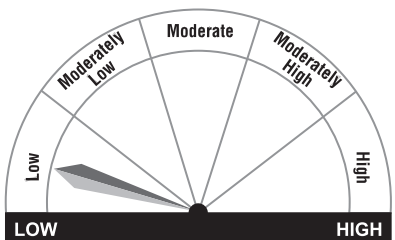
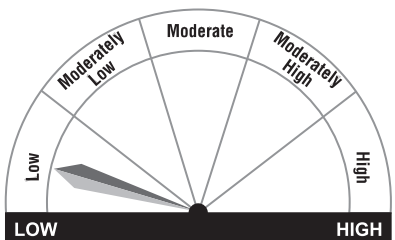
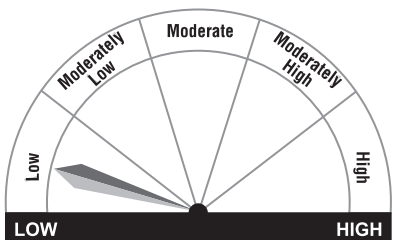
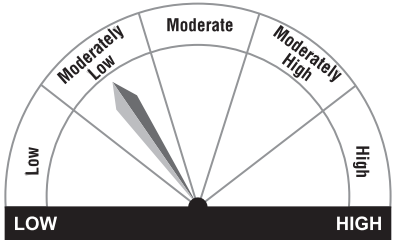
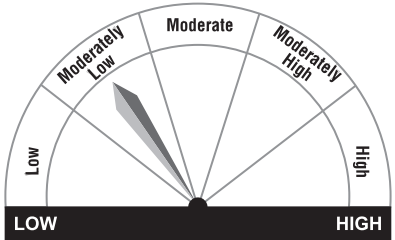
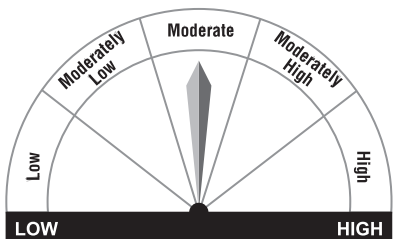
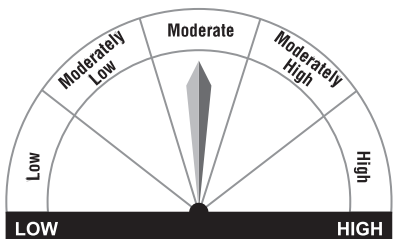
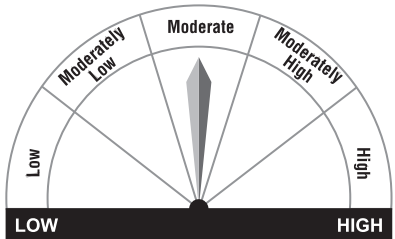


KEY INFORMATION MEMORANDUM FOR LIQUID AND DEBT SCHEMES

CATEGORY	NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	RISKOMETER
Overnight Fund	UTI Overnight Fund (An open ended debt scheme investing in overnight securities)	<ul style="list-style-type: none"> Reasonable income over one day with capital preservation Investment in overnight securities 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at Low risk</p>
Liquid Fund	UTI Liquid Cash Plan (An open ended liquid scheme)	<ul style="list-style-type: none"> Steady and reasonable income over short-term with capital preservation. Investment in money market securities & high quality debt 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at Low risk</p>
Money Market Fund	UTI Money Market Fund (An open ended debt scheme investing in money market instruments)	<ul style="list-style-type: none"> Reasonable income with high level of liquidity over short-term Investment in money market securities 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at Low risk</p>
Ultra Short Duration Fund	UTI Ultra Short Term Fund (An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months (Please refer to page no. 2 for the concept of Macaulay duration))	<ul style="list-style-type: none"> Reasonable income with low volatility over short term Investment in debt & money market instruments 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderately Low risk</p>
Low Duration Fund	UTI Treasury Advantage Fund (An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months (Please refer to page no. 2 for the concept of Macaulay duration))	<ul style="list-style-type: none"> Reasonable income consistent with high liquidity over short term Investment in Debt & Money Market instruments 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderately Low risk</p>
Short Duration Fund	UTI Short Term Income Fund (An Open ended Short Term Debt Scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years (Please refer to page no. 2 for the concept of Macaulay duration))	<ul style="list-style-type: none"> Reasonable income with low risk and high level of liquidity over short-term Investment in Debt & Money Market instruments 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderate risk</p>
Banking and PSU Fund	UTI Banking & PSU Debt Fund (An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings and Public Financial Institutions and Municipal Bonds)	<ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity instruments of both large cap and mid cap companies 	 <p>LOW HIGH</p> <p>Investors understand that their principal will be at Moderate risk</p>

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

Please read overleaf

CATEGORY	NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	RISKOMETER
Credit Risk Fund	UTI Credit Risk Fund (An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds))	<ul style="list-style-type: none"> Reasonable income and capital appreciation over medium to long term Investment in debt and money market instruments 	 <p>Investors understand that their principal will be at Moderate risk</p>
Medium Duration Fund	UTI Medium Term Fund An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years (Please refer below for the concept of Macaulay duration))	<ul style="list-style-type: none"> Reasonable income over the medium to long term Investment in Debt & Money Market Instruments 	
Dynamic Bond	UTI Dynamic Bond Fund (An open ended dynamic debt scheme investing across duration)	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & Money Market Instruments 	
Medium to Long Duration Fund	UTI Bond Fund (An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years (Please refer below for the concept of Macaulay duration))	<ul style="list-style-type: none"> Optimal returns with adequate liquidity over medium to long term Investment in Debt & money market 	
Gilt Fund	UTI Gilt Fund (An open ended debt scheme investing in government securities across maturities)	<ul style="list-style-type: none"> Credit risk free return over the medium to long term Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government 	
Close Ended Debt Scheme	UTI Fixed Maturity Plan (A close-ended umbrella income scheme comprising of several investment Plans)	<ul style="list-style-type: none"> Regular income for short term Investment in Debt/Money Market Instrument/Govt. Securities 	

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

Concept of Macaulay duration:

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. The Macaulay duration calculates the weighted average time before a bondholder would receive the bond's cash flows.

The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents.

The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity

Macaulay duration can be calculated:

$$\text{MacaulayDuration} = \frac{\sum_{t=1}^n \frac{t \cdot C}{(1+y)^t} + \frac{n \cdot M}{(1+y)^n}}{\text{Current Bond Price}}$$

- Where:
- t = respective time period
 - C = periodic coupon payment
 - y = periodic yield
 - n = total number of periods
 - M = maturity value
 - Current Bond Price = Present value of cash flows

KEY INFORMATION MEMORANDUM

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

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

UTI OVERNIGHT FUND (Formerly known as UTI-G-Sec Fund)			
Category of Scheme	Overnight Fund		
Type of scheme	An open ended debt scheme investing in overnight securities		
Investment Objective	<p>The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>		
Asset Allocation	Securities / Instruments	Indicative Allocation (% of Total Assets)	Risk Profile
	Overnight Securities (including CBLO & Repo)	100	Low
	<p>The scheme will invest in CBLO, market repo & securities having a maturity of one day. Here one day refers to one business day.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund scheme and gross exposure in derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme.</p> <p>Change in Investment Pattern</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.</p>		
What are the Investment Strategies?	<p>1. Investment focus and asset allocation strategy:</p> <p>The scheme is positioned as low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short term surpluses in overnight securities. The funds attach importance to low credit risk, portfolio diversification and stability of returns.</p> <p>2. Portfolio Turnover policy</p> <p>The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover. Being an overnight fund, there would be redemption & investments in overnight securities on daily basis.</p>		
Comparison with existing schemes	An open ended debt scheme investing in overnight securities		
Plans and Options	<p>Regular Plan</p> <p>Direct Plan</p> <p>Both the Plans offer the following options:</p> <p>(a) Growth Option</p> <p>(b) Daily Dividend Reinvestment Option (compulsory reinvestment of dividend)</p> <p>(c) Periodic Dividend Option (with payout & reinvestment facilities)</p> <p>Default Option–Growth Option</p>		



Haq, ek behtar zindagi ka.

