02/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD				0	10.0314	10.0621
NAV at the beginning of year	DAD				0	10.0376	10.0622
NAV at the beginning of year	DFX				0	10.0377	10.8533
NAV at the beginning of year	DGR	0	10.0531	10.5435	0	10.0377	10.8533
NAV at the beginning of year	DIR	0	10.0531	10.5435			
NAV at the beginning of year	DMD				0	10.0377	10.8533
NAV at the beginning of year	DQD				0	10.0377	10.0616
NAV at the beginning of year	FX						
NAV at the beginning of year	GR	0	10.0379	10.3454	0	10.0314	10.7481
NAV at the beginning of year	IR	0	10.0379	10.3454			
NAV at the beginning of year	MD				0	10.0314	10.7482
NAV at the beginning of year	QD				0	10.0314	10.0616
Income distr per unit	AD				0	0.6825	0.7648
Income distr per unit	DAD				0	0.7872	0.7664
Income distr per unit	DQD				0	0.7686	0.7451
Income distr per unit	QD				0	0.669	0.7439
NAV at the end of year	A						
NAV at the end of year	AD				10.0314	10.0621	10.0474
NAV at the end of year	DAD				10.0376	10.0622	10.0475
NAV at the end of year	DFX				10.0377	10.8533	11.6678
NAV at the end of year	DGR	10.0531	10.5435	11.3793	10.0377	10.8533	11.6677
NAV at the end of year	DIR	10.0531	10.5435	11.3793			
NAV at the end of year	DMD				10.0377	10.8533	11.6676
NAV at the end of year	DQD				10.0377	10.0616	10.0474
NAV at the end of year	FX						
NAV at the end of year	GR	10.0379	10.3454	10.9706	10.0314	10.7481	11.5532
NAV at the end of year	IR	10.0379	10.3454	10.9706			
NAV at the end of year	MD				10.0314	10.7482	11.5532
NAV at the end of year	QD				10.0314	10.0616	10.0474
Scheme Returns since inception		0.38	3.18	4.54	0.31	7.04	7.26
Per 10000 Scheme Returns since inception-		10038	10345.47	10969.9	10031	10747.98	11553.41
Net Assets at the end (crs)		20.7	21.4	22.7	181.43	194.98	209.53
ratio of recurring exp		2.2	2.25	2.27	0.75	0.79	0.34
Scheme Benchmark		Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		1.6	7.36	7.5	1.58	6.37	6.54
Per 10000 Benchmark Returns since inception-		10160	10800.95	11627.45	10158	10676.67	11394.2
SECBM RETURNS- C10YRGSEC		1.78683546	1.29064485	3.90443711	1.50460005	1.05586391	3.81207397
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		10178.68	10140.03	10830.34	10150.46	10112.42	10800.83
SECBM VAL10000-NIFTY							

		UTI - FTIF Series XXVI-Plan-VI (1146 Days) (10/03/2017)			UTI - FTIF Series XXVI-Plan-VII (1140 Days) (16/03/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD				0	10.0107	10.058
NAV at the beginning of year	DAD	0	10.0546	10.057	0	10.0116	10.0582
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	10.0546	10.7369	0	10.0116	10.7767
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	10.0546	10.737	0	10.0116	10.7765
NAV at the beginning of year	DQD	0	10.0546	10.0565	0	10.0116	10.0577
NAV at the beginning of year	FX	0	10.0539	10.7215	0	10.0107	10.6778
NAV at the beginning of year	GR	0	10.0539	10.7216	0	10.0107	10.6778
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	10.0539	10.7215	0	10.0107	10.6778
NAV at the beginning of year	QD	0	10.0539	10.0565	0	10.0107	10.0575
Income distr per unit	AD				0	0.6169	0.7696
Income distr per unit	DAD	0	0.6768	0.7787	0	0.715	0.7737
Income distr per unit	DQD	0	0.664	0.7576	0	0.6986	0.7526
Income distr per unit	QD	0	0.6492	0.7572	0	0.6049	0.7486
NAV at the end of year	A						
NAV at the end of year	AD				10.0107	10.058	10.0436
NAV at the end of year	DAD	10.0546	10.057	10.0369	10.0116	10.0582	10.0437
NAV at the end of year	DFX						
NAV at the end of year	DGR	10.0546	10.7369	11.5499	10.0116	10.7767	11.5936
NAV at the end of year	DIR						
NAV at the end of year	DMD	10.0546	10.737	11.55	10.0116	10.7765	11.5931
NAV at the end of year	DQD	10.0546	10.0565	10.0369	10.0116	10.0577	10.0437
NAV at the end of year	FX	10.0539	10.7215	11.533	10.0107	10.6778	11.4831
NAV at the end of year	GR	10.0539	10.7216	11.533	10.0107	10.6778	11.4831
NAV at the end of year	IR						
NAV at the end of year	MD	10.0539	10.7215	11.5327	10.0107	10.6778	11.4831
NAV at the end of year	QD	10.0539	10.0565	10.0369	10.0107	10.0575	10.0436
Scheme Returns since inception		0.54	6.92	7.24	0.11	6.74	7.14
Per 10000 Scheme Returns since inception-		10054	10721.44	11533.5	10011	10677.82	11483.32
Net Assets at the end (crs)		122.37	130.64	140.53	127.4	136.03	145.24
ratio of recurring exp		0.08	0.08	0.08	0.75	0.83	0.26
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		1.2	6.12	6.41	0.21	5.3	6.01
Per 10000 Benchmark Returns since inception-		10120	10637.94	11352.04	10021	10532.98	11241.71
SECBM RETURNS- C10YRGSEC		1.28813646	0.86836967	3.74001202	0.40509625	0.02439015	3.35542479
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		10128.81	10090.59	10778.24	10040.51	10002.01	10685.22
SECBM VAL10000-NIFTY							

		UTI - FTIF Series XXVI-Plan-VIII (1154 Days) (24/03/2017)			UTI - FTIF - Series XXVI - Plan IX(1113 Days) (29/03/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	10.0068	10.0577	0	0	10.0598
NAV at the beginning of year	DAD	0	10.0077	10.058	0	0	10.0601
NAV at the beginning of year	DFX	0	10.0077	10.6826			
NAV at the beginning of year	DGR	0	10.0077	10.6827	0	0	10.6737
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	10.0077	10.6826	0	0	10.6737
NAV at the beginning of year	DQD	0	10.0077	10.0574	0	0	10.0596
NAV at the beginning of year	FX				0	0	10.5792
NAV at the beginning of year	GR	0	10.0068	10.5848	0	0	10.5794
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	10.0068	10.5848	0	0	10.5794
NAV at the beginning of year	QD	0	10.0068	10.0573	0	0	10.0594
Income distr per unit	AD	0	0.5246	0.7774	0	0.517	0.7268
Income distr per unit	DAD	0	0.6218	0.7815	0	0.6105	0.7327
Income distr per unit	DQD	0	0.6097	0.7604	0	0.5991	0.7137
Income distr per unit	QD	0	0.5162	0.7566	0	0.5091	0.7082
NAV at the end of year	A						
NAV at the end of year	AD	10.0068	10.0577	10.0377	0	10.0598	10.0352
NAV at the end of year	DAD	10.0077	10.058	10.0379	0	10.0601	10.0354
NAV at the end of year	DFX	10.0077	10.6826	11.4944			
NAV at the end of year	DGR	10.0077	10.6827	11.4946	0	10.6737	11.4276
NAV at the end of year	DIR						
NAV at the end of year	DMD	10.0077	10.6826	11.4943	0	10.6737	11.4277
NAV at the end of year	DQD	10.0077	10.0574	10.0379	0	10.0596	10.0355
NAV at the end of year	FX				0	10.5792	11.3202
NAV at the end of year	GR	10.0068	10.5848	11.3849	0	10.5794	11.3205
NAV at the end of year	IR						
NAV at the end of year	MD	10.0068	10.5848	11.385	0	10.5794	11.3206
NAV at the end of year	QD	10.0068	10.0573	10.0377	0	10.0594	10.0352
Scheme Returns since inception		0.07	5.82	6.68	0	5.79	6.5
Per 10000 Scheme Returns since inception-		10007	10585.28	11384.66	0	10579	11320.74
Net Assets at the end (crs)		128.88	137.24	147.64	0	22.38	23.92
ratio of recurring exp		0.24	0.22	0.06	0	0.99	0.37
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0.21	5.3	6.01	0	5.3	6.1
Per 10000 Benchmark Returns since inception-		10021	10532.98	11241.71	0	10530	11237.14
SECBM RETURNS- C10YRGSEC		0.40509625	0.02439015	3.35542479	0	0.22626341	3.52295225
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		10040.51	10002.01	10685.22	0	10022.63	10705.22
SECBM VAL10000-NIFTY							

		UTI - FTIF - Series XXVI - Plan X (1107 Days) (07/04/2017)			UTI - FTIF - Series XXVI - Plan XI (1105 Days) (12/04/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	0	10.0593	0	0	10.0594
NAV at the beginning of year	DAD	0	0	10.0597	0	0	10.0597
NAV at the beginning of year	DFX	0	0	10.6635	0	0	10.6559
NAV at the beginning of year	DGR	0	0	10.6636	0	0	10.6568
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	0	10.6636	0	0	10.6567
NAV at the beginning of year	DQD	0	0	10.0592	0	0	10.0593
NAV at the beginning of year	FX				0	0	10.5649
NAV at the beginning of year	GR	0	0	10.5711	0	0	10.5649
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	0	10.5711	0	0	10.5649
NAV at the beginning of year	QD	0	0	10.059	0	0	10.059
Income distr per unit	AD	0	0.5092	0.7255	0	0.503	0.727
Income distr per unit	DAD	0	0.601	0.7324	0	0.5941	0.734
Income distr per unit	DQD	0	0.5899	0.7136	0	0.5833	0.7151
Income distr per unit	QD	0	0.5015	0.7072	0	0.4955	0.7085
NAV at the end of year	A						
NAV at the end of year	AD	0	10.0593	10.0351	0	10.0594	10.0349
NAV at the end of year	DAD	0	10.0597	10.0353	0	10.0597	10.0351
NAV at the end of year	DFX	0	10.6635	11.4178	0	10.6559	11.4125
NAV at the end of year	DGR	0	10.6636	11.417	0	10.6568	11.411
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	10.6636	11.417	0	10.6567	11.411
NAV at the end of year	DQD	0	10.0592	10.0353	0	10.0593	10.0351
NAV at the end of year	FX				0	10.5649	11.301
NAV at the end of year	GR	0	10.5711	11.3109	0	10.5649	11.3054
NAV at the end of year	IR						
NAV at the end of year	MD	0	10.5711	11.3109	0	10.5649	11.301
NAV at the end of year	QD	0	10.059	10.0351	0	10.059	10.0349
Scheme Returns since inception		0	5.71	6.51	0	5.65	6.5
Per 10000 Scheme Returns since inception-		0	10571	11311.11	0	10565	11305.13
Net Assets at the end (crs)		0	28.18	30.16	0	22.17	23.6
ratio of recurring exp		0	0.82	0.37	0	0.89	0.37
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	5.02	6.01	0	4.86	5.94
Per 10000 Benchmark Returns since inception-		0	10502	11207.61	0	10486	11189.62
SECBM RETURNS- C10YRGSEC		0	0.35813339	3.62284447	0	0.35686069	3.63254357
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	10035.81	10719.34	0	10035.69	10719.26
SECBM VAL10000-NIFTY							

		UTI - FTIF - Series XXVI - Plan XII (1096 Days) (20/04/2017)			UTI - Capital Protection Oriented Scheme - Series IX-I (1467 Days) (12/04/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	0	10.0586			
NAV at the beginning of year	DAD	0	0	10.0591			
NAV at the beginning of year	DFX	0	0	10.6389			
NAV at the beginning of year	DGR	0	0	10.638	0	0	10.5236
NAV at the beginning of year	DIR				0	0	10.5236
NAV at the beginning of year	DMD	0	0	10.638			
NAV at the beginning of year	DQD	0	0	10.0586			
NAV at the beginning of year	FX						
NAV at the beginning of year	GR	0	0	10.5487	0	0	10.3535
NAV at the beginning of year	IR				0	0	10.3535
NAV at the beginning of year	MD	0	0	10.5488			
NAV at the beginning of year	QD	0	0	10.0583			
Income distr per unit	AD	0	0.4877	0.7497			
Income distr per unit	DAD	0	0.5761	0.7579			
Income distr per unit	DQD	0	0.566	0.7381			
Income distr per unit	QD	0	0.4806	0.7301			
NAV at the end of year	A						
NAV at the end of year	AD	0	10.0586	10.0361			
NAV at the end of year	DAD	0	10.0591	10.0364			
NAV at the end of year	DFX	0	10.6389	11.4182			
NAV at the end of year	DGR	0	10.638	11.4185	0	10.5236	11.1801
NAV at the end of year	DIR				0	10.5236	11.1801
NAV at the end of year	DMD	0	10.638	11.4185			
NAV at the end of year	DQD	0	10.0586	10.0363			
NAV at the end of year	FX						
NAV at the end of year	GR	0	10.5487	11.3141	0	10.3535	10.8074
NAV at the end of year	IR				0	10.3535	10.8074
NAV at the end of year	MD	0	10.5488	11.3141			
NAV at the end of year	QD	0	10.0583	10.0361			
Scheme Returns since inception		0	5.49	6.63	0	3.54	4.12
Per 10000 Scheme Returns since inception-		0	10549	11314.1	0	10354	10807.45
Net Assets at the end (crs)		0	29.46	31.6	0	57.68	60.24
ratio of recurring exp		0	0.4	0.2	0	2.26	2.27
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index
Benchmark Returns since inception		0	5.07	6.14	0	5.86	7.03
Per 10000 Benchmark Returns since inception-		0	10507	11214.32	0	10586	11395.87
SECBM RETURNS- C10YRGSEC		0	0.92062374	3.98238493	0	0.92062374	3.98238493
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	10092.06	10779.52	0	10092.06	10779.52
SECBM VAL10000-NIFTY							



		UTI - FTIF - Series XXVI - Plan XIII (1124 Days) (24/04/2017)			UTI - FTIF - Series XXVI - Plan XIV (1105 Days) (09/05/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	0	10.0574	0	0	10.0597
NAV at the beginning of year	DAD	0	0	10.0578	0	0	10.0603
NAV at the beginning of year	DFX				0	0	10.5422
NAV at the beginning of year	DGR	0	0	10.6667	0	0	10.5422
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	0	10.6669	0	0	10.5422
NAV at the beginning of year	DQD	0	0	10.0574	0	0	10.06
NAV at the beginning of year	FX	0	0	10.5785	0	0	10.461
NAV at the beginning of year	GR	0	0	10.5792	0	0	10.4609
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	0	10.5792	0	0	10.4609
NAV at the beginning of year	QD	0	0	10.0571	0	0	10.0595
Income distr per unit	AD	0	0.5193	0.7678	0	0.3992	0.7456
Income distr per unit	DAD	0	0.606	0.7767	0	0.4795	0.7569
Income distr per unit	DQD	0	0.5945	0.7553	0	0.4722	0.7368
Income distr per unit	QD	0	0.5109	0.747	0	0.3943	0.7262
NAV at the end of year	A						
NAV at the end of year	AD	0	10.0574	10.0463	0	10.0597	10.0367
NAV at the end of year	DAD	0	10.0578	10.0466	0	10.0603	10.0371
NAV at the end of year	DFX				0	10.5422	11.314
NAV at the end of year	DGR	0	10.6667	11.4823	0	10.5422	11.3141
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	10.6669	11.4824	0	10.5422	11.3141
NAV at the end of year	DQD	0	10.0574	10.0466	0	10.06	10.0372
NAV at the end of year	FX	0	10.5785	11.3785	0	10.461	11.2154
NAV at the end of year	GR	0	10.5792	11.3788	0	10.4609	11.2152
NAV at the end of year	IR						
NAV at the end of year	MD	0	10.5792	11.3789	0	10.4609	11.2152
NAV at the end of year	QD	0	10.0571	10.0462	0	10.0595	10.0368
Scheme Returns since inception		0	5.79	7.02	0	4.61	6.39
Per 10000 Scheme Returns since inception-		0	10579	11379.01	0	10461	11215.58
Net Assets at the end (crs)		0	104.11	111.81	0	46.46	49.8
ratio of recurring exp		0	0.58	0.16	0	0.91	0.3
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	4.97	6.15	0	3.92	5.75
Per 10000 Benchmark Returns since inception-		0	10497	11203.52	0	10392	11090.95
SECBM RETURNS- C10YRGSEC		0	0.65395292	3.87884513	0	-0.66446057	3.25232348
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	10065.4	10751.74	0	9933.55	10610.24
SECBM VAL10000-NIFTY							

		UTI - FTIF - Series XXVI - Plan XV (1097 Days) (19/05/2017)			UTI - Capital Protection Oriented Scheme - Series IX-II (1462 Days) (22/05/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	0	10.0598			
NAV at the beginning of year	DAD	0	0	10.0604			
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	0	10.5275	0	0	10.3311
NAV at the beginning of year	DIR				0	0	10.3311
NAV at the beginning of year	DMD	0	0	10.5265			
NAV at the beginning of year	DQD	0	0	10.0601			
NAV at the beginning of year	FX	0	0	10.4483			
NAV at the beginning of year	GR	0	0	10.4485	0	0	10.1854
NAV at the beginning of year	IR				0	0	10.1854
NAV at the beginning of year	MD	0	0	10.4484			
NAV at the beginning of year	QD	0	0	10.0595			
Income distr per unit	AD	0	0.3868	0.7455			
Income distr per unit	DAD	0	0.4647	0.758			
Income distr per unit	DQD	0	0.4582	0.7378			
Income distr per unit	QD	0	0.3824	0.7261			
NAV at the end of year	A						
NAV at the end of year	AD	0	10.0598	10.037			
NAV at the end of year	DAD	0	10.0604	10.0374			
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	10.5275	11.2995	0	10.3311	11.076
NAV at the end of year	DIR				0	10.3311	11.076
NAV at the end of year	DMD	0	10.5265	11.2954			
NAV at the end of year	DQD	0	10.0601	10.0374			
NAV at the end of year	FX	0	10.4483	11.2016			
NAV at the end of year	GR	0	10.4485	11.2019	0	10.1854	10.7314
NAV at the end of year	IR				0	10.1854	10.7314
NAV at the end of year	MD	0	10.4484	11.2018			
NAV at the end of year	QD	0	10.0595	10.0369			
Scheme Returns since inception		0	4.49	6.4	0	1.85	3.97
Per 10000 Scheme Returns since inception-		0	10449	11202.29	0	10185	10731.64
Net Assets at the end (crs)		0	29.33	31.44	0	34.8	36.65
ratio of recurring exp		0	0.8	0.3	0	2.26	2.26
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index
Benchmark Returns since inception		0	3.42	5.54	0	3.51	6.15
Per 10000 Benchmark Returns since inception-		0	10342	11037.14	0	10351	11143.23
SECBM RETURNS- C10YRGSEC		0	-1.18942364	2.99328118	0	-1.77566187	2.68336602
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	9881.06	10553.99	0	9822.43	10491.36
SECBM VAL10000-NIFTY							

		UTI - FTIF - Series XXVII - Plan I (1113 Days) (05/06/2017)			UTI - FTIF - Series XXVII - Plan II (1161 Days)(15/06/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	0	10.0605	0	0	10.0625
NAV at the beginning of year	DAD	0	0	10.0611	0	0	10.064
NAV at the beginning of year	DFX	0	0	10.485			
NAV at the beginning of year	DGR	0	0	10.4843	0	0	10.5443
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	0	10.4843			
NAV at the beginning of year	DQD	0	0	10.0608	0	0	10.0637
NAV at the beginning of year	FX	0	0	10.4109	0	0	10.458
NAV at the beginning of year	GR	0	0	10.4109	0	0	10.458
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	0	10.4109	0	0	10.4577
NAV at the beginning of year	QD	0	0	10.0603	0	0	10.0622
Income distr per unit	AD	0	0.3487	0.7366	0	0.3937	0.727
Income distr per unit	DAD	0	0.4211	0.7508	0	0.4778	0.7622
Income distr per unit	DQD	0	0.4161	0.7313	0	0.4712	0.7414
Income distr per unit	QD	0	0.3454	0.7179	0	0.3891	0.708
NAV at the end of year	A						
NAV at the end of year	AD	0	10.0605	10.0396	0	10.0625	10.0527
NAV at the end of year	DAD	0	10.0611	10.0401	0	10.064	10.0539
NAV at the end of year	DFX	0	10.485	11.2506			
NAV at the end of year	DGR	0	10.4843	11.248	0	10.5443	11.3364
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	10.4843	11.248			
NAV at the end of year	DQD	0	10.0608	10.0401	0	10.0637	10.0539
NAV at the end of year	FX	0	10.4109	11.1543	0	10.458	11.2072
NAV at the end of year	GR	0	10.4109	11.1547	0	10.458	11.2074
NAV at the end of year	IR						
NAV at the end of year	MD	0	10.4109	11.1546	0	10.4577	11.2072
NAV at the end of year	QD	0	10.0603	10.0396	0	10.0622	10.0527
Scheme Returns since inception		0	4.11	6.34	0	4.58	6.72
Per 10000 Scheme Returns since inception-		0	10411	11154.98	0	10458	11207.97
Net Assets at the end (crs)		0	65.81	70.52	0	302.3	323.96
ratio of recurring exp		0	0.9	0.29	0	1.21	0.47
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	2.15	4.97	0	2.25	5.11
Per 10000 Benchmark Returns since inception-		0	10215	10900.73	0	10225	10913.18
SECBM RETURNS- C10YRGSEC		0	-2.37787119	2.38312102	0	-2.10494755	2.58023442
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	9762.21	10427.1	0	9789.51	10456.77
SECBM VAL10000-NIFTY							

		UTI - FTIF - Series XXVII - Plan III (1096 Days) (22/06/2017)			UTI - Capital Protection Oriented Scheme - Series IX-III (1389 Days) (27/07/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	0	10.06			
NAV at the beginning of year	DAD	0	0	10.0606			
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	0	10.4492	0	0	10.2201
NAV at the beginning of year	DIR				0	0	10.2201
NAV at the beginning of year	DMD	0	0	10.4491			
NAV at the beginning of year	DQD	0	0	10.0604			
NAV at the beginning of year	FX						
NAV at the beginning of year	GR	0	0	10.3807	0	0	10.1061
NAV at the beginning of year	IR				0	0	10.1061
NAV at the beginning of year	MD	0	0	10.3807			
NAV at the beginning of year	QD	0	0	10.0598			
Income distr per unit	AD	0	0.3191	0.7306			
Income distr per unit	DAD	0	0.3865	0.7469			
Income distr per unit	DQD	0	0.3822	0.7277			
Income distr per unit	QD	0	0.3163	0.7122			
NAV at the end of year	A						
NAV at the end of year	AD	0	10.06	10.0397			
NAV at the end of year	DAD	0	10.0606	10.0402			
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	10.4492	11.2069	0	10.2201	10.9266
NAV at the end of year	DIR				0	10.2201	10.9266
NAV at the end of year	DMD	0	10.4491	11.2067			
NAV at the end of year	DQD	0	10.0604	10.0402			
NAV at the end of year	FX						
NAV at the end of year	GR	0	10.3807	11.1166	0	10.1061	10.6141
NAV at the end of year	IR				0	10.1061	10.6141
NAV at the end of year	MD	0	10.3807	11.1166			
NAV at the end of year	QD	0	10.0598	10.0397			
Scheme Returns since inception		0	3.81	6.3	0	1.06	3.73
Per 10000 Scheme Returns since inception-		0	10381	11115.85	0	10106	10614.09
Net Assets at the end (crs)		0	51.31	54.95	0	70.02	73.57
ratio of recurring exp		0	0.8	0.32	0	2.27	2.27
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index
Benchmark Returns since inception		0	2.2	5.14	0	1.55	5.63
Per 10000 Benchmark Returns since inception-		0	10220	10906.65	0	10155	10932.3
SECBM RETURNS- C10YRGSEC		0	-2.08284176	2.62670022	0	-2.78919196	2.34076377
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	9791.72	10459.76	0	9721.08	10383.6
SECBM VAL10000-NIFTY							

		UTI - FTIF - Series XXVII - Plan IV (1113 Days) (10/07/2017)			UTI - FTIF - Series XXVII - Plan V (1097 Days) (26/07/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	0	10.0599	0	0	10.0598
NAV at the beginning of year	DAD	0	0	10.0607	0	0	10.0607
NAV at the beginning of year	DFX	0	0	10.3712	0	0	10.3357
NAV at the beginning of year	DGR	0	0	10.3718	0	0	10.3337
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	0	10.3718	0	0	10.3338
NAV at the beginning of year	DQD	0	0	10.0605	0	0	10.0605
NAV at the beginning of year	FX	0	0	10.3086	0	0	10.2753
NAV at the beginning of year	GR	0	0	10.3087	0	0	10.2753
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	0	10.3088	0	0	10.2753
NAV at the beginning of year	QD	0	0	10.0598	0	0	10.0597
Income distr per unit	AD	0	0.2476	0.7399	0	0.2144	0.74
Income distr per unit	DAD	0	0.3095	0.7579	0	0.2717	0.7599
Income distr per unit	DQD	0	0.3064	0.7376	0	0.2695	0.7397
Income distr per unit	QD	0	0.2456	0.7209	0	0.213	0.721
NAV at the end of year	A						
NAV at the end of year	AD	0	10.0599	10.0387	0	10.0598	10.0389
NAV at the end of year	DAD	0	10.0607	10.0392	0	10.0607	10.0395
NAV at the end of year	DFX	0	10.3712	11.1332	0	10.3357	11.102
NAV at the end of year	DGR	0	10.3718	11.134	0	10.3337	11.0956
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	10.3718	11.1341	0	10.3338	11.0957
NAV at the end of year	DQD	0	10.0605	10.0392	0	10.0605	10.0395
NAV at the end of year	FX	0	10.3086	11.0479	0	10.2753	11.0126
NAV at the end of year	GR	0	10.3087	11.0481	0	10.2753	11.0126
NAV at the end of year	IR						
NAV at the end of year	MD	0	10.3088	11.0477	0	10.2753	11.0126
NAV at the end of year	QD	0	10.0598	10.0386	0	10.0597	10.0388
Scheme Returns since inception		0	3.09	6.1	0	2.75	6.06
Per 10000 Scheme Returns since inception-		0	10309	11047.35	0	10275	11011.91
Net Assets at the end (crs)		0	61.63	66.04	0	52.13	55.91
ratio of recurring exp		0	0.73	0.23	0	0.49	0.16
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	1.2	4.68	0	0.97	4.67
Per 10000 Benchmark Returns since inception-		0	10120	10799.77	0	10097	10776.45
SECBM RETURNS- C10YRGSEC		0	-3.07790923	2.08299935	0	-2.89863035	2.25459864
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	9692.21	10352.37	0	9710.14	10371.27
SECBM VAL10000-NIFTY							

		UTI - Nifty Next 50 Exchange Traded Fund. (18/07/2017)			UTI - FTIF - Series XXVII - Plan VI (1113 Days) (14/08/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A	0	0	287.6678			
NAV at the beginning of year	AD				0	0	10.0665
NAV at the beginning of year	DAD				0	0	10.0674
NAV at the beginning of year	DFX				0	0	10.3416
NAV at the beginning of year	DGR				0	0	10.3417
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD				0	0	10.3417
NAV at the beginning of year	DQD				0	0	10.0673
NAV at the beginning of year	FX				0	0	10.2885
NAV at the beginning of year	GR				0	0	10.2884
NAV at the beginning of year	IR						
NAV at the beginning of year	MD				0	0	10.2884
NAV at the beginning of year	QD				0	0	10.0664
Income distr per unit	AD				0	0.2207	0.6981
Income distr per unit	DAD				0	0.2728	0.7194
Income distr per unit	DQD				0	0.271	0.701
Income distr per unit	QD				0	0.2196	0.6808
NAV at the end of year	A	0	287.6678	287.7051			
NAV at the end of year	AD				0	10.0665	10.045
NAV at the end of year	DAD				0	10.0674	10.0457
NAV at the end of year	DFX				0	10.3416	11.0619
NAV at the end of year	DGR				0	10.3417	11.0618
NAV at the end of year	DIR						
NAV at the end of year	DMD				0	10.3417	11.0618
NAV at the end of year	DQD				0	10.0673	10.0457
NAV at the end of year	FX				0	10.2885	10.9832
NAV at the end of year	GR				0	10.2884	10.9832
NAV at the end of year	IR						
NAV at the end of year	MD				0	10.2884	10.9832
NAV at the end of year	QD				0	10.0664	10.045
Scheme Returns since inception		0	2.24	1.35	0	2.88	6.09
Per 10000 Scheme Returns since inception-		0	10224	10224.38	0	10288	10983.16
Net Assets at the end (crs)		0	49.67	27.81	0	156.58	167.3
ratio of recurring exp		0	0.21	0.22	0	0.48	0.18
Scheme Benchmark		Nifty Next 50 Index	Nifty Next 50 Index	Nifty Next 50 Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	2.29	1.49	0	0.77	4.69
Per 10000 Benchmark Returns since inception-		0	10229	10247.77	0	10077	10754.14
SECBM RETURNS- C10YRGSEC					0	-2.96471061	2.28553376
SECBM RETURNS- NIFTY		0	1.12387658	10.38139878			
SECBM VAL10000-C10YRGSEC					0	9703.53	10365.69
SECBM VAL10000-NIFTY		0	10112.39	11775.38			

		UTI - Dual Advantage Fixed Term Fund Series V - I (1103 Days) (29/08/2017)			UTI - FTIF - Series XXVII - Plan VII (1104 Days) (23/08/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD				0	0	10.0603
NAV at the beginning of year	DAD				0	0	10.0613
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	0	10.2296	0	0	10.2819
NAV at the beginning of year	DIR	0	0	10.2296			
NAV at the beginning of year	DMD				0	0	10.2819
NAV at the beginning of year	DQD				0	0	10.0612
NAV at the beginning of year	FX				0	0	10.2314
NAV at the beginning of year	GR	0	0	10.1357	0	0	10.2314
NAV at the beginning of year	IR	0	0	10.1357			
NAV at the beginning of year	MD				0	0	10.2314
NAV at the beginning of year	QD				0	0	10.0602
Income distr per unit	AD				0	0.1702	0.736
Income distr per unit	DAD				0	0.2195	0.7583
Income distr per unit	DQD				0	0.2184	0.7385
Income distr per unit	QD				0	0.1696	0.7172
NAV at the end of year	A						
NAV at the end of year	AD				0	10.0603	10.0392
NAV at the end of year	DAD				0	10.0613	10.0399
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	10.2296	10.9145	0	10.2819	11.0382
NAV at the end of year	DIR	0	10.2296	10.9145			
NAV at the end of year	DMD				0	10.2819	11.0376
NAV at the end of year	DQD				0	10.0612	10.0399
NAV at the end of year	FX				0	10.2314	10.9613
NAV at the end of year	GR	0	10.1357	10.6331	0	10.2314	10.9613
NAV at the end of year	IR	0	10.1357	10.6331			
NAV at the end of year	MD				0	10.2314	10.9613
NAV at the end of year	QD				0	10.0602	10.0392
Scheme Returns since inception		0	1.36	4.06	0	2.31	6.05
Per 10000 Scheme Returns since inception-		0	10136	10633.1	0	10231	10960.71
Net Assets at the end (crs)		0	35.89	37.67	0	33.41	35.81
ratio of recurring exp		0	2.21	2.22	0	0.36	0.13
Scheme Benchmark		Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0.59	5.3	0	0.48	4.57
Per 10000 Benchmark Returns since inception-		0	10059	10829.17	0	10048	10722.77
SECBM RETURNS- C10YRGSEC		0	-2.84588022	2.43248678	0	-3.22221747	2.14807519
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	9715.41	10377.28	0	9677.78	10337.77
SECBM VAL10000-NIFTY							

		UTI - FTIF SERIES XXVII - PLAN VIII (1117 DAYS) (07/09/2017)			UTI - FTIF SERIES XXVII - PLAN IX (1160 DAYS) (19/09/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	0	10.0597			
NAV at the beginning of year	DAD	0	0	10.0607			
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	0	10.2864	0	0	10.3261
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	0	10.2865			
NAV at the beginning of year	DQD	0	0	10.0605	0	0	10.0645
NAV at the beginning of year	FX	0	0	10.2401			
NAV at the beginning of year	GR	0	0	10.24	0	0	10.269
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	0	10.24			
NAV at the beginning of year	QD	0	0	10.0596			
Income distr per unit	AD	0	0.1794	0.7325			
Income distr per unit	DAD	0	0.2246	0.756			
Income distr per unit	DQD	0	0.2234	0.7361	0	0.2589	0.7153
Income distr per unit	QD	0	0.1786	0.714			
NAV at the end of year	A						
NAV at the end of year	AD	0	10.0597	10.0384			
NAV at the end of year	DAD	0	10.0607	10.0391			
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	10.2864	11.0403	0	10.3261	11.049
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	10.2865	11.0407			
NAV at the end of year	DQD	0	10.0605	10.039	0	10.0645	10.0328
NAV at the end of year	FX	0	10.2401	10.9667			
NAV at the end of year	GR	0	10.24	10.9667	0	10.269	10.9445
NAV at the end of year	IR						
NAV at the end of year	MD	0	10.24	10.9667			
NAV at the end of year	QD	0	10.0596	10.0383			
Scheme Returns since inception		0	2.4	6.26	0	2.69	6.1
Per 10000 Scheme Returns since inception-		0	10240	10967.22	0	10269	10943.9
Net Assets at the end (crs)		0	25.29	27.1	0	43.54	46.42
ratio of recurring exp		0	0.41	0.33	0	0.97	0.4
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0.85	4.95	0	0.85	4.94
Per 10000 Benchmark Returns since inception-		0	10085	10762.29	0	10085	10762.16
SECBM RETURNS- C10YRGSEC		0	-2.49881853	2.70856369	0	-2.4029555	2.76990527
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	9750.12	10414.96	0	9759.7	10425
SECBM VAL10000-NIFTY							