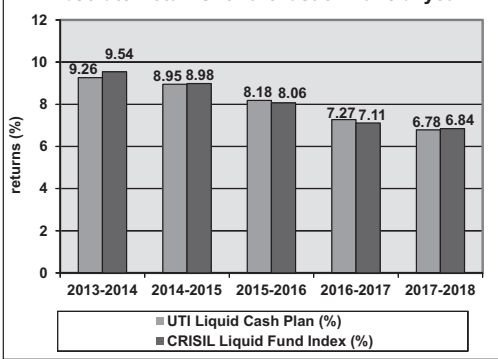
Minimum Application Amount / Subsequent Minimum Investment	1. Growth Option – ₹1,000/-. 2. Periodic Dividend Option & Daily Dividend Option – ₹10,000/- and in multiples of ₹1/- under all the options. 3. Subsequent Minimum Investment Amount ₹1,000/- and in multiples of ₹1/-																																		
Benchmark Index	CRISIL CBLO Index																																		
Name of the Fund Manager	Amandeep Chopra (Managing the Scheme since December 2006) & Amit Sharma (Managing the Scheme since March 2018)																																		
Performance of the scheme as on 31 March, 2018	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns Regular Plan-Growth Option (%)</th> <th>CRISIL CBLO Index</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>5.43</td> <td>5.96</td> </tr> <tr> <td>Last 3 years</td> <td>7.02</td> <td>6.50</td> </tr> <tr> <td>Last 5 years</td> <td>7.69</td> <td>7.26</td> </tr> <tr> <td>Since Inception</td> <td>6.39</td> <td>6.26</td> </tr> </tbody> </table> <p>* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future.</p>	Compounded Annualised Returns*	Scheme Returns Regular Plan-Growth Option (%)	CRISIL CBLO Index	Last 1 year	5.43	5.96	Last 3 years	7.02	6.50	Last 5 years	7.69	7.26	Since Inception	6.39	6.26	<p>Absolute Returns for the last 5 financial year</p> <table border="1"> <thead> <tr> <th>Financial Year</th> <th>UTI-Overnight Fund (%)</th> <th>CRISIL CBLO Index</th> </tr> </thead> <tbody> <tr> <td>2013-2014</td> <td>8.53</td> <td>8.57</td> </tr> <tr> <td>2014-2015</td> <td>8.57</td> <td>8.27</td> </tr> <tr> <td>2015-2016</td> <td>7.13</td> <td>7.29</td> </tr> <tr> <td>2016-2017</td> <td>8.54</td> <td>6.25</td> </tr> <tr> <td>2017-2018</td> <td>5.43</td> <td>5.96</td> </tr> </tbody> </table>	Financial Year	UTI-Overnight Fund (%)	CRISIL CBLO Index	2013-2014	8.53	8.57	2014-2015	8.57	8.27	2015-2016	7.13	7.29	2016-2017	8.54	6.25	2017-2018	5.43	5.96
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Portfolio Turnover Ratio	Portfolio Turnover Ratio as on 31 st March 2018: 0.39																																		
Expenses of the Scheme (i) Load Structure (ii) Recurring expenses	Entry Load : NIL Exit Load : NIL First ₹100 crores - 1.00% Next ₹300 crores - 1.00% Next ₹300 crores - 1.00% Balance - 1.00%	Actual expenses for the period 01.04.17 to 31.03.18 : 0.49%																																	
Dividend Policy	Dividend distribution, if any, under the Dividend Option of the scheme/s will be made subject to availability of distributable surplus at such intervals as is indicated under the scheme or as may be decided by UTI AMC and approved by the Trustees from time to time.																																		
Number of folios and Asset Under Management (AUM) as on 31st March 2018	Number of Folios 1,605	Asset Under Management (AUM) ₹ 24.25 Crore (Quarterly AAUM as on 31/03/2018)																																	
Eligible Investors	<p>(a) An application for units may be made by any resident or non-resident Indian as well as non-individuals as indicated below:</p> <p>(i) a resident individual or an NRI or person of Indian origin residing abroad either singly or jointly with another or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court,</p> <p>(ii) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Units can be held on 'Joint' or 'Anyone or Survivor' basis,</p> <p>(iii) a Hindu Undivided Family both resident and non-resident,</p> <p>(iv) a body corporate including a company formed under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] or established under State or Central Law for the time being in force,</p>																																		

	<p>(v) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc,</p> <p>(vi) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing,</p> <p>(vii) a society as defined under the scheme,</p> <p>(viii) a Financial Institution,</p> <p>(ix) an Army/Navy/Air Force/Paramilitary Fund,</p> <p>(x) a partnership firm,</p> <p>(xi) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014;</p> <p>(xii) Non-government provident funds, superannuation funds & gratuity funds as also other provident funds, pension funds, superannuation funds and gratuity funds,</p> <p>(xiii) International Multilateral Agencies approved by the Government of India,</p> <p>(xiv) Scientific and Industrial Research Organisations.</p> <p>(b) Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.</p> <p>(c) Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p>Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.</p> <p>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations, if any.</p> <p>Subject to the Regulations, the Trustee/AMC may reject any application received, in case the application is found invalid/incomplete or for any other reason at the Trustee's / AMC's Sole discretion.</p> <p>Investment by Individuals–Foreign Nationals– Refer to features common for all schemes</p> <p>Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details.</p> <p>Investment by other Overseas Investors – Refer to features common for all schemes</p> <p>For further details as to who can invest, please refer to the SID of the scheme.</p>
Facilities Offered	<ol style="list-style-type: none"> Systematic Investment Plan (SIP) <ol style="list-style-type: none"> Step up facility Any Day SIP Systematic Withdrawal Plan (SWP) Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) Dividend Transfer Plan (DTP) Automatic Trigger facilities are available.
Additional Facilities under SIP	<p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>For further details on the above facilities under Systematic Investment Plan (SIP), please refer to SAI.</p>

UTI LIQUID CASH PLAN

Category of Scheme	Liquid Fund			
Type of scheme	An open ended liquid scheme			
Investment Objective	<p>The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			
Asset Allocation	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk profile
		Minimum	Maximum	
	Money market instruments (including CBLO & Repo)	0	100	Low
	Debt Securities (including securitised debt)*	0	100	Low to Medium