		UTI - Focussed Equity Fund - Series IV (1104 Days) (13/09/2017)			UTI - FTIF SERIES XXVII - PLAN X (1118 DAYS) (18/10/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD				0	0	10.0623
NAV at the beginning of year	DAD				0	0	10.0634
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	0	9.636	0	0	10.2003
NAV at the beginning of year	DIR	0	0	9.636			
NAV at the beginning of year	DMD				0	0	10.2003
NAV at the beginning of year	DQD				0	0	10.0634
NAV at the beginning of year	FX				0	0	10.1654
NAV at the beginning of year	GR	0	0	9.5222	0	0	10.1654
NAV at the beginning of year	IR	0	0	9.5222			
NAV at the beginning of year	MD				0	0	10.1654
NAV at the beginning of year	QD				0	0	10.0623
Income distr per unit	AD				0	0.1025	0.7281
Income distr per unit	DAD				0	0.1361	0.7551
Income distr per unit	DQD				0	0.1361	0.7358
Income distr per unit	QD				0	0.1025	0.7102
NAV at the end of year	A						
NAV at the end of year	AD				0	10.0623	10.0402
NAV at the end of year	DAD				0	10.0634	10.0411
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	9.636	10.033	0	10.2003	10.9461
NAV at the end of year	DIR	0	9.636	10.033			
NAV at the end of year	DMD				0	10.2003	10.9462
NAV at the end of year	DQD				0	10.0634	10.041
NAV at the end of year	FX				0	10.1654	10.8816
NAV at the end of year	GR	0	9.5222	9.7213	0	10.1654	10.8816
NAV at the end of year	IR	0	9.5222	9.7213			
NAV at the end of year	MD				0	10.1654	10.8816
NAV at the end of year	QD				0	10.0623	10.0402
Scheme Returns since inception		0	-4.78	-1.86	0	1.65	6.18
Per 10000 Scheme Returns since inception-		0	9522	9721.55	0	10165	10881.13
Net Assets at the end (crs)		0	331.91	339.12	0	47.2	50.56
ratio of recurring exp		0	2.54	2.42	0	0.42	0.17
Scheme Benchmark		S&P BSE 200 Index	S&P BSE 200 Index	S&P BSE 200 Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	4.39	11.02	0	0.5	5.1
Per 10000 Benchmark Returns since inception-		0	10439	11702.76	0	10050	10725.59
SECBM RETURNS- C10YRGSEC					0	-1.90943198	3.36919109
SECBM RETURNS- NIFTY		0	4.05556106	13.61746067			
SECBM VAL10000-C10YRGSEC					0	9809.06	10477.81
SECBM VAL10000-NIFTY		0	10405.56	12117.42			

		UTI - Long Term Advantage Fund Series VI (05/10/2017)			UTI - FTIF SERIES XXVIII - PLAN I (1230 DAYS) (08/11/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD				0	0	10.0632
NAV at the beginning of year	DAD				0	0	10.0643
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	0	9.8218	0	0	10.219
NAV at the beginning of year	DIR	0	0	9.8218			
NAV at the beginning of year	DMD						
NAV at the beginning of year	DQD				0	0	10.0643
NAV at the beginning of year	FX				0	0	10.1899
NAV at the beginning of year	GR	0	0	9.7791	0	0	10.1899
NAV at the beginning of year	IR	0	0	9.7791			
NAV at the beginning of year	MD				0	0	10.19
NAV at the beginning of year	QD				0	0	10.0632
Income distr per unit	AD				0	0.1261	0.6616
Income distr per unit	DAD				0	0.1539	0.6871
Income distr per unit	DQD				0	0.1539	0.6708
Income distr per unit	QD				0	0.1261	0.6465
NAV at the end of year	A						
NAV at the end of year	AD				0	10.0632	10.0233
NAV at the end of year	DAD				0	10.0643	10.0242
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	9.8218	9.2657	0	10.219	10.8777
NAV at the end of year	DIR	0	9.8218	9.2657			
NAV at the end of year	DMD						
NAV at the end of year	DQD				0	10.0643	10.0242
NAV at the end of year	FX				0	10.1899	10.8208
NAV at the end of year	GR	0	9.7791	9.0269	0	10.1899	10.8211
NAV at the end of year	IR	0	9.7791	9.027			
NAV at the end of year	MD				0	10.19	10.8211
NAV at the end of year	QD				0	10.0632	10.0234
Scheme Returns since inception		0	-2.21	-8.2	0	1.9	6.02
Per 10000 Scheme Returns since inception-		0	9779	9026.37	0	10190	10821.59
Net Assets at the end (crs)		0	422.52	390.19	0	155.33	165.04
ratio of recurring exp		0	2.53	2.51	0	0.53	0.33
Scheme Benchmark		S&P BSE 100	S&P 100 BSE	S&P 100 BSE	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	-6.51	5.39	0	0.7	5.48
Per 10000 Benchmark Returns since inception-		0	9349	10648.71	0	10070	10747.21
SECBM RETURNS- C10YRGSEC					0	-1.48584314	3.84596886
SECBM RETURNS- NIFTY		0	-6.15309851	7.69576131			
SECBM VAL10000-C10YRGSEC					0	9851.42	10523.5
SECBM VAL10000-NIFTY		0	9384.69	10928.75			

		UTI - FTIF SERIES XXVIII - PLAN II (1210 DAYS) (28/11/2017)			UTI - Focussed Equity Fund - Series V (1102 Days) (20/11/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	0	10.0645			
NAV at the beginning of year	DAD	0	0	10.0657			
NAV at the beginning of year	DFX	0	0	10.2104			
NAV at the beginning of year	DGR	0	0	10.2104	0	0	9.3965
NAV at the beginning of year	DIR				0	0	9.3965
NAV at the beginning of year	DMD	0	0	10.2104			
NAV at the beginning of year	DQD	0	0	10.0657			
NAV at the beginning of year	FX	0	0	10.1869			
NAV at the beginning of year	GR	0	0	10.1868	0	0	9.3312
NAV at the beginning of year	IR				0	0	9.3312
NAV at the beginning of year	MD	0	0	10.1868			
NAV at the beginning of year	QD	0	0	10.0645			
Income distr per unit	AD	0	0.1217	0.6617			
Income distr per unit	DAD	0	0.144	0.6892			
Income distr per unit	DQD	0	0.144	0.6726			
Income distr per unit	QD	0	0.1217	0.6465			
NAV at the end of year	A						
NAV at the end of year	AD	0	10.0645	10.0287			
NAV at the end of year	DAD	0	10.0657	10.0296			
NAV at the end of year	DFX	0	10.2104	10.8746			
NAV at the end of year	DGR	0	10.2104	10.8751	0	9.3965	9.7956
NAV at the end of year	DIR				0	9.3965	9.7956
NAV at the end of year	DMD	0	10.2104	10.8751			
NAV at the end of year	DQD	0	10.0657	10.0297			
NAV at the end of year	FX	0	10.1869	10.8223			
NAV at the end of year	GR	0	10.1868	10.8223	0	9.3312	9.5199
NAV at the end of year	IR				0	9.3312	9.5199
NAV at the end of year	MD	0	10.1868	10.8223			
NAV at the end of year	QD	0	10.0645	10.0287			
Scheme Returns since inception		0	1.87	6.29	0	-6.69	-3.69
Per 10000 Scheme Returns since inception-		0	10187	10822.59	0	9331	9519.55
Net Assets at the end (crs)		0	65.83	69.92	0	589.99	602.36
ratio of recurring exp		0	0.69	0.35	0	2.44	2.38
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	S&P BSE 200 Index	S&P BSE 200 Index	S&P BSE 200 Index
Benchmark Returns since inception		0	0.94	5.91	0	-2.12	7.34
Per 10000 Benchmark Returns since inception-		0	10094	10772.48	0	9788	10971.98
SECBM RETURNS- C10YRGSEC		0	-0.60298136	4.73037331			
SECBM RETURNS- NIFTY					0	-1.10114515	11.38454896
SECBM VAL10000-C10YRGSEC		0	9939.7	10617.2			
SECBM VAL10000-NIFTY					0	9889.89	11515.91

		UTI - FTIF SERIES XXVIII - PLAN III (1203 DAYS) (14/12/2017)			UTI - FTIF SERIES XXVIII - PLAN IV (1204 DAYS) (28/12/2017)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	0	10.0648			
NAV at the beginning of year	DAD	0	0	10.066			
NAV at the beginning of year	DFX	0	0	10.1796			
NAV at the beginning of year	DGR	0	0	10.1798	0	0	10.1751
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	0	10.1798			
NAV at the beginning of year	DQD	0	0	10.066			
NAV at the beginning of year	FX	0	0	10.1606			
NAV at the beginning of year	GR	0	0	10.1606	0	0	10.1722
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	0	10.1606			
NAV at the beginning of year	QD	0	0	10.0648			
Income distr per unit	AD	0	0.0953	0.6505			
Income distr per unit	DAD	0	0.1132	0.6791			
Income distr per unit	DQD	0	0.1132	0.6631			
Income distr per unit	QD	0	0.0953	0.6357			
NAV at the end of year	A						
NAV at the end of year	AD	0	10.0648	10.037			
NAV at the end of year	DAD	0	10.066	10.038			
NAV at the end of year	DFX	0	10.1796	10.8409			
NAV at the end of year	DGR	0	10.1798	10.8409	0	10.1751	10.9214
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	10.1798	10.841			
NAV at the end of year	DQD	0	10.066	10.0379			
NAV at the end of year	FX	0	10.1606	10.7917			
NAV at the end of year	GR	0	10.1606	10.7917	0	10.1722	10.9139
NAV at the end of year	IR						
NAV at the end of year	MD	0	10.1606	10.7917			
NAV at the end of year	QD	0	10.0648	10.0371			
Scheme Returns since inception		0	1.61	6.27	0	1.72	7.22
Per 10000 Scheme Returns since inception-		0	10161	10791.15	0	10172	10914.15
Net Assets at the end (crs)		0	65	69.12	0	249.09	267.35
ratio of recurring exp		0	0.7	0.47	0	0.05	0.04
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	1.2	6.34	0	1.53	6.6
Per 10000 Benchmark Returns since inception-		0	10120	10800.05	0	10153	10835.02
SECBM RETURNS- C10YRGSEC		0	0.1318735	5.51893545	0	0.606057	5.90454983
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	10013.19	10695.88	0	10060.61	10745.81
SECBM VAL10000-NIFTY							

		UTI - FTIF SERIES XXVIII - PLAN V (1190 DAYS) (01/01/2018)			UTI - FTIF SERIES XXVIII - PLAN VI (1190 DAYS) (10/01/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	0	10.0639			
NAV at the beginning of year	DAD	0	0	10.0651			
NAV at the beginning of year	DFX				0	0	10.154
NAV at the beginning of year	DGR	0	0	10.1623	0	0	10.154
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	0	10.1624			
NAV at the beginning of year	DQD	0	0	10.0651	0	0	10.0635
NAV at the beginning of year	FX						
NAV at the beginning of year	GR	0	0	10.1467	0	0	10.1516
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	0	10.1467			
NAV at the beginning of year	QD	0	0	10.0639	0	0	10.0632
Income distr per unit	AD	0	0.0824	0.6515			
Income distr per unit	DAD	0	0.0967	0.6815			
Income distr per unit	DQD	0	0.0967	0.6652	0	0.0906	0.7426
Income distr per unit	QD	0	0.0824	0.6368	0	0.088	0.7361
NAV at the end of year	A						
NAV at the end of year	AD	0	10.0639	10.0245			
NAV at the end of year	DAD	0	10.0651	10.0254			
NAV at the end of year	DFX				0	10.154	10.9107
NAV at the end of year	DGR	0	10.1623	10.8122	0	10.154	10.9108
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	10.1624	10.8124			
NAV at the end of year	DQD	0	10.0651	10.0255	0	10.0635	10.0516
NAV at the end of year	FX						
NAV at the end of year	GR	0	10.1467	10.7656	0	10.1516	10.9037
NAV at the end of year	IR						
NAV at the end of year	MD	0	10.1467	10.7657			
NAV at the end of year	QD	0	10.0639	10.0245	0	10.0632	10.0512
Scheme Returns since inception		0	1.47	6.25	0	1.52	7.37
Per 10000 Scheme Returns since inception-		0	10147	10765.33	0	10152	10903.53
Net Assets at the end (crs)		0	34.46	36.59	0	212.77	228.63
ratio of recurring exp		0	0.73	0.46	0	0.04	0.04
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	1.26	6.59	0	1.26	6.59
Per 10000 Benchmark Returns since inception-		0	10126	10807.25	0	10126	10807.25
SECBM RETURNS- C10YRGSEC		0	0.61105176	6.10062425	0	0.61105176	6.10062425
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	10061.11	10746.85	0	10061.11	10746.85
SECBM VAL10000-NIFTY							

		UTI - FTIF SERIES XXVIII - PLAN VII (1169 DAYS) (17/01/2018)			UTI - FTIF SERIES XXVIII - PLAN VIII (1171 DAYS) (29/01/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	0	10.0612			
NAV at the beginning of year	DAD	0	0	10.0626			
NAV at the beginning of year	DFX	0	0	10.1425			
NAV at the beginning of year	DGR	0	0	10.1428	0	0	10.1575
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	0	10.1426			
NAV at the beginning of year	DQD	0	0	10.0626	0	0	10.0642
NAV at the beginning of year	FX	0	0	10.1329			
NAV at the beginning of year	GR	0	0	10.1329	0	0	10.156
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	0	10.1329	0	0	10.156
NAV at the beginning of year	QD	0	0	10.0612	0	0	10.0639
Income distr per unit	AD	0	0.0713	0.6307			
Income distr per unit	DAD	0	0.0798	0.6626			
Income distr per unit	DQD	0	0.0798	0.6475	0	0.0932	0.7356
Income distr per unit	QD	0	0.0713	0.617	0	0.0916	0.7287
NAV at the end of year	A						
NAV at the end of year	AD	0	10.0612	10.0313			
NAV at the end of year	DAD	0	10.0626	10.0323			
NAV at the end of year	DFX	0	10.1425	10.7805			
NAV at the end of year	DGR	0	10.1428	10.7825	0	10.1575	10.9059
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	10.1426	10.7805			
NAV at the end of year	DQD	0	10.0626	10.0324	0	10.0642	10.0511
NAV at the end of year	FX	0	10.1329	10.74			
NAV at the end of year	GR	0	10.1329	10.74	0	10.156	10.8994
NAV at the end of year	IR						
NAV at the end of year	MD	0	10.1329	10.74	0	10.156	10.8995
NAV at the end of year	QD	0	10.0612	10.0314	0	10.0639	10.0508
Scheme Returns since inception		0	1.33	6.35	0	1.56	7.68
Per 10000 Scheme Returns since inception-		0	10133	10739.55	0	10156	10899.77
Net Assets at the end (crs)		0	114.97	122.12	0	193.7	207.96
ratio of recurring exp		0	0.42	0.35	0	0.07	0.07
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	2.15	7.73	0	1.48	7.09
Per 10000 Benchmark Returns since inception-		0	10215	10901.22	0	10148	10830.27
SECBM RETURNS- C10YRGSEC		0	2.6616076	8.28184023	0	1.36581076	7.06690773
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	10266.16	10965.74	0	10136.58	10827.91
SECBM VAL10000-NIFTY							

		UTI - Long Term Advantage Fund Series VII (21/12/2017)			UTI - Focussed Equity Fund - Series VI (1150 Days) (22/01/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD						
NAV at the beginning of year	DAD						
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	0	10.0294	0	0	9.8063
NAV at the beginning of year	DIR	0	0	10.0294	0	0	9.8063
NAV at the beginning of year	DMD						
NAV at the beginning of year	DQD						
NAV at the beginning of year	FX						
NAV at the beginning of year	GR	0	0	10.0263	0	0	9.7763
NAV at the beginning of year	IR	0	0	10.0263	0	0	9.7763
NAV at the beginning of year	MD						
NAV at the beginning of year	QD						
Income distr per unit	AD						
Income distr per unit	DAD						
Income distr per unit	DQD						
Income distr per unit	QD						
NAV at the end of year	A						
NAV at the end of year	AD						
NAV at the end of year	DAD						
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	10.0294	9.5012	0	9.8063	10.2397
NAV at the end of year	DIR	0	10.0294	9.5012	0	9.8063	10.2397
NAV at the end of year	DMD						
NAV at the end of year	DQD						
NAV at the end of year	FX						
NAV at the end of year	GR	0	10.0263	9.2782	0	9.7763	9.9759
NAV at the end of year	IR	0	10.0263	9.2782	0	9.7763	9.9759
NAV at the end of year	MD						
NAV at the end of year	QD						
Scheme Returns since inception		0	0.26	-7.14	0	-2.24	-0.21
Per 10000 Scheme Returns since inception-		0	10026	9278.46	0	9776	9976.3
Net Assets at the end (crs)		0	274.46	253.35	0	302.77	309.21
ratio of recurring exp		0	2.54	2.62	0	2.53	2.5
Scheme Benchmark		S&P BSE 100	S&P BSE 100	S&P BSE 100	S&P BSE 200 Index	S&P BSE 200 Index	S&P BSE 200 Index
Benchmark Returns since inception		0	-0.59	13.07	0	-6.46	6.79
Per 10000 Benchmark Returns since inception-		0	9941	11322.23	0	9354	10769.72
SECBM RETURNS- C10YRGSEC							
SECBM RETURNS- NIFTY		0	-0.69172728	15.45996657	0	-4.94922379	10.58656394
SECBM VAL10000-C10YRGSEC							
SECBM VAL10000-NIFTY		0	9930.83	11564.2	0	9505.08	11203.28

		UTI - FTIF SERIES XXVIII - PLAN IX (1168 DAYS) (20/02/2018)			UTI - FTIF SERIES XXVIII - PLAN X (1153 DAYS) (21/02/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD				0	0	10.0884
NAV at the beginning of year	DAD						
NAV at the beginning of year	DFX				0	0	10.0905
NAV at the beginning of year	DGR	0	0	10.1389	0	0	10.0905
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD				0	0	10.0905
NAV at the beginning of year	DQD				0	0	10.0905
NAV at the beginning of year	FX						
NAV at the beginning of year	GR	0	0	10.1384	0	0	10.0884
NAV at the beginning of year	IR						
NAV at the beginning of year	MD				0	0	10.0884
NAV at the beginning of year	QD	0	0	10.091	0	0	10.0884
Income distr per unit	AD				0	0	0.4609
Income distr per unit	DAD						
Income distr per unit	DQD				0	0	0.4525
Income distr per unit	QD	0	0.0471	0.755	0	0	0.4272
NAV at the end of year	A						
NAV at the end of year	AD				0	10.0884	10.0375
NAV at the end of year	DAD						
NAV at the end of year	DFX				0	10.0905	10.5357
NAV at the end of year	DGR	0	10.1389	10.8842	0	10.0905	10.5357
NAV at the end of year	DIR						
NAV at the end of year	DMD				0	10.0905	10.536
NAV at the end of year	DQD				0	10.0905	10.0734
NAV at the end of year	FX						
NAV at the end of year	GR	0	10.1384	10.8786	0	10.0884	10.5002
NAV at the end of year	IR						
NAV at the end of year	MD				0	10.0884	10.5006
NAV at the end of year	QD	0	10.091	10.0495	0	10.0884	10.0645
Scheme Returns since inception		0	1.38	7.93	0	0.88	4.7
Per 10000 Scheme Returns since inception-		0	10138	10879.09	0	10088	10500.35
Net Assets at the end (crs)		0	224.76	241.28	0	135.77	141.49
ratio of recurring exp		0	0.05	0.05	0	0.51	0.52
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	1.96	7.95	0	1.77	8.07
Per 10000 Benchmark Returns since inception-		0	10196	10881.32	0	10177	10859.98
SECBM RETURNS- C10YRGSEC		0	2.98030201	9.01586881	0	2.27662756	8.67704474
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	10298.03	11000.46	0	10227.66	10925.15
SECBM VAL10000-NIFTY							



		UTI - Capital Protection Oriented Scheme - Series X-II (1134 Days) (02/04/2018)			UTI - FTIF SERIES XXVIII - PLAN XI (1161 DAYS) (05/03/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD				0	0	10.0971
NAV at the beginning of year	DAD				0	0	10.0975
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR				0	0	10.0974
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD						
NAV at the beginning of year	DQD						
NAV at the beginning of year	FX				0	0	10.0971
NAV at the beginning of year	GR				0	0	10.097
NAV at the beginning of year	IR						
NAV at the beginning of year	MD				0	0	10.097
NAV at the beginning of year	QD				0	0	10.0971
Income distr per unit	AD				0	0	0.8066
Income distr per unit	DAD				0	0	0.8111
Income distr per unit	DQD						
Income distr per unit	QD				0	0	0.7858
NAV at the end of year	A						
NAV at the end of year	AD				0	10.0971	10.0476
NAV at the end of year	DAD				0	10.0975	10.0477
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	0	10.6395	0	10.0974	10.863
NAV at the end of year	DIR	0	0	10.6395			
NAV at the end of year	DMD						
NAV at the end of year	DQD						
NAV at the end of year	FX				0	10.0971	10.8581
NAV at the end of year	GR	0	0	10.477	0	10.097	10.8575
NAV at the end of year	IR	0	0	10.477			
NAV at the end of year	MD				0	10.097	10.8597
NAV at the end of year	QD				0	10.0971	10.0476
Scheme Returns since inception		0	0	4.77	0	0.97	8
Per 10000 Scheme Returns since inception-		0	0	10477	0	10097	10857.08
Net Assets at the end (crs)		0	0	27.34	0	108.88	117.12
ratio of recurring exp		0	0	1.91	0	0.05	0.05
Scheme Benchmark		Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil MIP Blended Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	6.97	0	2.17	8.43
Per 10000 Benchmark Returns since inception-		0	0	10697	0	10217	10903.27
SECBM RETURNS- C10YRGSEC		0	0	7.10641214	0	3.10895313	9.45783063
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10710.64	0	10310.9	11013.98
SECBM VAL10000-NIFTY							

		UTI - FTIF SERIES XXVIII - PLAN XII (1154 DAYS) (12/03/2018)			UTI - FTIF SERIES XXVIII - PLAN XIII (1134 DAYS) (12/03/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD	0	0	10.0666	0	0	10.0368
NAV at the beginning of year	DAD				0	0	10.0374
NAV at the beginning of year	DFX				0	0	10.0374
NAV at the beginning of year	DGR	0	0	10.0669	0	0	10.0374
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD	0	0	10.0669	0	0	10.0374
NAV at the beginning of year	DQD				0	0	10.0374
NAV at the beginning of year	FX				0	0	10.0368
NAV at the beginning of year	GR	0	0	10.0666	0	0	10.0368
NAV at the beginning of year	IR						
NAV at the beginning of year	MD	0	0	10.0666	0	0	10.0369
NAV at the beginning of year	QD	0	0	10.0666	0	0	10.0368
Income distr per unit	AD	0	0	0.7635	0	0	0.4668
Income distr per unit	DAD				0	0	0.5099
Income distr per unit	DQD				0	0	0.5006
Income distr per unit	QD	0	0	0.7455	0	0	0.4599
NAV at the end of year	A						
NAV at the end of year	AD	0	10.0666	10.0498	0	10.0368	10.0464
NAV at the end of year	DAD				0	10.0374	10.0479
NAV at the end of year	DFX				0	10.0374	10.5603
NAV at the end of year	DGR	0	10.0669	10.8227	0	10.0374	10.5603
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	10.0669	10.8227	0	10.0374	10.56
NAV at the end of year	DQD				0	10.0374	10.0479
NAV at the end of year	FX				0	10.0368	10.5154
NAV at the end of year	GR	0	10.0666	10.8173	0	10.0368	10.5154
NAV at the end of year	IR						
NAV at the end of year	MD	0	10.0666	10.8172	0	10.0369	10.514
NAV at the end of year	QD	0	10.0666	10.0499	0	10.0368	10.0464
Scheme Returns since inception		0	0.67	7.77	0	0.37	5.1
Per 10000 Scheme Returns since inception-		0	10067	10816.84	0	10037	10515.73
Net Assets at the end (crs)		0	315.58	339.26	0	462.34	481.94
ratio of recurring exp		0	0.04	0.04	0	0.36	0.36
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	1.56	7.98	0	-0.04	6.6
Per 10000 Benchmark Returns since inception-		0	10156	10838.96	0	9996	10667.47
SECBM RETURNS- C10YRGSEC		0	2.10748514	8.62369113	0	-0.37665417	6.34254311
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	10210.75	10906.38	0	9962.33	10641.17
SECBM VAL10000-NIFTY							

		UTI - FTIF SERIES XXVIII - PLAN XIV (1147 DAYS) (19/03/2018)			UTI - Fixed Term Income fund - Series XXIX - I (1134 DAYS) (02/04/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD						
NAV at the beginning of year	DAD						
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR	0	0	10.0461			
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD						
NAV at the beginning of year	DQD						
NAV at the beginning of year	FX						
NAV at the beginning of year	GR	0	0	10.0459			
NAV at the beginning of year	IR						
NAV at the beginning of year	MD						
NAV at the beginning of year	QD	0	0	10.0459			
Income distr per unit	AD				0	0	0.5201
Income distr per unit	DAD				0	0	0.5513
Income distr per unit	DQD				0	0	0.5418
Income distr per unit	QD	0	0	0.7226	0	0	0.5117
NAV at the end of year	A						
NAV at the end of year	AD				0	0	10.0387
NAV at the end of year	DAD				0	0	10.0399
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	10.0461	10.7969	0	0	10.5934
NAV at the end of year	DIR						
NAV at the end of year	DMD				0	0	10.5934
NAV at the end of year	DQD				0	0	10.0399
NAV at the end of year	FX				0	0	10.5613
NAV at the end of year	GR	0	10.0459	10.7916	0	0	10.5609
NAV at the end of year	IR						
NAV at the end of year	MD				0	0	10.561
NAV at the end of year	QD	0	10.0459	10.0482	0	0	10.0387
Scheme Returns since inception		0	0.46	7.68	0	0	5.61
Per 10000 Scheme Returns since inception-		0	10046	10792.04	0	0	10561
Net Assets at the end (crs)		0	79.96	85.92	0	0	149.17
ratio of recurring exp		0	0.11	0.11	0	0	0.5
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	1.21	7.77	0	0	6.78
Per 10000 Benchmark Returns since inception-		0	10121	10801.33	0	0	10678
SECBM RETURNS- C10YRGSEC		0	1.69562743	8.36509518	0	0	7.10641214
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	10169.56	10863.28	0	0	10710.64
SECBM VAL10000-NIFTY							

		UTI - Fixed Term Income fund - Series XXIX - II (1118 DAYS) (18/04/2018)			UTI - Fixed Term Income fund - Series XXIX - III (1131 DAYS) (03/05/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD						
NAV at the beginning of year	DAD						
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR						
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD						
NAV at the beginning of year	DQD						
NAV at the beginning of year	FX						
NAV at the beginning of year	GR						
NAV at the beginning of year	IR						
NAV at the beginning of year	MD						
NAV at the beginning of year	QD						
Income distr per unit	AD	0	0	0.322	0	0	0.5221
Income distr per unit	DAD	0	0	0.3515	0	0	0.5505
Income distr per unit	DQD	0	0	0.3172	0	0	0.5402
Income distr per unit	QD	0	0	0.2962	0	0	0.5128
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.0386	0	0	10.0508
NAV at the end of year	DAD	0	0	10.0399	0	0	10.052
NAV at the end of year	DFX				0	0	10.6078
NAV at the end of year	DGR	0	0	10.3928	0	0	10.6054
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	0	10.3928	0	0	10.6057
NAV at the end of year	DQD	0	0	10.0709	0	0	10.052
NAV at the end of year	FX	0	0	10.3619			
NAV at the end of year	GR	0	0	10.3619	0	0	10.5756
NAV at the end of year	IR						
NAV at the end of year	MD	0	0	10.3619	0	0	10.5756
NAV at the end of year	QD	0	0	10.0617	0	0	10.0509
Scheme Returns since inception		0	0	3.62	0	0	5.76
Per 10000 Scheme Returns since inception-		0	0	10362	0	0	10576
Net Assets at the end (crs)		0	0	126.7	0	0	95.63
ratio of recurring exp		0	0	0.53	0	0	0.45
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	7.87	0	0	8.27
Per 10000 Benchmark Returns since inception-		0	0	10787	0	0	10827
SECBM RETURNS- C10YRGSEC		0	0	8.52144436	0	0	8.90104815
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10852.14	0	0	10890.1
SECBM VAL10000-NIFTY							

		UTI - Fixed Term Income fund - Series XXIX - IV (1422 DAYS) (11/05/2018)			UTI - Fixed Term Income fund - Series XXIX - V (1113 DAYS) (21/05/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD						
NAV at the beginning of year	DAD						
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR						
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD						
NAV at the beginning of year	DQD						
NAV at the beginning of year	FX						
NAV at the beginning of year	GR						
NAV at the beginning of year	IR						
NAV at the beginning of year	MD						
NAV at the beginning of year	QD						
Income distr per unit	AD	0	0	0.6873	0	0	0.529
Income distr per unit	DAD				0	0	0.5563
Income distr per unit	DQD				0	0	0.5465
Income distr per unit	QD				0	0	0.5201
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.2199	0	0	10.0526
NAV at the end of year	DAD				0	0	10.0539
NAV at the end of year	DFX	0	0	10.9304	0	0	10.6132
NAV at the end of year	DGR	0	0	10.9288	0	0	10.6132
NAV at the end of year	DIR						
NAV at the end of year	DMD				0	0	10.6147
NAV at the end of year	DQD				0	0	10.0539
NAV at the end of year	FX				0	0	10.5845
NAV at the end of year	GR	0	0	10.9103	0	0	10.5845
NAV at the end of year	IR						
NAV at the end of year	MD				0	0	10.5845
NAV at the end of year	QD				0	0	10.0527
Scheme Returns since inception		0	0	9.1	0	0	5.85
Per 10000 Scheme Returns since inception-		0	0	10910	0	0	10585
Net Assets at the end (crs)		0	0	56.03	0	0	54.58
ratio of recurring exp		0	0	0.14	0	0	0.62
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	8.08	0	0	7.92
Per 10000 Benchmark Returns since inception-		0	0	10808	0	0	10792
SECBM RETURNS- C10YRGSEC		0	0	8.93164155	0	0	8.50235031
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10893.16	0	0	10850.24
SECBM VAL10000-NIFTY							

		UTI - Nifty Next 50 Index Fund (08/06/2018)			UTI - Fixed Term Income fund - Series XXIX - VI (1135 DAYS) (25/05/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD						
NAV at the beginning of year	DAD						
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR						
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD						
NAV at the beginning of year	DQD						
NAV at the beginning of year	FX						
NAV at the beginning of year	GR						
NAV at the beginning of year	IR						
NAV at the beginning of year	MD						
NAV at the beginning of year	QD						
Income distr per unit	AD				0	0	0.6656
Income distr per unit	DAD				0	0	0.6731
Income distr per unit	DQD						
Income distr per unit	QD						
NAV at the end of year	A						
NAV at the end of year	AD				0	0	10.1673
NAV at the end of year	DAD				0	0	10.1677
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	0	10.0974	0	0	10.8453
NAV at the end of year	DIR						
NAV at the end of year	DMD						
NAV at the end of year	DQD						
NAV at the end of year	FX						
NAV at the end of year	GR	0	0	10.0369	0	0	10.8365
NAV at the end of year	IR						
NAV at the end of year	MD						
NAV at the end of year	QD						
Scheme Returns since inception		0	0	0.37	0	0	8.37
Per 10000 Scheme Returns since inception-		0	0	10037	0	0	10837
Net Assets at the end (crs)		0	0	340.36	0	0	117.98
ratio of recurring exp		0	0	0.8	0	0	0.08
Scheme Benchmark		Nifty Next 50 Index	Nifty Next 50 Index	Nifty Next 50 Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	2.85	0	0	7.69
Per 10000 Benchmark Returns since inception-		0	0	10285	0	0	10769
SECBM RETURNS- C10YRGSEC					0	0	7.98653828
SECBM RETURNS- NIFTY		0	0	10.7298754			
SECBM VAL10000-C10YRGSEC					0	0	10798.65
SECBM VAL10000-NIFTY		0	0	11072.99			

		UTI - Fixed Term Income fund - Series XXIX - VII (1135 DAYS) (05/06/2018)			UTI - Fixed Term Income fund - Series XXIX - VIII (1127 DAYS) (13/06/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD						
NAV at the beginning of year	DAD						
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR						
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD						
NAV at the beginning of year	DQD						
NAV at the beginning of year	FX						
NAV at the beginning of year	GR						
NAV at the beginning of year	IR						
NAV at the beginning of year	MD						
NAV at the beginning of year	QD						
Income distr per unit	AD	0	0	0.639	0	0	0.6316
Income distr per unit	DAD				0	0	0.6513
Income distr per unit	DQD	0	0	0.6476	0	0	0.6392
Income distr per unit	QD	0	0	0.6279	0	0	0.6203
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.1151	0	0	10.1579
NAV at the end of year	DAD				0	0	10.159
NAV at the end of year	DFX				0	0	10.8146
NAV at the end of year	DGR	0	0	10.7786	0	0	10.8137
NAV at the end of year	DIR						
NAV at the end of year	DMD				0	0	10.8137
NAV at the end of year	DQD	0	0	10.1116	0	0	10.154
NAV at the end of year	FX				0	0	10.7933
NAV at the end of year	GR	0	0	10.7569	0	0	10.7927
NAV at the end of year	IR						
NAV at the end of year	MD						
NAV at the end of year	QD	0	0	10.1107	0	0	10.153
Scheme Returns since inception		0	0	7.57	0	0	7.93
Per 10000 Scheme Returns since inception-		0	0	10757	0	0	10793
Net Assets at the end (crs)		0	0	332.74	0	0	260.92
ratio of recurring exp		0	0	0.09	0	0	0.11
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	8.31	0	0	8.34
Per 10000 Benchmark Returns since inception-		0	0	10831	0	0	10834
SECBM RETURNS- C10YRGSEC		0	0	9.06705504	0	0	9.07892651
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10906.71	0	0	10907.89
SECBM VAL10000-NIFTY							

		UTI - Fixed Term Income fund - Series XXIX - IX (1109 DAYS) (15/06/2018)			UTI - Fixed Term Income fund - Series XXIX - XI (1112 DAYS) (25/06/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD						
NAV at the beginning of year	DAD						
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR						
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD						
NAV at the beginning of year	DQD						
NAV at the beginning of year	FX						
NAV at the beginning of year	GR						
NAV at the beginning of year	IR						
NAV at the beginning of year	MD						
NAV at the beginning of year	QD						
Income distr per unit	AD	0	0	0.4142			
Income distr per unit	DAD	0	0	0.4387			
Income distr per unit	DQD	0	0	0.4329			
Income distr per unit	QD	0	0	0.409			
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.0654			
NAV at the end of year	DAD	0	0	10.0666			
NAV at the end of year	DFX				0	0	10.6518
NAV at the end of year	DGR	0	0	10.5083	0	0	10.6523
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	0	10.5084	0	0	10.6525
NAV at the end of year	DQD	0	0	10.0666			
NAV at the end of year	FX						
NAV at the end of year	GR	0	0	10.4824	0	0	10.6325
NAV at the end of year	IR						
NAV at the end of year	MD	0	0	10.4837			
NAV at the end of year	QD	0	0	10.0655			
Scheme Returns since inception		0	0	4.82	0	0	6.33
Per 10000 Scheme Returns since inception-		0	0	10482	0	0	10633
Net Assets at the end (crs)		0	0	293.01	0	0	165.43
ratio of recurring exp		0	0	0.4	0	0	0.15
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	7.62	0	0	7.73
Per 10000 Benchmark Returns since inception-		0	0	10762	0	0	10773
SECBM RETURNS- C10YRGSEC		0	0	8.42778668	0	0	8.43037016
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10842.78	0	0	10843.04
SECBM VAL10000-NIFTY							