	<p>*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund schemes and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme.</p> <p>Change in Investment Pattern:</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.</p>
What are the Investment strategies?	<p>1. Investment focus and asset allocation strategy:</p> <p>The scheme is positioned as low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short term surplus. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, the scheme can invest in/purchase debt and money market securities with maturity of up to 91 days.</p> <p>2. Portfolio Turnover policy:</p> <p>The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.</p>
Comparison with existing schemes	An Open-ended Liquid Scheme.
Plans and Options	<p>Regular Plan</p> <p>Direct Plan</p> <p>Both the Plans offer the following options:</p> <ul style="list-style-type: none"> (a) Growth Option (b) Daily Dividend Reinvestment Option (c) Weekly Dividend Reinvestment Option (d) Fortnightly Dividend Option** (e) Monthly Dividend Option** (f) Quarterly Dividend Option** (g) Half Yearly Dividend Option** (h) Annual Dividend Option** (i) Flexi Dividend Option** <p>** both payout & reinvestment facilities</p> <p>Default Option–Daily Dividend Reinvestment Option.</p>
Minimum Application Amount / Redemption Amount	<p>Growth Option – ₹ 500/- and in multiples of ₹1/- under both the Plans.</p> <p>Dividend Options - ₹ 10,000/- and in multiples of ₹1/- under both the Plans.</p> <p>Subsequent minimum investment amount:</p> <p>Growth Option – ₹ 500/- and in multiples of ₹1/- under both the Plans.</p> <p>Dividend Options - ₹1,000/- and in multiples of ₹1/- under both the Plans.</p> <p>Minimum amount for redemption:</p> <p>Growth Option - ₹ 10/- under both the Plans.</p> <p>Dividend Options - ₹1,000/- under both the Plans.</p>
Benchmark Index	CRISIL Liquid Fund Index.
Name of the Fund Manager	Amandeep Singh Chopra (Managing the Scheme since October 2004) & Amit Sharma (Managing the Scheme since July 2017)

<p>Performance of the scheme as on 31 March, 2018</p>	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns Regular Plan-Growth Option (%)</th> <th>CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>6.78</td> <td>6.84</td> </tr> <tr> <td>Last 3 years</td> <td>7.40</td> <td>7.33</td> </tr> <tr> <td>Last 5 years</td> <td>8.08</td> <td>8.10</td> </tr> <tr> <td>Since Inception</td> <td>7.56</td> <td>6.97</td> </tr> </tbody> </table> <p>* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future.</p>	Compounded Annualised Returns*	Scheme Returns Regular Plan-Growth Option (%)	CRISIL Liquid Fund Index (%)	Last 1 year	6.78	6.84	Last 3 years	7.40	7.33	Last 5 years	8.08	8.10	Since Inception	7.56	6.97	<p>Absolute Returns for the last 5 financial year</p>  <table border="1"> <thead> <tr> <th>Year</th> <th>UTI Liquid Cash Plan (%)</th> <th>CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>2013-2014</td> <td>9.26</td> <td>9.54</td> </tr> <tr> <td>2014-2015</td> <td>8.95</td> <td>8.98</td> </tr> <tr> <td>2015-2016</td> <td>8.18</td> <td>8.06</td> </tr> <tr> <td>2016-2017</td> <td>7.27</td> <td>7.11</td> </tr> <tr> <td>2017-2018</td> <td>6.78</td> <td>6.84</td> </tr> </tbody> </table>	Year	UTI Liquid Cash Plan (%)	CRISIL Liquid Fund Index (%)	2013-2014	9.26	9.54	2014-2015	8.95	8.98	2015-2016	8.18	8.06	2016-2017	7.27	7.11	2017-2018	6.78	6.84																																										
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Expenses of the Scheme (i) Load Structure (ii) Recurring expenses	Entry Load : NIL Exit Load : NIL First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%					
Dividend Policy	Under the Daily/Weekly/Fortnightly/Monthly/Quarterly/Half Yearly & Annual Dividend Options, it is envisaged to declare dividends on daily/weekly/fortnightly/monthly/quarterly/half yearly & annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.					
Number of folios and Asset Under Management (AUM) as on 31st March 2018	<table border="1"> <thead> <tr> <th data-bbox="662 771 838 794">Number of Folios</th> <th data-bbox="1106 771 1448 794">Asset Under Management (AUM)</th> </tr> </thead> <tbody> <tr> <td data-bbox="696 811 753 835">6,848</td> <td data-bbox="1192 811 1448 866">₹21480.96 Crore (Quarterly AAUM as on 31/03/2018)</td> </tr> </tbody> </table>	Number of Folios	Asset Under Management (AUM)	6,848	₹21480.96 Crore (Quarterly AAUM as on 31/03/2018)	
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Eligible Investors	<p>An Application for issue of units may be made by any resident or non-resident Indian as well as non-individuals as indicated below:</p> <ul style="list-style-type: none"> (a) a resident individual or a NRI or person of Indian origin residing abroad, either singly or jointly with another individual on joint/either or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court, (b) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Units can be held on 'Joint' or 'Either or Survivor' basis, (c) an association of persons or body of individuals whether incorporated or not, (d) a Hindu Undivided Family both resident and non-resident, (e) a body corporate including a company formed under the Companies Act, 1956 or established under State or Central Law for the time being in force, (f) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc, (g) an eligible trust as defined under the scheme, (h) a society as defined under the scheme, (i) any other institution, (j) an Army/Navy/Air Force/Paramilitary Fund, (k) a partnership firm, (l) "Foreign Portfolio Investor" (FPI) as defined under Regulation 2(1)(h) of Security Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014, (m) a mutual fund including a mutual fund of UTI AMC, (n) Provident/Pension/Gratuity Fund as and when permitted, (o) Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme. <p>Investment by Individuals–Foreign Nationals – Refer to features common for all schemes Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details. Investment by other Overseas Investors – Refer to features common for all schemes For further details as to who can invest, please refer to the SID of the scheme.</p>					
Facilities Offered	<ol style="list-style-type: none"> 1. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) 2. UTI-STRIP (Systematic Transfer Investment Plan) Advantage 3. Dividend Transfer Plan (DTP) 4. Instant Access Facility (IAF) for Resident Individual Investors, for further details please refer below. <p>Instant Access Facility (IAF): IAF facilitates credit of redemption proceeds in the bank account of the investor on the same day of redemption request.</p>					

The features of this facility are as under:

I	Eligible investors & Pre-requisites	The facility shall be available only under Growth option of UTI Liquid Cash Plan. Instant Access Facility shall be available only under Growth Option of the Scheme to investors whose - a. Status is Resident Indian Individual. b. Complete CBS (Core Banking System) account number is registered in the folio along with IFS code. c. Investor's bank is Immediate payment service (IMPS) enabled.
II	Mode of transaction	The facility of insta redemption shall be available on the official website of UTI Mutual Fund i.e. www.utimf.com and UTI Mutual Fund Mobile Application. UTI AMC reserves the right to extend the same to any other official point of acceptance and digital platforms.
III	Minimum Redemption amount	1. Investor can submit redemption only in terms of amount. 2. Minimum redemption amount shall be ₹5000/- and in multiples of ₹1/- thereafter.
IV	Maximum Monetary Limit	Investor can submit redemption under Instant Access facility (IAF) for a maximum of ₹50,000/- or 90% of the latest Value of Available Units in the scheme (the redeemable balance), whichever is lower. This limit shall be applicable per calendar day per scheme per investor.
V	Redeemable balance	90% of the latest Value of Available Units. Latest Value of Available Units shall be value of available units as per the last declared NAV (Number of Available Units X Last declared NAV). Available units are such units in the folio for which the investor can place a redemption request at any point of time after considering units which are un-cleared for funds realization or reconciliation, or are under lien, or are in dematerialized mode and after considering any transaction/s pending for unit adjustments. The decision of UTI AMC in determining the Redeemable Balance shall be final. The UTI AMC reserves the right to modify the limit stated above, at any time.
VI	Applicability of NAV	While observing the SEBI cut-off timings with respect to redemptions, the following NAVs shall be applied for applications processed under IAF: 1. Where the IAF application is received up to 3.00 pm – the lower of (i) NAV of previous calendar day and (ii) NAV of calendar day on which application is received; 2. Where the IAF application is received after 3.00 pm – the lower of (i) NAV of calendar day on which such application is received, and (ii) NAV of the next calendar day.
VII	Demat Unit holders	This facility is not available for Demat Unit Holders.

Insta redemption will have preference over other modes of offline and online redemptions even if redemption requests for other modes are received before the instant redemption.

Investors are requested to note that while UTI AMC/MF would endeavor its best to process all applications received under IAF on the same day, there might be certain scenarios where IAF may be suspended or IAF may not be available, and IAF requests would be processed as normal redemption requests in such circumstances.

Some of such scenarios are enumerated as below:-

1. Requests (under IAF) higher than cash set aside in the scheme based on past track record of such requests.
2. Settlement/clearing issues at RBI/clearing bank.
3. Scheme is facing extreme liquidity issues

	<p>4. Unpredictable operational problems and technical failures (e.g. a black out), occurred in spite of appropriate diligence.</p> <p>5. In the event AMC imposes restriction on normal redemptions due to any of the reasons specified in scheme related document and as per process approved by SEBI.</p> <p>UTI AMC / MF reserves the right to modify the features or withdraw the facility at later date.</p>
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UTI MONEY MARKET FUND

Category of Scheme	Money Market Fund
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Type of Scheme	An open ended debt scheme investing in money market instruments
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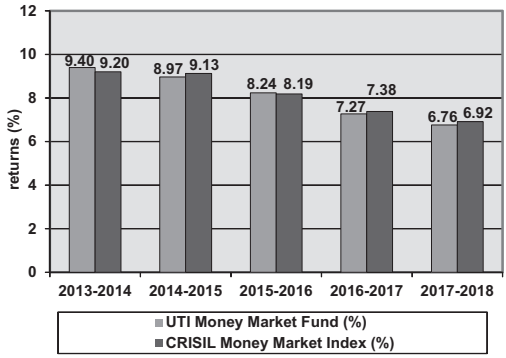
Investment Objective	<p>The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>
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Asset Allocation Instruments	Securities / Instruments	Indicative Allocations (% of total assets)	Risk Profile
		Money market instruments (including CBLO & Repo)	100
	<p>The scheme will invest in money market securities, including CBLO & Repo, having maturity upto 1 year.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments (including CBLO & Repo) and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme.</p> <p>Change in Investment Pattern:</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.</p>		

What are the investment strategies?	<p>1. Investment focus and asset allocation strategy:</p> <p>The scheme is positioned as low-risk fund which aims at offering reasonable income to investors looking to park short term surplus. The fund attaches importance to low credit risk, portfolio diversification and low volatility.</p> <p>2. Portfolio Turnover policy:</p> <p>The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.</p>
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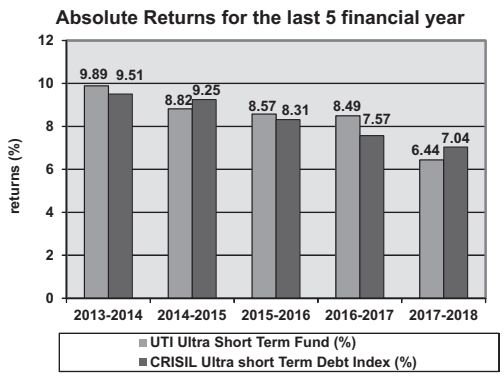
Comparison with existing schemes	An open ended debt scheme investing in money market instruments.
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Plans and Options	<p>Regular Plan Direct Plan</p> <p>Both the Plans offer the following options:</p> <ul style="list-style-type: none"> (a) Growth Option (b) Daily Dividend Reinvestment Option (c) Weekly Dividend Option** (d) Fortnightly Dividend Option** (e) Monthly Dividend Option** (f) Quarterly Dividend Option** (g) Half Yearly Dividend Option** (h) Annual Dividend Option** (i) Flexi Dividend Option** <p>** both payout & reinvestment facilities</p> <p>Default Option - Growth Option.</p>
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Minimum Application / Subsequent minimum investment amount/ Redemption Amount and balance required in a folio	Minimum amount of initial investment ₹10,000/- and in multiples of ₹1/- Subsequent minimum investment amount is ₹1,000/- and in multiples of ₹1/- Minimum amount for redemption is ₹1,000/- & minimum balance to be maintained in a folio is ₹10,000/-.																																																																							
Benchmark Index	CRISIL Money Market Index																																																																							
Name of the Fund Manager	Amandeep Singh Chopra (Managing the Scheme since October 2003) & Amit Sharma (Managing the Scheme since July 2017)																																																																							
Performance of the scheme as on 31 March, 2018	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns Regular Plan-Growth Option (%)</th> <th>CRISIL Money Market Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>6.76</td> <td>6.92</td> </tr> <tr> <td>Last 3 years</td> <td>7.42</td> <td>7.49</td> </tr> <tr> <td>Last 5 years</td> <td>8.10</td> <td>8.16</td> </tr> <tr> <td>Since Inception</td> <td>7.89</td> <td>7.74</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns Regular Plan-Growth Option (%)	CRISIL Money Market Index (%)	Last 1 year	6.76	6.92	Last 3 years	7.42	7.49	Last 5 years	8.10	8.16	Since Inception	7.89	7.74	<p>Absolute Returns for the last 5 financial year</p> 																																																							
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Expenses of the Scheme	Entry Load : NIL	
(i) Load Structure	Exit Load : NIL	
(ii) Recurring expenses	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.17 to 31.03.18: 0.08%
Dividend Policy	Under the Daily/Weekly/Fortnightly/Monthly/Quarterly/Half Yearly & Annual Dividend Options, it is envisaged to declare dividends on daily/weekly/fortnightly/monthly/quarterly/half yearly & annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.	
Number of folios and Asset Under Management (AUM) as on 31st March 2018	Number of Folios	Asset Under Management (AUM)
	12,844	₹16893.28 Crore (Quarterly AAUM as on 31/03/2018)
Eligible Investors	<p>An Application for issue of units may be made by any resident or non-resident Indian as well as non-individuals as indicated below:</p> <ul style="list-style-type: none"> (a) a resident individual or a NRI or person of Indian origin residing abroad, either singly or jointly with another individual on joint/either or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court, (b) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Units can be held on 'Joint' or 'Either or Survivor' basis, (c) an association of persons or body of individuals whether incorporated or not, (d) a Hindu Undivided Family both resident and non-resident, (e) a body corporate including a company formed under the Companies Act, 1956 or established under State or Central Law for the time being in force, (f) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc, (g) an eligible trust as defined under the scheme, (h) a society as defined under the scheme, (i) any other institution, (j) an Army/Navy/Air Force/Paramilitary Fund, (k) a partnership firm, (l) "Foreign Portfolio Investor" (FPI) as defined under Regulation 2(1)(h) of Security Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014, (m) a mutual fund including a mutual fund of UTI AMC, (n) Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme. <p>Investment by Individuals – Foreign Nationals – Refer to features common for all schemes</p> <p>Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details.</p> <p>Investment by other Overseas Investors – Refer to features common for all schemes</p> <p>For further details as to who can invest, please refer to the SID of the scheme.</p>	
Facilities Offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ul style="list-style-type: none"> (a) Step up facility (b) Any Day SIP 2. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) 3. UTI-STRIP (Systematic Transfer Investment Plan) Advantage 4. Dividend Transfer Plan (DTP) 	
Additional Facilities under SIP	<p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>For further details on the above facilities under Systematic Investment Plan (SIP), please refer to SAI.</p>	