		UTI - Fixed Term Income fund - Series XXIX - XIII (1122 DAYS) (02/07/2018)			UTI - Fixed Term Income fund - Series XXIX - XIV (1131 DAYS) (05/07/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD						
NAV at the beginning of year	DAD						
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR						
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD						
NAV at the beginning of year	DQD						
NAV at the beginning of year	FX						
NAV at the beginning of year	GR						
NAV at the beginning of year	IR						
NAV at the beginning of year	MD						
NAV at the beginning of year	QD						
Income distr per unit	AD	0	0	0.4285			
Income distr per unit	DAD	0	0	0.4512			
Income distr per unit	DQD	0	0	0.4453	0	0	0.5757
Income distr per unit	QD	0	0	0.4235			
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.0663			
NAV at the end of year	DAD	0	0	10.0675			
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	0	10.5219	0	0	10.748
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	0	10.5219			
NAV at the end of year	DQD	0	0	10.0675	0	0	10.1555
NAV at the end of year	FX	0	0	10.4978			
NAV at the end of year	GR	0	0	10.4977	0	0	10.7289
NAV at the end of year	IR						
NAV at the end of year	MD	0	0	10.4975	0	0	10.729
NAV at the end of year	QD	0	0	10.0663			
Scheme Returns since inception		0	0	4.98	0	0	7.29
Per 10000 Scheme Returns since inception-		0	0	10498	0	0	10729
Net Assets at the end (crs)		0	0	200.57	0	0	109.91
ratio of recurring exp		0	0	0.35	0	0	0.06
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	6.71	0	0	7.47
Per 10000 Benchmark Returns since inception-		0	0	10671	0	0	10747
SECBM RETURNS- C10YRGSEC		0	0	6.88997693	0	0	8.04107708
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10689	0	0	10804.11
SECBM VAL10000-NIFTY							

		UTI - Fixed Term Income fund - Series XXIX - XV (1124 DAYS) (12/07/2018)			UTI - Fixed Term Income fund - Series XXX - I (1104 DAYS) (08/08/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
NAV at the beginning of year	A						
NAV at the beginning of year	AD						
NAV at the beginning of year	DAD						
NAV at the beginning of year	DFX						
NAV at the beginning of year	DGR						
NAV at the beginning of year	DIR						
NAV at the beginning of year	DMD						
NAV at the beginning of year	DQD						
NAV at the beginning of year	FX						
NAV at the beginning of year	GR						
NAV at the beginning of year	IR						
NAV at the beginning of year	MD						
NAV at the beginning of year	QD						
Income distr per unit	AD				0	0	0.3468
Income distr per unit	DAD						
Income distr per unit	DQD				0	0	0.3632
Income distr per unit	QD				0	0	0.3441
NAV at the end of year	A						
NAV at the end of year	AD				0	0	10.0653
NAV at the end of year	DAD						
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	0	10.715	0	0	10.4355
NAV at the end of year	DIR						
NAV at the end of year	DMD				0	0	10.4355
NAV at the end of year	DQD				0	0	10.0666
NAV at the end of year	FX				0	0	10.4152
NAV at the end of year	GR	0	0	10.6963	0	0	10.4146
NAV at the end of year	IR						
NAV at the end of year	MD				0	0	10.4145
NAV at the end of year	QD				0	0	10.0653
Scheme Returns since inception		0	0	6.96	0	0	4.15
Per 10000 Scheme Returns since inception-		0	0	10696	0	0	10415
Net Assets at the end (crs)		0	0	43.47	0	0	202.49
ratio of recurring exp		0	0	0.03	0	0	0.5
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	7.01	0	0	6.31
Per 10000 Benchmark Returns since inception-		0	0	10701	0	0	10631
SECBM RETURNS- C10YRGSEC		0	0	7.30812242	0	0	7.01544414
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10730.81	0	0	10701.54
SECBM VAL10000-NIFTY							

		UTI - Corporate Bond Fund (23/07/2018)			UTI - Equity Savings Fund (10/08/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD	0	0	0.2			
Income distr per unit	DAD	0	0	0.2			
Income distr per unit	DFX	0	0	0.2			
Income distr per unit	DHY	0	0	0.2			
Income distr per unit	DQD	0	0	0.2			
Income distr per unit	FX	0	0	0.2			
Income distr per unit	HY	0	0	0.2			
Income distr per unit	QD	0	0	0.2			
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.3455			
NAV at the end of year	DAD	0	0	10.3713			
NAV at the end of year	DFX	0	0	10.3714			
NAV at the end of year	DGR	0	0	10.5721	0	0	10.2481
NAV at the end of year	DHY	0	0	10.3714			
NAV at the end of year	DIR				0	0	10.2482
NAV at the end of year	DMD				0	0	10.2484
NAV at the end of year	DQD	0	0	10.3688	0	0	10.2481
NAV at the end of year	FX	0	0	10.3455			
NAV at the end of year	GR	0	0	10.5462	0	0	10.1648
NAV at the end of year	HY	0	0	10.3455			
NAV at the end of year	IR				0	0	10.1648
NAV at the end of year	MD				0	0	10.1648
NAV at the end of year	QD	0	0	10.3431	0	0	10.1648
Scheme Returns since inception		0	0	5.46	0	0	1.65
Per 10000 Scheme Returns since inception-		0	0	10546	0	0	10165
Net Assets at the end (crs)		0	0	170.7	0	0	347.21
ratio of recurring exp		0	0	0.39	0	0	1.67
Scheme Benchmark		CRISIL Corporate Bond Composite Index	CRISIL Corporate Bond Composite Index	CRISIL Corporate Bond Composite Index	40% CRISIL Liquid Fund Index, 30% CRISIL Composite Bond Fund Index and 30% S&P BSE 200	40% CRISIL Liquid Fund Index, 30% CRISIL Composite Bond Fund Index and 30% S&P BSE 200	40% CRISIL Liquid Fund Index, 30% CRISIL Composite Bond Fund Index and 30% S&P BSE 200
Benchmark Returns since inception		0	0	5.05	0	0	3
Per 10000 Benchmark Returns since inception-		0	0	10505	0	0	10300
SECBM RETURNS- C10YRGSEC		0	0	6.67608734			
SECBM RETURNS- NIFTY					0	0	0.06507346
SECBM VAL10000-C10YRGSEC		0	0	10667.61			
SECBM VAL10000-NIFTY					0	0	10006.51

		UTI - Fixed Term Income fund - Series XXX - II (1107 DAYS) (16/08/2018)			UTI - Fixed Term Income Fund Series XXX-III (1106 Days) (27/08/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD				0	0	0.3688
Income distr per unit	DAD	0	0	0.4872	0	0	0.3865
Income distr per unit	DFX						
Income distr per unit	DHY						
Income distr per unit	DQD				0	0	0.3828
Income distr per unit	FX						
Income distr per unit	HY						
Income distr per unit	QD	0	0	0.4679	0	0	0.3654
NAV at the end of year	A						
NAV at the end of year	AD				0	0	10.0649
NAV at the end of year	DAD	0	0	10.1534	0	0	10.0661
NAV at the end of year	DFX				0	0	10.4565
NAV at the end of year	DGR	0	0	10.6435	0	0	10.4553
NAV at the end of year	DHY						
NAV at the end of year	DIR						
NAV at the end of year	DMD				0	0	10.4553
NAV at the end of year	DQD				0	0	10.0662
NAV at the end of year	FX				0	0	10.4358
NAV at the end of year	GR	0	0	10.6274	0	0	10.4362
NAV at the end of year	HY						
NAV at the end of year	IR						
NAV at the end of year	MD				0	0	10.4362
NAV at the end of year	QD	0	0	10.1492	0	0	10.065
Scheme Returns since inception		0	0	6.27	0	0	4.36
Per 10000 Scheme Returns since inception-		0	0	10627	0	0	10436
Net Assets at the end (crs)		0	0	214.89	0	0	224.04
ratio of recurring exp		0	0	0.05	0	0	0.52
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	6.24	0	0	7.38
Per 10000 Benchmark Returns since inception-		0	0	10624	0	0	10738
SECBM RETURNS- C10YRGSEC		0	0	6.7960703	0	0	8.7368257
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10679.61	0	0	10873.68
SECBM VAL10000-NIFTY							

		UTI - Fixed Term Income Fund Series XXX-IV (1125 Days) (12/09/2018)			UTI - Fixed Term Income Fund Series XXX-V (1135 Days) (14/09/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD	0	0	0.3801			
Income distr per unit	DAD	0	0	0.4163			
Income distr per unit	DFX						
Income distr per unit	DHY						
Income distr per unit	DQD	0	0	0.4126			
Income distr per unit	FX						
Income distr per unit	HY						
Income distr per unit	QD	0	0	0.3969	0	0	0.4007
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.0855			
NAV at the end of year	DAD	0	0	10.0661			
NAV at the end of year	DFX	0	0	10.4854			
NAV at the end of year	DGR	0	0	10.4854	0	0	10.6812
NAV at the end of year	DHY						
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	0	10.4854	0	0	10.681
NAV at the end of year	DQD	0	0	10.0658			
NAV at the end of year	FX	0	0	10.4681			
NAV at the end of year	GR	0	0	10.4681	0	0	10.6674
NAV at the end of year	HY						
NAV at the end of year	IR						
NAV at the end of year	MD	0	0	10.468			
NAV at the end of year	QD	0	0	10.0647	0	0	10.2589
Scheme Returns since inception		0	0	4.68	0	0	6.67
Per 10000 Scheme Returns since inception-		0	0	10468	0	0	10667
Net Assets at the end (crs)		0	0	108.77	0	0	117.09
ratio of recurring exp		0	0	0.56	0	0	0.11
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	6.95	0	0	6.97
Per 10000 Benchmark Returns since inception-		0	0	10695	0	0	10697
SECBM RETURNS- C10YRGSEC		0	0	7.266519	0	0	7.9964786
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10726.65	0	0	10799.65
SECBM VAL10000-NIFTY							

		UTI - Fixed Term Income Fund Series XXX-VI (1107 Days) (28/09/2018)			UTI - Fixed Term Income Fund Series XXX-VIII (1286 Days) (10/10/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD	0	0	0.3665			
Income distr per unit	DAD	0	0	0.3819			
Income distr per unit	DFX						
Income distr per unit	DHY						
Income distr per unit	DQD	0	0	0.3785			
Income distr per unit	FX						
Income distr per unit	HY						
Income distr per unit	QD	0	0	0.391			
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.1107			
NAV at the end of year	DAD	0	0	10.112			
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	0	10.4965	0	0	10.6872
NAV at the end of year	DHY						
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	0	10.4965			
NAV at the end of year	DQD	0	0	10.1119			
NAV at the end of year	FX						
NAV at the end of year	GR	0	0	10.4796	0	0	10.6746
NAV at the end of year	HY						
NAV at the end of year	IR						
NAV at the end of year	MD	0	0	10.4796			
NAV at the end of year	QD	0	0	10.0826			
Scheme Returns since inception		0	0	4.8	0	0	6.75
Per 10000 Scheme Returns since inception-		0	0	10480	0	0	10675
Net Assets at the end (crs)		0	0	89.91	0	0	63.97
ratio of recurring exp		0	0	0.5	0	0	0.11
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	6.01	0	0	6.39
Per 10000 Benchmark Returns since inception-		0	0	10601	0	0	10639
SECBM RETURNS- C10YRGSEC		0	0	6.1245393	0	0	6.6570349
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10612.45	0	0	10665.7
SECBM VAL10000-NIFTY							

		UTI - Fixed Term Income Fund Series XXX-IX (1266 Days) (16/10/2018)			UTI - Floater Fund (12/10/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD	0	0	0.3095			
Income distr per unit	DAD						
Income distr per unit	DFX						
Income distr per unit	DHY						
Income distr per unit	DQD	0	0	0.3211			
Income distr per unit	FX						
Income distr per unit	HY						
Income distr per unit	QD	0	0	0.3075			
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.16	0	0	1035.7969
NAV at the end of year	DAD				0	0	1040.408
NAV at the end of year	DFX				0	0	1040.4051
NAV at the end of year	DGR	0	0	10.4865	0	0	1040.4082
NAV at the end of year	DHY				0	0	1040.406
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	0	10.4869			
NAV at the end of year	DQD	0	0	10.1609	0	0	1040.4082
NAV at the end of year	FX	0	0	10.4712	0	0	1035.7953
NAV at the end of year	GR	0	0	10.4712	0	0	1035.7946
NAV at the end of year	HY				0	0	1035.7949
NAV at the end of year	IR						
NAV at the end of year	MD	0	0	10.4712			
NAV at the end of year	QD	0	0	10.1596	0	0	1035.7953
Scheme Returns since inception		0	0	4.71	0	0	3.58
Per 10000 Scheme Returns since inception-		0	0	10471	0	0	10358
Net Assets at the end (crs)		0	0	61.68	0	0	264.02
ratio of recurring exp		0	0	0.41	0	0	1.12
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	CRISIL Ultra Short Term Bond Index	CRISIL Ultra Short Term Bond Index	CRISIL Ultra Short Term Bond Index
Benchmark Returns since inception		0	0	5.5	0	0	3.65
Per 10000 Benchmark Returns since inception-		0	0	10550	0	0	10365
SECBM RETURNS- C10YRGSEC		0	0	5.317651	0	0	5.207322
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10531.77	0	0	10520.73
SECBM VAL10000-NIFTY							

		UTI - Fixed Term Income Fund Series XXX-X (1267 Days) (29/10/2018)			UTI - Fixed Term Income Fund Series XXX-XI (1246 Days) (12/11/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD	0	0	0.3331	0	0	0.2519
Income distr per unit	DAD				0	0	0.263
Income distr per unit	DFX						
Income distr per unit	DHY						
Income distr per unit	DQD	0	0	0.3386	0	0	0.2619
Income distr per unit	FX						
Income distr per unit	HY						
Income distr per unit	QD	0	0	0.3292	0	0	0.2509
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.24	0	0	10.1464
NAV at the end of year	DAD				0	0	10.1477
NAV at the end of year	DFX				0	0	10.4125
NAV at the end of year	DGR	0	0	10.5849	0	0	10.412
NAV at the end of year	DHY						
NAV at the end of year	DIR						
NAV at the end of year	DMD				0	0	10.4119
NAV at the end of year	DQD	0	0	10.2397	0	0	10.1474
NAV at the end of year	FX				0	0	10.3995
NAV at the end of year	GR	0	0	10.5738	0	0	10.3995
NAV at the end of year	HY						
NAV at the end of year	IR						
NAV at the end of year	MD						
NAV at the end of year	QD	0	0	10.2384	0	0	10.1461
Scheme Returns since inception		0	0	5.74	0	0	4
Per 10000 Scheme Returns since inception-		0	0	10574	0	0	10400
Net Assets at the end (crs)		0	0	68.07	0	0	115.85
ratio of recurring exp		0	0	0.24	0	0	0.35
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	5.46	0	0	4.22
Per 10000 Benchmark Returns since inception-		0	0	10546	0	0	10422
SECBM RETURNS- C10YRGSEC		0	0	5.207322	0	0	3.9177667
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10520.73	0	0	10391.78
SECBM VAL10000-NIFTY							



		UTI - Fixed Term Income Fund Series XXX-XII (1254 Days) (15/11/2018)			UTI - Fixed Term Income Fund Series XXX-XIII (1224 Days) (27/11/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD	0	0	0.2706	0	0	0.2084
Income distr per unit	DAD				0	0	0.218
Income distr per unit	DFX						
Income distr per unit	DHY						
Income distr per unit	DQD						
Income distr per unit	FX						
Income distr per unit	HY						
Income distr per unit	QD	0	0	0.2702	0	0	0.2085
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.1659	0	0	10.1157
NAV at the end of year	DAD				0	0	10.117
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	0	10.4497	0	0	10.3361
NAV at the end of year	DHY						
NAV at the end of year	DIR						
NAV at the end of year	DMD				0	0	10.3361
NAV at the end of year	DQD						
NAV at the end of year	FX	0	0	10.438	0	0	10.3252
NAV at the end of year	GR	0	0	10.4389	0	0	10.3252
NAV at the end of year	HY						
NAV at the end of year	IR						
NAV at the end of year	MD	0	0	10.4388	0	0	10.3252
NAV at the end of year	QD	0	0	10.1653	0	0	10.1157
Scheme Returns since inception		0	0	4.39	0	0	3.25
Per 10000 Scheme Returns since inception-		0	0	10439	0	0	10325
Net Assets at the end (crs)		0	0	186.41	0	0	98.94
ratio of recurring exp		0	0	0.21	0	0	0.39
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	4.22	0	0	2.76
Per 10000 Benchmark Returns since inception-		0	0	10422	0	0	10276
SECBM RETURNS- C10YRGSEC		0	0	3.9177667	0	0	1.492763
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10391.78	0	0	10149.28
SECBM VAL10000-NIFTY							

		UTI - Fixed Term Income Fund Series XXX-XIV (1209 Days) (12/12/2018)			UTI - Fixed Term Income Fund Series XXX-XV (1223 Days) (12/12/2018)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD	0	0	0.1782			
Income distr per unit	DAD	0	0	0.1862			
Income distr per unit	DFX						
Income distr per unit	DHY						
Income distr per unit	DQD	0	0	0.1862			
Income distr per unit	FX						
Income distr per unit	HY						
Income distr per unit	QD	0	0	0.1782	0	0	0.2094
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.1073			
NAV at the end of year	DAD	0	0	10.1087			
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	0	10.2958	0	0	10.4023
NAV at the end of year	DHY						
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	0	10.2959			
NAV at the end of year	DQD	0	0	10.1087			
NAV at the end of year	FX	0	0	10.2882			
NAV at the end of year	GR	0	0	10.2865	0	0	10.3946
NAV at the end of year	HY						
NAV at the end of year	IR						
NAV at the end of year	MD	0	0	10.2865			
NAV at the end of year	QD	0	0	10.1074	0	0	10.1839
Scheme Returns since inception		0	0	2.87	0	0	3.95
Per 10000 Scheme Returns since inception-		0	0	10287	0	0	10395
Net Assets at the end (crs)		0	0	96.94	0	0	23.38
ratio of recurring exp		0	0	0.33	0	0	0.41
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	1.74	0	0	2.74
Per 10000 Benchmark Returns since inception-		0	0	10174	0	0	10274
SECBM RETURNS- C10YRGSEC		0	0	0.3252648	0	0	1.4528671
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10032.53	0	0	10145.29
SECBM VAL10000-NIFTY							