UTI ULTRA SHORT TERM FUND (Formerly Known as UTI-Floating Rate Fund)				
Category of Scheme	Ultra Short Duration Fund			
Type of Scheme	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months (Please refer to page no.2 of KIM on which the concept of Macaulay duration has been explained).			
Investment Objective	<p>The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			
Asset Allocation	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile
		Minimum	Maximum	
	Money market instruments (including CBLO & Repo)	0	100	Low
Debt Securities (including securitised debt)*	0	100	Low to Medium	
<p>*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio.</p> <p>The scheme will invest in money market & debt securities such that the Macaulay duration of portfolio is between 3 months and 6 months.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund scheme and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme.</p> <p>Investment would be restricted to a maximum of 90% of the net assets of the scheme in respect of Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies. Investments in Foreign Debt securities would be made in accordance with the SEBI Circular No SEBI / IMD / Cir No 7 / 104753 / 07 dated September 26, 2007.</p> <p>Change in Investment Pattern:</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.</p>				
What are the Investment strategies?	<p>1. Investment focus and asset allocation strategy:</p> <p>The fund aims to generate reasonable returns with low volatility from a portfolio of money market and debt securities. The fund attaches importance to low credit risk and portfolio diversification. The fund intends to maintain the Macaulay duration between 3 months and 6 months</p> <p>2. Portfolio Turnover policy</p> <p>The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.</p>			
Comparison with existing schemes	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 and 6 months.			

Plans and Options	Regular Plan Direct Plan Both the plans offer following options: (a) Growth Option (b) Daily Dividend Reinvestment Option (c) Weekly Dividend Reinvestment Option (d) Fortnightly Dividend Option** (e) Monthly Dividend Option** (f) Quarterly Dividend Option** (g) Half Yearly Dividend Option** (h) Annual Dividend Option** (i) Flexi Dividend Option** ** both payout & reinvestment facilities Default Option - Growth Option																																								
Minimum Application Amount / Subsequent Minimum Investment in the same folio / Minimum Redemption Amount	Minimum amount of initial investment is ₹5000/- and in multiples of ₹1/- thereafter under both the Plans. Subsequent Minimum Investment Amount is ₹1,000/- and in multiples of ₹1/- thereafter under a folio. Minimum redemption amount ₹1,000/- and in multiples of ₹1/-.																																								
Benchmark Index	CRISIL Ultra Short Term Debt Index																																								
Name of the Fund Managers	Sudhir Agrawal (Managing the Scheme since July 2012) & Ritesh Nambiar (Managing the Scheme since July 2015)																																								
Performance of the scheme as on 31 March, 2018	<table border="1" data-bbox="457 1104 980 1342"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL Ultra Short Term Debt Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>6.44</td> <td>7.04</td> </tr> <tr> <td>Last 3 years</td> <td>7.82</td> <td>7.64</td> </tr> <tr> <td>Last 5 years</td> <td>8.42</td> <td>8.33</td> </tr> <tr> <td>Since Inception</td> <td>7.38</td> <td>7.60</td> </tr> </tbody> </table> <p data-bbox="457 1356 997 1480">* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future.</p>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Ultra Short Term Debt Index (%)	Last 1 year	6.44	7.04	Last 3 years	7.82	7.64	Last 5 years	8.42	8.33	Since Inception	7.38	7.60	 <table border="1" data-bbox="1019 1104 1521 1480"> <caption>Absolute Returns for the last 5 financial year</caption> <thead> <tr> <th>Year</th> <th>UTI Ultra Short Term Fund (%)</th> <th>CRISIL Ultra short Term Debt Index (%)</th> </tr> </thead> <tbody> <tr> <td>2013-2014</td> <td>9.89</td> <td>9.51</td> </tr> <tr> <td>2014-2015</td> <td>8.82</td> <td>9.25</td> </tr> <tr> <td>2015-2016</td> <td>8.57</td> <td>8.31</td> </tr> <tr> <td>2016-2017</td> <td>8.49</td> <td>7.57</td> </tr> <tr> <td>2017-2018</td> <td>6.44</td> <td>7.04</td> </tr> </tbody> </table>	Year	UTI Ultra Short Term Fund (%)	CRISIL Ultra short Term Debt Index (%)	2013-2014	9.89	9.51	2014-2015	8.82	9.25	2015-2016	8.57	8.31	2016-2017	8.49	7.57	2017-2018	6.44	7.04						
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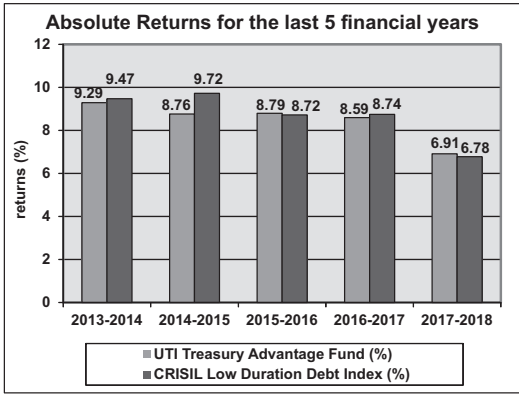
UTI Ultra Short Term Fund - Top 10 holdings Debt Sector wise		
Serial No	Sector	% of NAV
1	Financial Services	65.62
2	Services	9.31
3	Telecom	7.58
4	Consumer Goods	5.14
5	NCA/Reverse Repo/CBLO/Others	4.31
6	Metals	2.56
7	Pharma	2.02
8	Textiles	1.84
9	Construction	1.00
10	Fertilisers & Pesticides	0.62
	Total	100.00
Portfolio Turnover Ratio	Portfolio Turnover Ratio as on 31 st March 2018: 0.79	
Expenses of the Scheme	Entry Load : NIL	
(i) Load Structure	Exit Load : NIL	
(ii) Recurring expenses	First ₹100 crores – 2.25%	Actual expenses for the period 01.04.17 to 31.03.18: 0.84%
	Next ₹300 crores – 2.00%	
	Next ₹300 crores – 1.75%	
	Balance – 1.50%	
Dividend Policy	<p>Dividend distribution, if any, under the Dividend Option of the scheme will be made subject to availability of distributable surplus at such intervals as is indicated under the scheme or as may be decided by UTI AMC and approved by the Trustees from time to time.</p> <p>Under the Daily/Weekly/Fortnightly/Monthly/Quarterly/Half Yearly & Annual Dividend Options it is envisaged to declare dividends on a daily/weekly/fortnightly/monthly/quarterly/half yearly & annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.</p>	
Number of folios and Asset Under Management (AUM) as on 31st March 2018	Number of Folios	Asset Under Management (AUM)
	82,135	₹6455.60 Crore (Quarterly AAUM as on 31/03/2018)
Eligible Investors	<p>The following qualified persons (subject to, wherever relevant, purchase of units of mutual funds being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for subscription to the Units of the Scheme.</p> <p>(i) Resident Adult Individuals either singly or jointly (not exceeding three);</p> <p>(ii) Minors through parent / lawful guardian;</p> <p>(iii) Companies, Bodies Corporate, Public Sector Undertakings, Private Trusts, Association of Persons or Bodies of Individuals and Societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions);</p> <p>(iv) Partnership Firms;</p> <p>(v) Karta of Hindu Undivided Family (HUF);</p> <p>(vi) Banks and Financial Institutions;</p> <p>(vii) Religious and Charitable Trusts, Wakfs or Endowments and Registered Societies (including Registered Co-operative Societies) (subject to receipt of necessary approvals as required);</p> <p>(viii) Non-Resident Indians (NRIs)/ Persons of Indian Origin residing abroad (PIOs) on repatriation and non-repatriation basis;</p> <p>(ix) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014;</p>	

	<p>(x) Army, Air Force, Navy and other para-military units and bodies created by such institutions;</p> <p>(xi) Scientific and Industrial Research Organisations;</p> <p>(xii) International Multilateral Agencies / Bodies Corporate incorporated outside India with the permission of the Government of India / Reserve Bank of India;</p> <p>(xiii) Mutual Funds registered with SEBI including other scheme of UTI Mutual Fund;</p> <p>(xiv) Other Associations, Institutions, Bodies, etc. who are permitted to invest in this Scheme as per their respective constitution;</p> <p>(xv) Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme;</p> <p>(xvi) Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</p> <p>(b) Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.</p> <p>(c) Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p>Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.</p> <p>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations, if any.</p> <p>Subject to the Regulations, the Trustee/AMC may reject any application received, in case the application is found invalid/incomplete or for any other reason at the Trustee's / AMC's Sole discretion.</p> <p>Investment by Individuals – Foreign Nationals – Refer to features common for all schemes</p> <p>Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details.</p> <p>Investment by other Overseas Investors – Refer to features common for all schemes</p> <p>For further details as to who can invest, please refer to the SID of the scheme.</p>
Facilities Offered	<ol style="list-style-type: none"> Systematic Investment Plan (SIP) <ol style="list-style-type: none"> Step up facility Any Day SIP Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) UTI-STRIP Advantage Systematic Withdrawal Plan (SWP) Dividend Transfer Plan (DTP)
Additional Facilities under SIP	<p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>For further details on the above facilities under Systematic Investment Plan (SIP), please refer to SAI.</p>

UTI TREASURY ADVANTAGE FUND

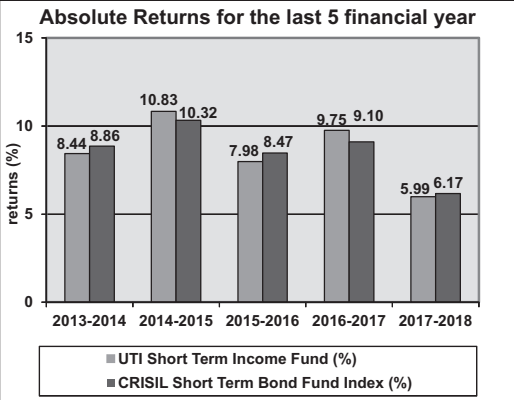
Category of Scheme	Low Duration Fund			
Type of scheme	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months (Please refer to page no.2 of KIM on which the concept of Macaulay duration has been explained).			
Investment Objective	<p>The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			
Asset Allocation	Securities / Instruments	Indicative Allocations (% of total assets)		Risk profile
		Minimum	Maximum	
	Money market instruments (including CBLO & Repo)	0	100	Low
	Debt Securities (including securitised debt)*	0	100	Low to Medium
*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio.				

	<p>The scheme will invest in money market & debt securities such that the Macaulay duration of the portfolio is between 6 months and 12 months.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund scheme and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be upto 50% of the net assets of the scheme.</p> <p>Change in Investment Pattern:</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.</p>
What are the Investment strategies?	<p>1. Investment focus and asset allocation strategy:</p> <p>The fund aims to generate reasonable returns with low volatility from a portfolio of money market and debt securities. The fund attaches importance to low credit risk and portfolio diversification. The fund intends to maintain the Macaulay duration between 6 months and 12 months.</p> <p>2. Portfolio Turnover policy:</p> <p>The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.</p>
Comparison with existing schemes	An open ended low duration debt scheme investing in debt instruments such that the Macaulay duration of the portfolio is between 6 and 12 months.
Plans and Options	<p>Regular Plan</p> <p>Direct Plan</p> <p>Both the Plans offer the following options:</p> <ol style="list-style-type: none"> Growth Option Daily Dividend Reinvestment Option Weekly Dividend Option** Fortnightly Dividend Option** Monthly Dividend Option** Quarterly Dividend Option** Half Yearly Dividend Option** Annual Dividend Option** Flexi Dividend Option** <p>** both payout & reinvestment facilities</p> <p>Under daily dividend frequency, only reinvestment option is available</p> <p>Default Option – Daily Dividend Reinvestment Option</p>
Minimum Application Amount/Subsequent Minimum Investment in the same folio/Minimum redemption amount	<p>Minimum initial investment under both Plans and all options is ₹10,000/- and in multiples of ₹1/-.</p> <p>For additional purchase by existing unitholders</p> <p>Subsequent minimum investment amount is ₹1,000/- and in multiples of ₹1/.</p> <p>Minimum redemption amount – For any amount in multiples of ₹1,000/-.</p>
Benchmark Index	CRISIL Low Duration Debt Index