		UTI - Fixed Term Income Fund Series XXXI-I (1209 Days) (26/12/2018)			UTI - Fixed Term Income Fund Series XXXI-II (1222 Days) (03/01/2019)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD				0	0	0.1305
Income distr per unit	DAD				0	0	0.1363
Income distr per unit	DFX						
Income distr per unit	DHY						
Income distr per unit	DQD	0	0	0.1887	0	0	0.1366
Income distr per unit	FX						
Income distr per unit	HY						
Income distr per unit	QD	0	0	0.1829	0	0	0.1305
NAV at the end of year	A						
NAV at the end of year	AD				0	0	10.1052
NAV at the end of year	DAD				0	0	10.1066
NAV at the end of year	DFX				0	0	10.2439
NAV at the end of year	DGR	0	0	10.3232	0	0	10.2436
NAV at the end of year	DHY						
NAV at the end of year	DIR						
NAV at the end of year	DMD				0	0	10.2436
NAV at the end of year	DQD	0	0	10.1333	0	0	10.1065
NAV at the end of year	FX				0	0	10.2364
NAV at the end of year	GR	0	0	10.3165	0	0	10.2364
NAV at the end of year	HY						
NAV at the end of year	IR						
NAV at the end of year	MD	0	0	10.3165	0	0	10.2364
NAV at the end of year	QD	0	0	10.1324	0	0	10.1052
Scheme Returns since inception		0	0	3.17	0	0	2.36
Per 10000 Scheme Returns since inception-		0	0	10317	0	0	10236
Net Assets at the end (crs)		0	0	20.91	0	0	129.37
ratio of recurring exp		0	0	0.18	0	0	0.28
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	1.74	0	0	2.17
Per 10000 Benchmark Returns since inception-		0	0	10174	0	0	10217
SECBM RETURNS- C10YRGSEC		0	0	0.3252648	0	0	1.9614583
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10032.53	0	0	10196.15
SECBM VAL10000-NIFTY							

		UTI - Fixed Term Income Fund Series XXXI-III (1174 Days) (18/01/2019)			UTI - Fixed Term Income Fund Series XXXI-IV (1204 Days) (21/01/2019)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD	0	0	0.1028			
Income distr per unit	DAD	0	0	0.1061			
Income distr per unit	DFX						
Income distr per unit	DHY						
Income distr per unit	DQD	0	0	0.1061			
Income distr per unit	FX						
Income distr per unit	HY						
Income distr per unit	QD	0	0	0.1029			
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.1378	0	0	10.2308
NAV at the end of year	DAD	0	0	10.1389	0	0	10.2362
NAV at the end of year	DFX				0	0	10.2365
NAV at the end of year	DGR	0	0	10.2456	0	0	10.2362
NAV at the end of year	DHY						
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	0	10.2457	0	0	10.2362
NAV at the end of year	DQD	0	0	10.1389	0	0	10.2362
NAV at the end of year	FX	0	0	10.2415			
NAV at the end of year	GR	0	0	10.2414	0	0	10.2308
NAV at the end of year	HY						
NAV at the end of year	IR						
NAV at the end of year	MD	0	0	10.2415	0	0	10.2308
NAV at the end of year	QD	0	0	10.1379	0	0	10.2308
Scheme Returns since inception		0	0	2.41	0	0	2.31
Per 10000 Scheme Returns since inception-		0	0	10241	0	0	10231
Net Assets at the end (crs)		0	0	72.9	0	0	52.63
ratio of recurring exp		0	0	0.32	0	0	0.41
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	1.76	0	0	2.28
Per 10000 Benchmark Returns since inception-		0	0	10176	0	0	10228
SECBM RETURNS- C10YRGSEC		0	0	0.9702062	0	0	1.7224087
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10097.02	0	0	10172.24
SECBM VAL10000-NIFTY							

		UTI - Fixed Term Income Fund Series XXXI-V (1174 Days) (06/02/2019)			UTI - Fixed Term Income Fund Series XXXI-VI (1167 Days) (13/02/2019)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD						
Income distr per unit	DAD						
Income distr per unit	DFX						
Income distr per unit	DHY						
Income distr per unit	DQD						
Income distr per unit	FX						
Income distr per unit	HY						
Income distr per unit	QD						
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.1586			
NAV at the end of year	DAD	0	0	10.1624	0	0	10.1746
NAV at the end of year	DFX	0	0	10.1629	0	0	10.1748
NAV at the end of year	DGR	0	0	10.1624	0	0	10.1747
NAV at the end of year	DHY						
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	0	10.1624	0	0	10.1747
NAV at the end of year	DQD	0	0	10.1624	0	0	10.1747
NAV at the end of year	FX						
NAV at the end of year	GR	0	0	10.1586	0	0	10.1724
NAV at the end of year	HY						
NAV at the end of year	IR						
NAV at the end of year	MD	0	0	10.1586			
NAV at the end of year	QD	0	0	10.1586	0	0	10.1724
Scheme Returns since inception		0	0	1.59	0	0	1.72
Per 10000 Scheme Returns since inception-		0	0	10159	0	0	10172
Net Assets at the end (crs)		0	0	47.53	0	0	42.65
ratio of recurring exp		0	0	0.31	0	0	0.27
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	1.62	0	0	1.74
Per 10000 Benchmark Returns since inception-		0	0	10162	0	0	10174
SECBM RETURNS- C10YRGSEC		0	0	0.9309851	0	0	1.0446241
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10093.1	0	0	10104.46
SECBM VAL10000-NIFTY							

		UTI - Fixed Term Income Fund Series XXXI-VII (1155 Days) (25/02/2019)			UTI - Fixed Term Income Fund Series XXXI-VIII (1153 Days) (01/03/2019)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD						
Income distr per unit	DAD						
Income distr per unit	DFX						
Income distr per unit	DHY						
Income distr per unit	DQD						
Income distr per unit	FX						
Income distr per unit	HY						
Income distr per unit	QD						
NAV at the end of year	A						
NAV at the end of year	AD	0	0	10.0827			
NAV at the end of year	DAD	0	0	10.0847	0	0	10.1364
NAV at the end of year	DFX				0	0	10.1364
NAV at the end of year	DGR	0	0	10.0847	0	0	10.1364
NAV at the end of year	DHY						
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	0	10.0848	0	0	10.1364
NAV at the end of year	DQD	0	0	10.0847	0	0	10.1367
NAV at the end of year	FX	0	0	10.0829	0	0	10.1347
NAV at the end of year	GR	0	0	10.0827	0	0	10.1347
NAV at the end of year	HY						
NAV at the end of year	IR						
NAV at the end of year	MD	0	0	10.0827			
NAV at the end of year	QD	0	0	10.0827	0	0	10.1346
Scheme Returns since inception		0	0	0.83	0	0	1.35
Per 10000 Scheme Returns since inception-		0	0	10083	0	0	10135
Net Assets at the end (crs)		0	0	62.51	0	0	133.3
ratio of recurring exp		0	0	0.27	0	0	0.12
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	0.91	0	0	1.35
Per 10000 Benchmark Returns since inception-		0	0	10091	0	0	10135
SECBM RETURNS- C10YRGSEC		0	0	0.4307027	0	0	0.7422566
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10043.07	0	0	10074.23
SECBM VAL10000-NIFTY							

		UTI - S&P BSE Sensex Next 50 Exchange Traded Fund (26/02/2019)			UTI - Fixed Term Income Fund Series XXXI-IX (1168 Days) (12/03/2019)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD						
Income distr per unit	DAD						
Income distr per unit	DFX						
Income distr per unit	DHY						
Income distr per unit	DQD						
Income distr per unit	FX						
Income distr per unit	HY						
Income distr per unit	QD						
NAV at the end of year	A	0	0	339.513			
NAV at the end of year	AD				0	0	10.0152
NAV at the end of year	DAD				0	0	10.0156
NAV at the end of year	DFX				0	0	10.0157
NAV at the end of year	DGR				0	0	10.0156
NAV at the end of year	DHY						
NAV at the end of year	DIR						
NAV at the end of year	DMD				0	0	10.0156
NAV at the end of year	DQD				0	0	10.0156
NAV at the end of year	FX						
NAV at the end of year	GR				0	0	10.0152
NAV at the end of year	HY						
NAV at the end of year	IR						
NAV at the end of year	MD				0	0	10.0152
NAV at the end of year	QD				0	0	10.0152
Scheme Returns since inception		0	0	4.4	0	0	0.15
Per 10000 Scheme Returns since inception-		0	0	10440	0	0	10015
Net Assets at the end (crs)		0	0	10.58	0	0	110.07
ratio of recurring exp		0	0	0.2	0	0	0.25
Scheme Benchmark		S&P BSE Sensex Next 50 Index	S&P BSE Sensex Next 50 Index	S&P BSE Sensex Next 50 Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	4.3	0	0	0.21
Per 10000 Benchmark Returns since inception-		0	0	10430	0	0	10021
SECBM RETURNS- C10YRGSEC					0	0	-0.068904
SECBM RETURNS- NIFTY		0	0	5.41637749			
SECBM VAL10000-C10YRGSEC					0	0	9993.11
SECBM VAL10000-NIFTY		0	0	10541.64			

		UTI - Fixed Term Income Fund Series XXXI-X (1168 Days) (15/03/2019)			UTI - Fixed Term Income Fund Series XXXI-XI (1169 Days) (22/03/2019)		
		2016-17	2017-18	2018-19	2016-17	2017-18	2018-19
Income distr per unit	AD						
Income distr per unit	DAD						
Income distr per unit	DFX						
Income distr per unit	DHY						
Income distr per unit	DQD						
Income distr per unit	FX						
Income distr per unit	HY						
Income distr per unit	QD						
NAV at the end of year	A						
NAV at the end of year	AD				0	0	10.0025
NAV at the end of year	DAD	0	0	10.0591	0	0	10.0029
NAV at the end of year	DFX						
NAV at the end of year	DGR	0	0	10.0591	0	0	10.0029
NAV at the end of year	DHY						
NAV at the end of year	DIR						
NAV at the end of year	DMD	0	0	10.0591	0	0	10.0029
NAV at the end of year	DQD	0	0	10.0591	0	0	10.0029
NAV at the end of year	FX						
NAV at the end of year	GR	0	0	10.0582	0	0	10.0025
NAV at the end of year	HY						
NAV at the end of year	IR						
NAV at the end of year	MD				0	0	10.0025
NAV at the end of year	QD	0	0	10.0582	0	0	10.0025
Scheme Returns since inception		0	0	0.58	0	0	0.03
Per 10000 Scheme Returns since inception-		0	0	10058	0	0	10003
Net Assets at the end (crs)		0	0	29.87	0	0	208
ratio of recurring exp		0	0	0.17	0	0	0.07
Scheme Benchmark		Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index	Crisil Composite Bond Index
Benchmark Returns since inception		0	0	0.78	0	0	0.21
Per 10000 Benchmark Returns since inception-		0	0	10078	0	0	10021
SECBM RETURNS- C10YRGSEC		0	0	0.4195474	0	0	-0.068904
SECBM RETURNS- NIFTY							
SECBM VAL10000-C10YRGSEC		0	0	10041.95	0	0	9993.11
SECBM VAL10000-NIFTY							

For Schemes launched during the year, the starting NAV is Rs.10/-

Definition of Option Code		Definition of Benchmark	
AD	Annual Dividend Option	C10YRGSEC	CRISIL 10YR GILT INDEX
DAD	Annual Dividend Option Direct	NIFTY	NIFTY 50
FX	Flexi Dividend Option		
DFX	Flexi Dividend Option Direct		
GR	Growth Option		
DGR	Growth Option Direct		
IR	Dividend Option		
DIR	Dividend Option Direct		
MD	Maturity Dividend Option		
DMD	Maturity Dividend Option Direct		
QD	Quarterly Dividend Option		
DQD	Quarterly Dividend Option Direct		
MR	Monthly Dividend Option		
DMR	Monthly Dividend Option Direct		
GI	Growth Option Institution		

Amount in Rs.

Simple returns for schemes launched during the year

Considering movement of NAV during the year and after adjustment of dividend and bonus, if any. Returns have been computed for growth options





### CORPORATE OFFICE

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

### OFFICIAL POINTS OF ACCEPTANCE

#### UTI FINANCIAL CENTRES

##### WEST ZONE

##### GUJARAT REGION

**Ahmedabad:** : 2<sup>nd</sup> Floor, IFCI Bhavan, Behind Tanishq Show Room, Nr. Lal Bungalow Bus Stand, C G Road, Ahmedabad – 380 006. Gujarat, Tel.: (079) 26462180, 26462905,, **Anand:** 12-A, First Floor, Chitrangna Complex, Anand – V. V. Nagar Road, Anand – 388 001, Gujarat, Tel.: (02692) 245943 / 944, **Bharuch:** 103-105, Aditya Complex, 1<sup>st</sup> Floor, Near Kashak Circle, Bharuch – 392 001, Gujarat, Tel.:(02642) 227331, **Bhavnagar:** Shree Complex, 6-7 Ground Floor, Opp. Gandhi Smruti, Crescent Circle, Crescent, Bhavnagar – 364 001, Tel.:(0278)-2519961/2513231, **Bhuj:** First Floor 13 & 14, Jubilee Circle, Opposite All India Radio, Banker's Colony, Bhuj – 370 001, Gujarat, Tel: (02832) 220030, **Gandhinagar:** Shop No.1 & 2, Shree Vallabh Chambers, Nr. Trupti Parlour, Plot 382, Sector 16, Gandhinagar – 382 016, Gujarat Tel : (079) 23240461, 23240786, **Jamnagar:** 102, Madhav Square, Lal Bungalow Road, Jamnagar, Gujarat – 361 001., Tel.: (0288) 2662767/68, **Junagadh:** First Floor, Shop No. 101, 102, 113 & 114, Marry Gold 2, Above Domino's Pizza, Opp. Bahaudin College, College Road, Junagadh, Gujarat – 362 001, Tel.: 0285-2672678, **Navsari:** 1/4 Chinmay Arcade, Sattapir, Sayaji Road, Navsari – 396 445, Gujarat, Tel: (02637)-233087, **Rajkot:** 1st Floor, Venkatesh Plaza, Opp. RKC Ground, Dr. Radhakrishna Road, Off. Yagnik Road, Rajkot, Gujarat-360001, Tel.: 0281-2440701, 2433525, **Surat:** B-107/108, Tirupati Plaza, Near Collector Office, Athwa Gate, Surat-395 001, Tel: (0261) 2474550, **Vadodara:** G-6 & G-7, "Landmark" Bldg., Transpeck Centre, Race Course Road, Vadodara-390 007, Tel:(0265) 2336962, **Vapi:** 1<sup>st</sup> Floor, Office No. 102 & 103, Saga Casa Complex, Vapi-Daman Main Road, Opp. Royal Twin Tower, Chala, Vapi, Gujarat – 396191, Tel: (0260) 2403307

##### MUMBAI REGION

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

##### NAGPUR REGION

Amravati: C-1, VIMACO Tower, S.T. Stand Road, Amravati – 444 602, Maharashtra, Tel.: (0721) 2553126/7/8, Bhilai: 38 Commercial Complex, Nehru Nagar (East), Bhilai – 490 020, Distt. Durg, Chhattisgarh, Tel.: (0788) 2293222, 2292777, Bhopal: 2nd Floor, V. V. Plaza, 6 Zone II, M. P. Nagar, Bhopal-462 011, Tel: (0755) 2558308, Gwalior: 45/A, Alaknanda Towers, City Centre, Gwalior-474011, Tel: (0751) 2234072, Indore: UG 3 & 4, Starlit Tower, YN Road, Indore-452 001, Tel:(0731) 2533869/4958, Jabalpur: 74-75, 1<sup>st</sup> Floor, Above HDFC Bank, Gol Bazar, Jabalpur – 482 002, Madhya Pradesh, Tel: (0761) 2480004/5, Nagpur: 1st Floor, Shraddha House, S. V. Patel Marg, Kings Way, Nagpur-440 001, Tel: (0712) 2536893, Raipur: Vanijya Bhavan, Sai Nagar, Jail Road, Raipur-492 009, Tel: (0771) 2881410/12, Ratlam: R.S.Paradise, 101, 1<sup>st</sup> Floor, Above Trimurti Sweets, Do Batti Square, Ratlam – 457 001, Madhya Pradesh, Tel.: (07412) 222771/72.