Name of the Fund Manager	Sudhir Agrawal (Managing the Scheme since July 2010)																																																																	
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5	Indian Railways Fin Corpn Ltd.	5.61																																																																
6	Punjab & Sind Bank Ltd.	5.53																																																																
7	Gruh Finance Limited	3.79																																																																
8	Piramal Finance Ltd.	3.57																																																																
9	HDFC Bank Ltd.	3.43																																																																
10	Dewan Hsg Finance Corporation Ltd	3.27																																																																
Total		56.50																																																																
UTI Treasury Advantage Fund - Top 10 holdings Debt Sector wise																																																																		
Serial No	Sector	% of NAV																																																																
1	Financial Services	89.12																																																																
2	NCA/Reverse Repo/CBLO/Others	8.16																																																																
3	Services	1.86																																																																
4	Metals	0.51																																																																
5	Construction	0.34																																																																
Total		99.99																																																																
Portfolio Turnover Ratio	Ratio Portfolio Turnover as on 31 st March 2018 : 2.06																																																																	
Expenses of the Scheme	Entry load (As % of NAV)		Exit Load (As % of NAV)																																																															
(i) Load Structure	NIL		NIL																																																															
(ii) Recurring expenses	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.17 to 31.03.18 : 0.37%																																																																
Dividend Policy	Dividend distribution, if any, under the Dividend Option of the scheme will be made subject to availability of distributable surplus at such intervals as is indicated under the scheme or as may be decided by UTI AMC and approved by the Trustees from time to time. Under the Daily/Weekly/Fortnightly/Monthly/Quarterly/Half Yearly & Annual Dividend Options, it is envisaged to declare dividends on daily/weekly/fortnightly/monthly/quarterly/half yearly & annual basis respectively subject																																																																	

	to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.	
Number of folios and Asset Under Management (AUM) as on 31st March 2018	Number of Folios	Asset Under Management (AUM)
	12,880	₹10411.59 Crore (Quarterly AAUM as on 31/03/2018)
Eligible Investors	<p>(a) The following qualified persons (subject to, wherever relevant, purchase of units of mutual funds being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for subscription to the Units of the Scheme.</p> <ul style="list-style-type: none"> (i) Resident Adult Individuals either singly or jointly (not exceeding three); (ii) Minors through parent / lawful guardian; (iii) Companies, Bodies Corporate, Public Sector Undertakings, Private Trusts, Association of Persons or Bodies of Individuals and Societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions); (iv) Partnership Firms; (v) Karta of Hindu Undivided Family (HUF); (vi) Banks and Financial Institutions; (vii) Religious and Charitable Trusts, Wakfs or Endowments and Registered Societies (including Registered Co-operative Societies) (subject to receipt of necessary approvals as required); (viii) Non-Resident Indians (NRIs)/ Persons of Indian Origin residing abroad (PIOs) on repatriation and non-repatriation basis; (ix) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014; (x) Army, Air Force, Navy and other para-military units and bodies created by such institutions; (xi) Scientific and Industrial Research Organisations; (xii) International Multilateral Agencies / Bodies Corporate incorporated outside India with the permission of the Government of India / Reserve Bank of India; (xiii) Mutual Funds registered with SEBI including other schemes of UTI Mutual Fund; (xiv) Other Associations, Institutions, Bodies, etc. who are permitted to invest in this Scheme as per their respective constitution; (xv) Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme; (xvi) Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations. <p>(b) Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.</p> <p>(c) Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p>Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.</p> <p>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations, if any.</p> <p>Subject to the Regulations, the Trustee/AMC may reject any application received, in case the application is found invalid/incomplete or for any other reason at the Trustee's / AMC's Sole discretion.</p> <p>Investment by Individuals–Foreign Nationals – Refer to features common for all schemes</p> <p>Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details.</p> <p>Investment by other Overseas Investors – Refer to features common for all schemes</p> <p>For further details as to who can invest, please refer to the SID of the scheme.</p>	
Facilities Offered	<ol style="list-style-type: none"> 1. Systematic investment Plan (SIP) <ul style="list-style-type: none"> (a) Step up facility (b) Any Day SIP 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) 4. UTI-STRIP Advantage 5. Dividend Transfer Plan (DTP) and Switch Facilities are available. 	

UTI SHORT TERM INCOME FUND				
Category of Scheme	Short Duration Fund			
Type of Scheme	An Open ended Short Term Debt Scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years (Please refer to page no.2 of KIM on which the concept of Macaulay duration has been explained)			
Investment Objective	<p>The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			
Asset Allocation	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile
		Minimum	Maximum	
	Debt securities (including securitized debt)*	0	100	Low to Medium
Money Market Instruments (Including CBLO & Repo)	0	100	Low	
<p>*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio.</p> <p>The scheme will invest in debt & money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund scheme and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be upto 50% of the net assets of the scheme.</p> <p>Change in Investment Pattern:</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.</p>				
What are the investment strategies?	<p>1. Investment focus and asset allocation strategy:</p> <p>The fund aims to generate reasonable returns with low risk and high liquidity from a portfolio of money market and debt securities. The fund attaches importance to low credit risk and portfolio diversification. The fund intends to maintain the Macaulay duration between 1 year and 3 years.</p> <p>2. Portfolio Turnover policy</p> <p>The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.</p>			
Comparison with existing schemes	An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years.			
Plans and Options / Sub-Options	<p>Regular Plan</p> <p>Direct Plan</p> <p>The following sub-options are available under both the Plans:</p> <p>(a) Growth Sub-Option</p> <p>(b) Monthly Dividend Sub-Option**</p> <p>(c) Quarterly Dividend Sub-Option**</p> <p>(d) Half Yearly Dividend Sub-Option**</p> <p>(e) Annual Dividend Sub-Option**</p> <p>(f) Flexi Dividend Sub-Option**</p> <p>**both payout & reinvestment facilities</p> <p>Payout facility is available subject to the minimum outstanding investment value of ₹30,000/-.</p> <p>Default Sub-Option—Quarterly Dividend Sub-Option (Reinvestment)</p>			

Minimum Amount / Application / Subsequent minimum investment amount /Redemption Amount	Minimum amount of initial investment ₹10,000/- and in multiples of ₹1/- Subsequent minimum investment amount is ₹1,000/- and in multiples of ₹1/- Minimum redemption amount is ₹1,000/-																																								
Benchmark Index	CRISIL Short Term Bond Fund Index.																																								
Name of the Fund Manager	Sudhir Agrawal (Managing the Scheme since July 2012)																																								
Performance of the scheme as on 31 March, 2018	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns Regular Plan-Growth Option(%)</th> <th>CRISIL Short Term Bond Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>5.99</td> <td>6.17</td> </tr> <tr> <td>Last 3 years</td> <td>7.89</td> <td>7.90</td> </tr> <tr> <td>Last 5 years</td> <td>8.58</td> <td>8.57</td> </tr> <tr> <td>Since Inception</td> <td>8.81</td> <td>7.78</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns Regular Plan-Growth Option(%)	CRISIL Short Term Bond Fund Index (%)	Last 1 year	5.99	6.17	Last 3 years	7.89	7.90	Last 5 years	8.58	8.57	Since Inception	8.81	7.78																									
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Top 10 holdings by issuers and sectors (31st March 2018)	<table border="1"> <thead> <tr> <th colspan="3">UTI Short Term Income Fund - Top 10 holdings Debt Issuer wise</th> </tr> <tr> <th>Serial No</th> <th>Issuer Name</th> <th>% of NAV</th> </tr> </thead> <tbody> <tr><td>1</td><td>HDFC Bank Ltd.</td><td>8.95</td></tr> <tr><td>2</td><td>Rural Electrification Corporation Ltd.</td><td>8.46</td></tr> <tr><td>3</td><td>Axis Bank Ltd.</td><td>7.34</td></tr> <tr><td>4</td><td>HDFC Ltd.</td><td>6.84</td></tr> <tr><td>5</td><td>Power Finance Corporation Ltd.</td><td>6.67</td></tr> <tr><td>6</td><td>National Bank For Agriculture & Rural Development</td><td>6.44</td></tr> <tr><td>7</td><td>Government of India</td><td>5.67</td></tr> <tr><td>8</td><td>LIC Housing Finance Ltd.</td><td>4.81</td></tr> <tr><td>9</td><td>State Govt</td><td>4.80</td></tr> <tr><td>10</td><td>Shriram Transport Finance Co.Ltd.</td><td>3.83</td></tr> <tr><td colspan="2" style="text-align: right;">Total</td><td>63.81</td></tr> </tbody> </table>		UTI Short Term Income Fund - Top 10 holdings Debt Issuer wise			Serial No	Issuer Name	% of NAV	1	HDFC Bank Ltd.	8.95	2	Rural Electrification Corporation Ltd.	8.46	3	Axis Bank Ltd.	7.34	4	HDFC Ltd.	6.84	5	Power Finance Corporation Ltd.	6.67	6	National Bank For Agriculture & Rural Development	6.44	7	Government of India	5.67	8	LIC Housing Finance Ltd.	4.81	9	State Govt	4.80	10	Shriram Transport Finance Co.Ltd.	3.83	Total		63.81
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Portfolio Turnover Ratio	Portfolio Turnover Ratio as on 31 st March 2018: 3.16																																								
Expenses of the Scheme	<table border="1"> <thead> <tr> <th>Entry load (As % of NAV)</th> <th>Exit Load (As % of NAV)</th> </tr> </thead> <tbody> <tr> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table>		Entry load (As % of NAV)	Exit Load (As % of NAV)	Nil	Nil																																			
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(ii) Recurring expenses	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.17 to 31.03.18: 0.66%																																							