**REST OF MAHARASHTRA AND GOA**

**Aurangabad:** "Yashodhan", Near Baba Petrol Pump, 10, Bhagya Nagar, Aurangabad – 431 001, Maharashtra, Tel.: (0240) 2345219 / 29, **Chinchwad** : City Pride, 1st Floor, Plot No.92/C, D III Block, MIDC, Mumbai-Pune Highway, Kalbhor Nagar, Chinchwad, Pune-411 019, Tel: (020) 65337240, **Jalgaon:** First Floor, Plot No-68, Zilha Peth, Behind Old Court, Near Gujrat Sweet Mart, Jalgaon (Maharashtra), Pin - 425 001, Tel.: (257) 2240480/2240486, **Kolhapur:** 11 & 12, Ground Floor, Ayodhya Towers, C S No 511, KH-1/2, 'E' Ward, Dabholkar Corner, Station Road, Kolhapur-416 001, Tel.: (0231) 2666603/2657315, **Margao:** Shop No. G-6 & G-7, Jeevottam Sundara, 81, Primitive Hospicio Road, Behind Cine Metropole, Margao, Goa-403 601, Tel.: (0832) 2711133, **Nasik:** Apurva Avenue, Ground Floor, Near Kusumagraj Pratishthan, Tilak Wadi, Nasik-422002, Tel: (0253) 2570251/252, **Panaji:** E.D.C. House, Mezzanine Floor, Dr. A.B. Road, Panaji, Goa-403 001, Tel: (0832) 222472, **Pune:** Ground Floor, Shubhadra Bhavan, Apte Road, Opposite Ramee Grand Hotel, Pune – 411 004, Tel.: (020) 25521052/53/54/55/60/63, Fax: (020) 25521061, **Solapur:** 157/2 C, Railway Lines, Rajabhau Patwardhan Chowk, Solapur – 413 003, Maharashtra, Tel.: (0217) 223 11767,

**NORTH ZONE****CHANDIGARH REGION**

**Ambala:** 5686-5687, Nicholson Road, Ambala Cantt, Haryana, Pin-133 001, Tel.: (0171) 2631780, **Amritsar:** 69, Court Road, Amritsar-143001, Tel: (0183) 2564388, **Bhatinda:** 2047, II Floor, Crown Plaza Complex, Mall Road, Bhatinda – 151 001, Punjab, Tel: (0164) 223 6500, **Chandigarh:** Jeevan Prakash (LIC Bldg.), Sector 17-B, Chandigarh-160 017, Tel: (0172) 2703683, **Jalandhar:** "Ajit Complex", First Floor, 130 Ranjit Nagar, G. T. Road, Jalandhar-144 001, Tel: (0181) 22324756, **Jammu:** Gupta's Tower, CB-13, 2<sup>nd</sup> Floor, Rail Head Complex, Jammu – 180 004, Tel.: (0191) 247 0627, Fax: (0191) 2474825, **Ludhiana:** Ground Floor, S CO 28, Feroze Gandhi Market, Ludhiana-141 001, Tel: (0161) 2441264, **Panipat:** Office no.7, 2<sup>nd</sup> Floor, N K Tower, Opposite ABM AMRO Bank, G T Road, Panipat – 132 103, Haryana, Tel.: (0180) 263 1942, **Patiala:** SCO No. 43, Ground Floor, New Leela Bhawan, Patiala, Punjab-147 001, Tel: (0175) 2300341, **Shimla:** Bell Villa, 5th Floor, Below Scandal Point, The Mall, Shimla, Himachal Pradesh - 171 001, Tel. No.: (0177) 2657 803.

**DELHI REGION**

**Dehradun:** 56, Rajpur Road, Hotel Classic International, Dehradun-248 001, Tel: (0135) 2743203, **Faridabad:** Shop No.6, First Floor, Above AXIS Bank, Crown Complex, 1 & 2 Chowk, NIT, Faridabad-121 001, Tel: (0129) 2424771, **Ghaziabad:** C-53 C, Main Road, RDC, Opp. Petrol Pump, Ghaziabad - 201001, Uttar Pradesh, Tel: (0120) 2820920/23, **Gurgaon:** SCO 28, 1st floor, Sector 14, Gurgaon-122 001, Haryana, Tel: (0124) 4245200, **Haridwar:** First Floor, Ashirwad Complex, Near Ahuja Petrol Pump, Opp Khanna Nagar, Haridwar – 249407, Tel.: (01334) 312828, **Janak Puri:** Bldg. No.4, First Floor, B-1, Community Centre, B-Block, Janak Puri, New Delhi – 110 058, Tel.: (011) 25523246/47/48, **Laxmi Nagar:** Flat No. 104-106, 1<sup>st</sup> Floor, Laxmi Deep Building, Laxmi Nagar District Centre, Laxmi Nagar, New Delhi – 110092, Tel. No. (011) 2252 9398 / 9374, **Meerut:** 10/8 Ground Floor, Niranjan Vatika, Begum Bridge Road, Near Bachcha Park, Meerut - 250 001, Uttar Pradesh, Tel.: (0121) 648031/2, **Moradabad:** Shri Vallabh Complex, Near Cross Road Mall, Civil Lines, Moradabad – 244 001, Uttar Pradesh, Tel.: (0591) 2411220, **Nehru Place:** G-7, Hemkunt Tower (Modi Tower), 98, Nehru Place (Near Paras Cinema), New Delhi-110 019, Tel: (011) 28898128, **New Delhi:** 101, Kailash Building, 26 Kasturba Gandhi Marg, New Delhi – 110 001, Delhi NCT. Tel.: (011) 6617 8961/62/66/67 Fax: (011) 6617 8974, **Noida:** J-26, Ground Floor, Near Centre Stage Mall, Sector 18, Noida –201 301, Tel: (0120) 2512311 to 314, **Pitam Pura:** G-5-10 Aggarwal Cyber Plaza, Netaji Subhash Place, Pitam Pura, Delhi – 110 034, Tel: (011) 27351001.

**RAJASTHAN REGION**

**Ajmer:** Uday Jyoti Complex, First Floor, India Motor Circle, Kutchery Road, Ajmer-305 001, Tel: (0145) 2423948, **Alwar:** Plot No.1, Jai Complex (1st Floor), Above AXIS Bank, Road No.2, Alwar – 301 001, Rajasthan, Tel.:(0144) 2700303/4, **Bhilwara:** B-6 Ground Floor, S K Plaza, Pur Road, Bhilwara – 311 001, Rajasthan, Tel.: (01482) 242220/21, **Bikaner:** Gupta Complex, 1<sup>st</sup> Floor, Opposite Chhapan Bhog, Rani Bazar, Bikaner – 334 001, Rajasthan, Tel: (0151) 2524755, **Jaipur:** Vasanti, 1<sup>st</sup> Floor, Plot No. 61-A, Dhuleshwar Garden, Sardar Patel Marg, 'C' Scheme, Jaipur-302 001, Tel: (0141)-4004941/42 to 46, **Jodhpur:** 51 Kalpataru Shopping Centre, Shastri Nagar, Near Ashapura Mall, Jodhpur - 342 005, Tel.: (0291)-5135100, **Kota:** Sunder Arcade, Plot No.1, Aerodrome Circle, Kota-324007, Tel: (0744)-2502242/07, **Sikar:** 9-10, 1<sup>st</sup> Floor, Bhasker Height, Ward No.28, Silver Jubilee Road, Shramdaan Marg, Nr. S K Hospital, Sikar, Rajasthan – 332 001, Tel: (01572) 271044, 271043, **Sriganganagar:** Shop No.4 Ground Floor, Plot No.49, National Highway No.15, Opp. Bihani Petrol Pump, Sriganganagar – 335 001, Rajasthan, Tel: (0154) 2481602, **Udaipur:** Ground Floor, RTDC Bldg., Hotel Kajri, Shastri Circle, Udaipur-313001, Tel: (0294)– 2423065/66/67.

**UTTAR PRADESH REGION**

**Agra:** FCI Building, Ground Floor, 60/4, Sanjay Place, Agra-282 002, Tel: (0562) 2857789, 2858047, **Aligarh:** 3/339-A Ram Ghat Road, Opp. Atrauli Bus Stand, Aligarh, Uttar Pradesh-202 001, Tel : (0571) 2741511, **Allahabad:** 4, Sardar Patel Marg, 1st Floor, Civil Lines, Allahabad-211 001, Tel: (0532) 2561028, **Bareilly:** 116-117 Deen Dayal Puram, Bareilly, Uttar Pradesh-243 005, Tel.: (0581) 2303014, **Gorakhpur:** Cross Road The Mall, Shop No. 16 - 20, 1st Floor, Bank Road, A. D. Chowk, Gorakhpur - 273 001, Uttar Pradesh, Tel.: (0551) 220 4995 / 4996, **Haldwani:** 1<sup>st</sup> Floor, A K Tower, Plot No.4, Durga City Centre, Khasra No. 260, Bhotia Paro, Haldwani, District: Nainital, Uttarakhand – 263 139, Tel.: 05946-222433, **Kanpur:** 16/77, Civil Lines, Kanpur-208 001, Tel: (0512) 2304278, **Lucknow:** Aryan Business Park, 2<sup>nd</sup> floor, 19/32 Park Road (old 90 M G Road), Lucknow-226 001, Tel: (0522) 2238491/2238598, **Varanasi:** 1st Floor, D-58/2A-1, Bhawani Market, Rathyatra, Varanasi-221 010, Tel: (0542) 2226881.

**EAST ZONE****BIHAR REGION**

**Bhagalpur:** 1st floor, Kavita Apartment, Opposite Head Post Office, Mahatma Gandhi Road, Bhagalpur-812 001, Bihar, Tel.: (0641) 2300040/41, **Darbhanga:** VIP Road, Allalpatti, Opposite Mahamaya Nursing Home, P.O. Darbhanga Medical College, Laherisara, Dist – Darbhanga, Bihar – 846 003, Tel.: (06272) 250 033, **Gaya:** 1<sup>st</sup> Floor, Zion Complex, Opp. Fire Brigade, Swarajpuri Road, Gaya-823 001, Bihar, Tel: (0631) 2221623, **Muzaffarpur:** Ground Floor, LIC ‘Jeevan Prakash’ Bldg., Uma Shankar Pandit Marg, Opposite Devasthan (Devi Mandir) Club Road, Muzaffarpur (Bihar), Pin – 842 002, Tel.: (0621) 2265091, **Patna:** 3<sup>rd</sup> Floor, Harshwardhan Arcade, Beside Lok Nayak Jai Prakash Bhawan, (Near Dak Bunglow Crossing), Fraser Road, Patna – 800 001, Bihar, Tel: (0612) 2200047.

**NORTH EAST REGION**

**Agartala:** Suriya Chowmohani, Hari Ganga Basak Road, Agartala - 799 001, Tripura, Tel.: (0381) 2387812, **Guwahati:** 1st Floor, Hindustan Bldg., M.L. Nehru Marg, Panbazar, Guwahati-781 001, Tel: (0361) 254 5870, **Shillong:** Saket Bhawan, Above Mohini Store, Police Bazar, Shillong-793 001, Meghalaya, Tel.: (0364) 250 0910, **Silchar:** First Floor, N. N. Dutta Road, Shillong Patty, Silchar, Assam - 788 001, Tel.: (03842) 230082/230091, **Tinsukia:** Ward No.6, Chirwapatty Road, Tinsukia – 786 125, Assam, Tel.: (0374) 234 0266/234 1026.

**ORISSA & JHARKHAND REGION**

**Bokaro:** Plot C-1, 20-C (Ground Floor), City Centre, Sector – 4, Bokaro Steel City, Bokaro – 827 004, Jharkhand, Tel.: (06542) 323865, 233348, **Dhanbad:** 111 & 112, Shriram Mall, Shastri Nagar, Bank More, Dhanbad-826 001, Tel.: (0326) 6451 971/2304676, **Jamshedpur:** 1-A, Ram Mandir Area, Gr. & 2nd Floor, Bistupur, Jamshedpur-831 001, Tel: (0657) 2756074, **Ranchi :** Shop No. 8 & 9, SPG Mart, Commercial Complex, Old H B Road, Bahu Bazar, Ranchi-834 001, Tel: (0651) 2900 206/07, **Balasore:** Plot No.570, 1st Floor, Station Bazar, Near Durga Mandap, Balasore – 756 001, Orissa, Tel.: (06782) 241894/241947, **Berhampur:** 4th East Side Lane, Dharma Nagar, Gandhi Nagar, Berhampur - 760 001, Orissa, Tel.: (0680) 2225094/95, **Bhubaneshwar:** 1st & 2nd Floor, OCHC Bldg., 24, Janpath, Kharvela Nagar, Nr. Ram Mandir, Bhubaneshwar-751 001, Tel: (0674) 2410995, **Cuttack:** Ground Floor, Plot No.99, Vivekananda Lane, Badambadi Kathjodi Main Road, Badambadi, Cuttack, Odisha – 753 012., Tel: (0671) 231 5350/5351/5352, **Rourkela:** Shree Vyas Complex, Ground Floor, Panposh Road, Near Shalimar Hotel, Rourkela – 769 004, Orissa, Tel.: (0661) 2401116/2401117, **Sambalpur:** 1st Floor, R N Complex, Opp. Budharaja High School, Beside LIC Building, Budharaja, Sambalpur, Odisha – 768 004. Tel.: (0663) 2541213/14 Telefax: (0663) 2541215

**WEST BENGAL REGION**

**Asansol:** 1<sup>st</sup> Floor, 129 G.T.Road, Rambandhuthala, Asansol, West Bengal – 713 303, Tel.: (0341) 2970089, 2221818, **Baharampur:** 1/5 K K Banerjee Road, 1<sup>st</sup> Floor, Gorabazar, Baharampur – 742 101, West Bengal, Tel.: (03482) 277163, **Barasat:** 57 Jessore Road, 1st Floor, Sethpukur, Barasat, North 24 Paraganas, Pin-700 124, West Bengal, Tel.: (033) 25844583, **Bardhaman:** Sree Gopal Bhavan, 37 A, G.T.Road, 2<sup>nd</sup> Floor, Parbirhata, Bardhaman – 713 101, West Bengal, Tel.: (0342) 2647238, **Durgapur:** 3rd Administrative Bldg., 2nd Floor, Asansol Durgapur Dev. Authority, City Centre, Durgapur-713216, Tel: (0343) 2546831, **Kalyani:** B-12/1 Central Park, Kalyani -741 235, District: Nadia, West Bengal, Tel.: (033) 25025135/6, **Kharagpur:** M/s. Atwal Real Estate Pvt. Ltd., 1<sup>st</sup> Floor, M S Tower, O.T. Road, Opp. College INDA, Kharagpur, Paschim Midnapore-721 305, Tel: (0322) 228518, 29, **Kolkata :** Netaji Subhash Chandra Road, Kolkata-700 001, Tel: (033) 22436571/22134832, **Malda:** 10/26 K J Sanyal Road, 1st Floor, Opp Gazole Taxi Stand, Malda – 732 101, West Bengal, Tel.: (03512) 223681/724/728, **Rash Behari :** Ground Floor, 99 Park View Appt., Rash Behari Avenue, Kolkata-700 029, Tel.: (033) 24639811, **Salt Lake City :** AD-55, Sector-1, Salt Lake City, Kolkata-700 064, Tel.: (033) 23371985, **Serampore:** 6A/2, Roy Ghat Lane, Hinterland Complex, Serampore, Dist. Hooghly – 712 201, West Bengal, Tel.: (033) 26529153/9154, **Siliguri:** Ground Floor, Jeevan Deep Bldg., Gurunanak Sarani, Sevoke Rd., Siliguri-734 401, Tel: (0353) 2535199.

**SOUTH ZONE**

**ANDHRA PRADESH REGION**

**Guntur:** Door No. 31-9-832, 9<sup>th</sup> Line, Second Cross, Arundelpet, Guntur, Andhra Pradesh – 522 002, Tel.: (0863) 2333818/2333819 **Hyderabad :** Lala II Oasis Plaza, 1st floor, 4-1-898 Tilak Road, Abids, Hyderabad-500 001, Tel: (040) 24750281/24750381/382, **Kadapa:** No. 2/790, Sai Ram Towers, Nagarajpeta, Kadapa-516 001, Tel: (08562) 222121/131, **Nellore:** Plot no.16/1433, Sunshine Plaza, 1<sup>st</sup> Floor, Ramalingapuram Main Road, Nellore – 524 002, Andhra Pradesh, Tel: (0861) 2335818/19, **Punjabutta :** 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjabutta, Hyderabad-500 082, Tel: (040)-23417246, **Rajahmundry:** Door No.7-26-21, 1st Floor, Jupudi Plaza, Maturi Vari St., T. Nagar, Dist. – East Godavari, Rajahmundry – 533101, Andhra Pradesh, Tel.: (0883) 2008399/2432844, **Secunderabad :** 10-2-99/1, Ground Floor, Sterling Grand CVK, Road No. 3, West Marredpally, Secunderabad-500 026, Tel: (040) 27711524, **Tirupati:** D no. 20-1-201-C, Ground Floor, Korlagunta junction, Tirumala Bypass Road, Tirupati-517 501, Andhra Pradesh, Tel.: (0877) 2100607/2221307, **Vijaywada:** 29-37-123, 1st Floor, Dr. Sridhar Complex, Vijaya Talkies Junction, Eluru Road, Vijaywada-520 002, Tel:(0866) 2444819, **Vishakhapatnam:** 202, 1st Floor, Door No.9-1-224/4/4, Above Lakshmi Hyundai Car Showroom, C.B.M. Compound, Near Ramatalkies Junction, Visakhapatnam-530 003, Tel : (0891) 2550 275, **Warangal:** Door No. 15-1-237, Shop Nos. 5, 5A & 6, First Floor, ‘Warangal City Centre’, Adjacent to Guardian Hospital, Near Mulugu Cross Road, Warangal – 506 007, Andhra Pradesh Tel.: (0870) 2440755 / 2440766 / 2441099.

**KARNATAKA REGION**

**Bengaluru :** 1st Floor, Centenary Building, No.28, M G Road, Bengaluru – 560001, Karnataka, Tel. No. (080) 2559 2125, **Belgaum:** 1st Floor, 'Indira', Dr. Radha Krishna Marg 5th Cross, Subhash Market, Hindwadi, Belgaum - 590 011, Karnataka, Tel.: (0831) 2423637, **Bellary:** Kakateeya Residency, Kappagal Road, Gandhinagar, Bellary – 583 103, Karnataka, Tel: (08392) 255 634/635, **Davangere:** No.998 (Old No.426/1A) "Satya Sadhana", Kuvempu Road, Lawers Street, K. B. Extension, Davangere - 577 002, Karnataka, Tel.: (08192) 231730/1, **Gulbarga:** F-8, First Floor, Asian Complex, Near City Bus Stand, Head Post Office Road, Super Market, Gulbarga – 585 101, Karnataka, Tel.: (08472) 273864/865, **Hubli:** 1st Floor, Kalburgi Square, Desai Cross, T B Road, Hubli-580 029, Dist Dharwad, Karnataka State, Tel: (0836)-2363963/64, **Jayanagar :** 427 / 14-1, Harmony, 9th Main Road, Near 40th Cross, 5th Block, Jayanagar, Bengaluru - 560 041, Tel: (080) 22440837, 64516489, **Malleswaram :** No.60, Maruthi Plaza, 8th Main, 18th Cross Junction, Malleswaram West, Bengaluru-560 055, Tel.: (080) 23340672, **Mangalore:** 1st Floor, Souza Arcade, Near Jyothi Circle, Balmatta Road, Mangalore-575 001, Karnataka, Tel: (0824) 2426290, 2426258, **Mysore:** No.2767/B, New No. 83/B, Kantharaj Urs Road, Saraswathipuram 1st Main, Opposite to Saraswathi Theatre, Mysore-570 009, Tel: (0821)-2344425,

**TAMIL NADU & KERALA**

**Annanagar :** W 123, III Avenue, Annanagar, Chennai – 600 040, Tel: (044) 65720030, **Chennai Main :** Capital Towers, Ground Floor, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600 034, Tel: (044) 48574545/46/47, **Kochi:** Ground Floor, Palackal Bldg., Chittoor Road, Nr. Kavitha International Hotel, Iyyattu Junction, Ernakulam, Cochin-682 011, Kerala, Tel: (0484) 238 0259/2163, 286 8743, Fax: (0484) 237 0393, **Coimbatore:** R G Chambers, First Floor, 1023, Avinashi Road, Coimbatore-641 018, Tel: (0422) 2220874/2221875/2220973, Fax: (0422) 2222399, **Kottayam:** Muringampadam Chambers, Ground Floor, Door No.17/480-F, CMS College Road, CMS College Junction, Kottayam–686 001, Tel.: (0481) 2560734, **Kozhikode:** Aydeed Complex, YMCA Cross Road, Kozhikode - 673 001, Kerala, Tel.: (0495) 2367284 / 324, **Madurai:** “Jeevan Jyothi Building”, First Floor, 134 Palace Road, Opp. to Christian Mission Hospital, Madurai - 625 001, Tel.: (0452) 2333317, **Salem:** No.20, 1<sup>st</sup> Floor, Above Federal Bank, Ramakrishna Road, Salem, Tamil Nadu – 636 007, Tel.: (0427) 2316163, **T Nagar :** 1st Floor, 29, North Usman Road, T Nagar, Chennai-600 017, Tel: (044) 65720011/12, **Thiruvananthapuram:** T C 15/49(2), 1st Floor, Saran Chambers, Vellayambalam, Thriuvananthapuram-695 010, Tel: (0471) 2723674, **Trichur:** 26/621-622, Kollannur Devassy Building, 1st Floor, Town Hall Road, Thrissur-680 020, Tel. No.:(0487) 2331 259/495, **Tirunelveli:** 1st Floor, 10/4 Thaha Plaza, South Bypass Road, Vannarpet, Tirunelveli–627 003. Tel.: (0462) 2500186, **Tirupur:** 1st Floor, Tip Top Business Centre, (Near Railway Station Rear Entrance), 104-109, College Road, Tirupur, Tamil Nadu – 641 602., Tel.: (0421) 223 6337/6339, **Trichy:** Kingston Park No.19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirapalli-620 017, Tel.: (0431) 2770713, **Vellore:** 1st Floor (Back side), SAI RAJYA, No.14, Officers Line (Anna Salai) Vellore – 632 001, Tamil Nadu, Tel.: (0416) 223 5357/5339. Fax: (0416) 2235330

**UTI NRI CELL**

UTI Tower, ‘Gn’ Block, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051, Tel: 66786064 • Fax 26528175 •E-mail: uti-nri@uti.co.in

**OFFICE OF THE REGISTRAR**

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

**KARVY CENTRES**

**Abohar:** C/o. Shri S K Goyal, Business Development Associate of UTI Mutual Fund, H. No. 1184, Street No.5, 7<sup>th</sup> Chowk, Abohar, Punjab – 152 116, Tel.: 01634 – 221238, **Ahmednagar:** C/o. Mr. Santosh H. Gandhi, 3312, Khist Lane, Ahmednagar – 414 001, Maharashtra, Mob.: 9850007454, **Akola:** Shop No.30, Ground Floor, Yamuna Tarang Complex, N H No.06, Murtizapur Road, Akola – 444 004, Tel.: 0724 – 2451 874, **Alleppey:** C/o. Mr K Thankachan, MJM Building, Mullackal, Alleppey, Kerala – 688 011, Tel. No.: (0477) 2251110, **Ananthapur:** # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur-515 001, Tel.: (08554) 244449, **Andaman & Nicobar Islands:** C/o Shri P N Raju, 5, Middle Point, 112, M G Road, Midyna Tower, Ground Floor, Port Blair, Andaman & Nicobar Islands – 744 101, Tel.: 03192-233083, **Angul:** C/o Shri Surya Narayan Mishra, 1<sup>st</sup> Floor, Sreeram Complex, NH-42, Similipada, Angul, Orissa, Pin-759122, Tel.: 06764-230192, **Ankamaly:** C/o Mr. P. K. Martin (CA), Parayil Agencies, Ankamaly South P.O., Ankamaly, Ernakulam Dist., Kerala – 683573, Tel.: 0484-6004796, **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar – 393 002, Gujarat. Tel. No.: (02646) 645326. **Arambagh:** C/o Mr Nanda Dulal Mukherjee, Arambagh Panchayet Samity Market Complex, Opposite Rabindra Bhavan, Room No.8, Arambagh, Hooghly, West Bengal – 712601, Tel.: 9332289812, **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagarpalika, Civil Lines, Azamgarh – 276 001, Uttar Pradesh, **Bankura:** C/o Shri Subhasis Das, Rampur Road (Old Rathtola), Near City Nursing Home, P O & Dist Bankura -722101 West Bengal, Phone No. 03242-259584, **Bhojpur:** C/o Mr. V P Gupta, Mahadeva Road, Ara, Bhojpur, Bihar – 802 301, Tel. No.: (06182) 244 334, **Bilaspur:** C/o Mr Vijay Kumar Khaitan, Investor Centre, 1st Floor, Hotel Mid Town Complex, Telephone Exchange Road, Bilaspur – 495 001, Tel. No.: (07752) 414 701, **Bongaigaon:** C/o Shri Uday Chatterjee, Natun Para, College Road, P.O. Bongaigaon Dist. Bongaigaon-783380 Assam. Phone No. 03664-230488, **Chandrapur:** C/o B S Wadhawan, 3<sup>rd</sup> Floor, City Plaza, Above New Purti Bazar, Near Jatpura Gate, Chandrapur, Maharashtra – 442 402, Tel.: 07172 – 255562, **Chhindwara:** C/o Shri Arun Kumar Pandey, Char Fatak, Station Road, Behind Sub Post Office, Shanichara Bazar, Chhindwara-480002 Madhya Pradesh. Phone No. 07168-235223, **Dhule:** Ground Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule – 424 001, Tel: (02562) 282823, **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul-624 001, Tel.: (0451) 2436077/177, **East Midnapore:** C/o Shri Manoj Kumar Dolai, Town Padumbasan, P O Tamluk, East Midnapore, West Bengal, Pin-721636, Mob.: 953228266242, **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru - 534 002, Tel.: (08812) 227851 to 54, **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode-638 003, Tel.: (0424) 2225615, **Firozabad:** C/o Mr Nand Kumar Verma, 42/1, Shivaji Marg, Firozabad, Uttar Pradesh – 283 203, Tel.: (05612) 248290, **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad-382 011, Tel.: (079) 28529222 / 23249943 / 4955, **Hajipur:** C/o Mr. V N Jha, Business Development Associate for UTI Mutual Fund, 2nd Floor, Canara Bank Campus Kachhari Road, Hajipur -844101, Bihar Phone No. 06224 (260520), **Himatnagar:** C/o Shri Mohamedarif S Memon, B-1, Deshkanta Memon Complex, Opp Power House, Hajipura, Himatnagar -383001 Gujarat Phone No. 02772-240796, **Hissar:** Sco 71, 1<sup>st</sup> Floor, Red Square Market, Hissar, Haryana – 125001, Tel.: 7518801821 **Howrah:** C/o Shri Asok Pramanik, Uluberia – R.S., Majherrati, Jaduberia, Dist. Howrah, West Bengal, Pin-711316, Tel.: 033-26610546, **Jalpaiguri:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri–735 101, Tel.: (03561) 224207/225351, **Jammu & Kashmir:** C/o Smt Sunita Malla (Koul), Near New Era Public School, Rajbagh, Srinagar, Jammu & Kashmir -190008, Tel.: (0194) 2311868, **Jaunpur:** R N Complex, 1-1-9-G, In Front of Pathak Honda, Ummarpur, Jaunpur – 222 002, Uttar Pradesh. Phone No. 8081127737 **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284 001, Tel.: (0510) 2333685, **Jorhat:** C/o Shri Mohan Chandra Hazarika, T R Phookan Road, Opp. Assam Gramin Vikas Bank, Abul Kamal Memorial Building, Ist Floor, Jorhat 785001 Assam. Phone No. 0376-2322092, **Kaithal:** C/o Mr. Parvesh Bansal, Business Development Associate, Chandni Chowk, Old Sabzi Mandi, Kaithal, Haryana – 136027, Tel. No.: (01746) 232 486, **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur – 670 001, Kerala. Tel. No. (0497) 2764190, **Karimnagar:** H. No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001, Tel.: (0878) 2244773/ 75/79, **Karnal:** 18/369, Char Chaman, Kunjpura Road, Karnal – 132 001, Haryana, Tel:(0184) 2251524 / 2251525 / 2251526, **Katihar:** C/o Mr Rabindra Kumar Sah, Keshri Market, Barbanna Gali, Baniatola Chowk, M G Road, Katihar, Dist-Katihar, Bihar – 854 105, Tel. No.: (06452) 244 155, **Khammam:** 2-3-117, Gandhi Chowk, Opp. Siramvari Satram, Khammam-507 003, Tel.: (08742) 258567, **Kheda:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, Kheda – 387001, Gujarat, Tel.: (0268) 2565557, **Kollam:** Sree Vigneswar Bhavan, Shastri Jn, Kollam – 691 001, Kerala., Tel. No. (0474) 2747055, **Korba:** C/o Mr Vijay Kumar Rajak, Shop No.31, Pandit Din Dayal Upadhyaya Shubhada Complex, T P Nagar, Korba – 495 450, **Krishna:** C/o Shri Mamidi Venkateswara Rao, D. No. 25-474, Kojjilipet, Machilipatnam, Dist Krishna, Andhra Pradesh, Pin-521001, Tel.: 08672-221520, **Kumbakonam:** C/o Shri A Giri, Ground Floor, KVG Complex, 49 TSR Street, Kumbakonam – 612001, Tamilnadu, Tel.: (0435) 2403782, **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool - 518

004, Tel.: (08518) 228850/950, **Madhubani:** C/o Shri Anand Kumar, Bimal Niwas, 7/77, Narial Bazar, P.O. & Dist. Madhubani, Bihar, Pin-847211, Tel.: 06276-223507, **Malout:** S/o. S. Kartar Singh, Back Side SBI Bank, Ward No.18 H. No.202, Heta Ram Colony, Malout, Distt. Muktsar – 152 107, Punjab, Mob.:9417669417, **Mathura:** Ambey Crown II Floor, In front of BSA Collage, Gaushala Road, Mathura – 281 001, Mob.: 9369918618, **Mehsana:** C/o Mr. Kamlesh C Shah, 148-149 Sardar Vyapar Sankul Mal Godown, Urban Bank Road, Mehsana – 384 002, Tel.: (02762) 256377, **Mirzapur:** Abhay Yatri Niwas, 1st Floor, Abhay Mandir, Above HDFC Bank, Danikganj, Mirzapur – 231 001, Uttar Pradesh, **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga – 142 001, Punjab. Tel. No.: (01636) 230792, **Nadia:** C/o Shri Prokash Chandra Podder, Udayan, 20, M.M. Street, (Nr. Sadar Hospital, Traffic More), PO Krishnagar, Dist. Nadia, West Bengal, Pin-741101, Mob.: 953472255806, **Nadiad:** 104-105, City Point, Near Paras Cinema, Opp. IFFCO Vala Hall, Nadiad-387 001, Gujarat, Tel: (0268) 256 3245, **Nagaon:** C/o Shri Sajal Nandi, A D P Road, Christianpatty, Nagaon, Assam, Pin-782001, Tel.: 03672-233016, **Nagarcoil:** 45, East Car Street, 1st Floor, Nagercoil – 629 001, Tamil Nadu, Tel. No. (04652) 233552, **Nalanda:** C/o MD Mokhtar Alam, Business Development Associate, Najam Complex, Ground Floor, Bain House, Opposite SBI Bazar Branch, Post Office Road, P.O. Biharsharif, Dist. Nalanda, Bihar, Pin-803101, Tel.: 06112-233580, **Nanded:** Shop No.4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded, Maharashtra – 431 602 – Tel.: 02462 – 237885, **Nizamabad:** C/o Mr Chouti Giridhar, H.No.5-6-570/A2, Beside Bombay Nursing Home, Hyderabad Road, Nizamabad – 503 002, Telangana. Tel. No.: (08462) 243266, **Ongole:** Y R Complex, Near Bus Stand, Opp. Power House, Kurnool Road, Ongole-523 002, Tel.: (08592) 657801/282258, **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat, Tel.: (0491) 2547143/373, **Paradip:** C/o Mr Prasanna Kumar Routaray, New Trade Center-1, Unit No-5, 2<sup>nd</sup> Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha-754142, Tel. No.: (06722) 223 542, **Pathankot:** 2<sup>nd</sup> Floor, Sahni Arcade, Adjoining Indra Colony Gate, Railway Road, Pathankot, Punjab – 145 001, Tel.: 0186-2254770, **Pondicherry:** No. 7, First Floor, Thiayagaraja Street, Pondicherry – 605 001 Tel: (0413) 2220 640, **Puri:** C/o Shri Pradeep Kumar Nayak, Lavanyapuri, Sarvodaya Nagar, Puri, Orissa, Pin-752002, Tel.: 06752-251788, **Purulia:** C/o Mr Manoj Kumar Singhania, Ranchi Road, Bansh Bungalow, Opp. Swimming Pool, Purulia, West Bengal – 723101, Tel.: 9434013330, **Ratnagiri:** C/o V L Ayare, Chief Agent for UTI Mutual Fund, Gala No.3, Shankeshwar Plaza, Nachane Road, Ratnagiri – 415 639, Tel.: (02352) 270502, **Rewari:** C/o Shri Raghu Nandan, Business Development Associate for UTI Mutual Fund, SCO-7, Brass Market (Opposite LIC office) Rewari – 123401, Haryana Tel (01274) 224864, **Rohtak:** 1<sup>st</sup> Floor, Ashoka Plaza, Delhi Road, Rohtak, Haryana – 124001 Tel. : 7518801844 **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee- 247 667, Tel.: (01332) 277664/667, **Sagar:** C/o Mr. Mahesh Raikwar, Shop No.9, 1<sup>st</sup> Floor, Satyam Complex, In front of Cant Mall, 5, Civil Lines, Sagar – 470 002, Madhya Pradesh. Tel. No.: (07582) 221 871, **Saharanpur:** 18 Mission Market, Court Road, Saharanpur– 247 001, Uttar Pradesh, Tel.: (0132) 3297451, **Sangli:** C/o. Shri Shridhar D Kulkarni, “Gurukrupa Sahniwas” CS No.478/1, Gala No. B-4, Sambhare Road, Gaon Bhag, Near Maruti Temple, Sangli – 416 416, Maharashtra, Tel.: (0233) 2331228, **Satara:** C/o. Shri Deepak V. Khandake, ‘Pratik’, 31 Ramkrishna Colony Camp, Satara – 415 001, Tel.: (02162) 230657, **Satna:** C/o Mr Ajay Dinkar Modak, Prem Nagar, Near MPEB Office, Satna – 485 001, Tel. No.: (07672) 237030, **Shimoga:** LLR Road, Opp. Telecom Gm Office, Durgi Gudi, Shimoga–577 201, Tel.: (08182) 227485, **Shyamnagar:** C/o Mr Joydip Bandyopadhyay, 144, Dr B C Roy Road, Shyamnagar, PO: Noapara, Dist: North 24 Parganas, West Bengal – 743 127, Tel.: 033-25867770, **Sonepat:** 205, R Model Town, Above Central Bank of India, Sonepat – 131 001, Haryana, Phone No. 7518801853, **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur–613 001, Tel.: (04362) 279407/08, **Thiruvalla:** 2<sup>nd</sup> Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank Ltd, Thiruvalla, Pathanamthitta, Kerala – 689 107. Tel. No.: (0469) 3205676, **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin–628 003, Tel.: (0461) 2334601/602, **Udupi:** C/o Shri Walter Cyril Pinto, C/o Feather Communications, 13-3-22A1, Vishnu Prakash Building, Ground Floor, Udupi, Karnataka, Pin-576101, Tel.: 0820-2529063, **Ujjain:** C/o Shri Sumit Kataria, Business Development Associate of UTI Mutual Fund, 68, Mussadipura, Sati Marg, Ujjain, MP – 456006 Tel.: (0734) 2554795, **Uttar Dinajpur:** C/o Shri Prasanta Kumar Bhadra, Sudarshanpur, Near Telecom Exchange, P.O. Raiganj, Uttar Dinajpur, West Bengal, Pin-733134, Tel.: 03523-253638, **Valsad:** Shop No 2, Phiroza Corner, ICICI Bank Char Rasta, Tithal Road, Valsad–396 001, Tel.: (02632) 326902, **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near DAV Girls College, Yamuna Nagar – 135 001, Haryana. Tel. No. 95417 21389

#### DUBAI REPRESENTATIVE OFFICE

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

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