Dividend Policy	<p>Dividend distribution, if any, under the Dividend Option of the scheme will be made subject to availability of distributable surplus at such intervals as is indicated under the scheme or as may be decided by UTI AMC and approved by the Trustees from time to time.</p> <p>Under the Monthly/Quarterly/Half Yearly & Annual Dividend Sub Options, it is envisaged to declare dividends on a monthly/quarterly/half yearly & annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Sub Option, dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Sub Options.</p>				
Number of folios and Asset Under Management (AUM) as on 31st March 2018	<table border="1"> <thead> <tr> <th data-bbox="454 614 941 644">Number of Folios</th> <th data-bbox="949 614 1542 644">Asset Under Management (AUM)</th> </tr> </thead> <tbody> <tr> <td data-bbox="454 649 941 723">15,417</td> <td data-bbox="949 649 1542 723">₹10272.70 Crore (Quarterly AAUM as on 31/03/2018)</td> </tr> </tbody> </table>	Number of Folios	Asset Under Management (AUM)	15,417	₹10272.70 Crore (Quarterly AAUM as on 31/03/2018)
Number of Folios	Asset Under Management (AUM)				
15,417	₹10272.70 Crore (Quarterly AAUM as on 31/03/2018)				
Eligible Investors	<p>(a) An application for issue of units can be made by any resident or non-resident Indian as well as non-individuals as indicated below:</p> <ul style="list-style-type: none"> (i) a resident individual or an NRI or person of Indian origin residing abroad either singly or jointly with another on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court, (ii) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Units can be held on 'Joint' or 'Anyone or Survivor' basis, (iii) a Hindu Undivided Family both resident and non-resident, (iv) a body corporate including a company formed under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] or established under State or Central Law for the time being in force, (v) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc, (vi) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing, (vii) a society as defined under the scheme, (viii) a Financial Institution, (ix) an Army/Navy/Air Force/Paramilitary Fund, (x) a partnership firm, (xi) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014, (xii) an association of persons or body of individuals whether incorporated or not, (xiii) a mutual fund including a mutual fund of UTI AMC, (xiv) Provident / Pension / Gratuity Fund as and when permitted, (xv) Any other institution. <p>(b) Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.</p> <p>(c) Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p>Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.</p> <p>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations, if any.</p> <p>Subject to the Regulations, the Trustee/AMC may reject any application received, in case the application is found invalid/incomplete or for any other reason at the Trustee's / AMC's Sole discretion.</p> <p>Investment by Individuals– Foreign Nationals – Refer to features common for all schemes</p> <p>Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details.</p> <p>Investment by other Overseas Investors – Refer to features common for all schemes</p> <p>For further details as to who can invest, please refer to the SID of the scheme.</p>				
Facilities Offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ul style="list-style-type: none"> (a) Step up facility (b) Any Day SIP 2. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) 3. Dividend Transfer Plan (DTP) 				
Additional Facilities under SIP	<p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>For further details on the above facilities under Systematic Investment Plan (SIP), please refer to SAI.</p>				

UTI BANKING & PSU DEBT FUND				
Category of Scheme	Banking and PSU Fund			
Type of scheme	An open ended debt scheme predominantly investing in debt instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.			
Investment Objective	<p>The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			
Asset Allocation	Securities/ Instruments	Indicative Allocation (% of Total Assets)		Risk profile
		Minimum	Maximum	
	Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium
Debt and Money Market Securities (including CBLO & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium	
<p>Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund scheme and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme.</p> <p>The scheme shall not invest Foreign Securities and credit default swaps.</p> <p>Change in investment pattern:</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.</p>				
What are the Investment Strategies?	<p>1. Investment focus and asset allocation strategy</p> <p>The scheme would seek to invest at least 80% of the portfolios in debt and money market instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds with the intent of maximizing returns and at the same time ensuring reasonable liquidity.</p> <p>2. Portfolio Turnover policy</p> <p>The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.</p>			
Comparison with existing schemes	An open ended debt scheme predominantly investing in debt instruments issued by Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.			
Plans and Options	<p>Regular Plan Direct Plan</p> <p>Both the Plans offer the following options:</p> <p>(a) Growth Option (b) Monthly Dividend Option** (c) Quarterly Dividend Option** (d) Half Yearly Dividend Option** (e) Annual Dividend Option** (f) Flexi Dividend Option**</p> <p>** both payout & reinvestment facilities</p> <p>Default Option – Growth Option</p>			



Haq, ek behtar zindagi ka.

Minimum Application Amount/Subsequent Minimum Investment in the same folio	₹5,000/- and in multiples of ₹1/- under both the Plans and Options. Subsequent Minimum Investment Amount is ₹1,000/- and in multiples of ₹1/- thereafter with no upper limit under all the Plans and Options.																																																																			
Benchmark Index	CRISIL Banking and PSU Debt Index																																																																			
Name of the Fund Manager	Sudhir Agarwal (Managing the Scheme since August 2014)																																																																			
Performance of the scheme as on 31 March, 2018	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL Banking and PSU Debt Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>6.61</td> <td>7.15</td> </tr> <tr> <td>Last 3 years</td> <td>8.71</td> <td>8.42</td> </tr> <tr> <td>Since Inception</td> <td>8.87</td> <td>9.59</td> </tr> </tbody> </table> <p>* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future.</p>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Banking and PSU Debt Index (%)	Last 1 year	6.61	7.15	Last 3 years	8.71	8.42	Since Inception	8.87	9.59	<p>Absolute Returns for the last 4 financial years</p> <table border="1"> <thead> <tr> <th>Year</th> <th>UTI Banking & PSU Debt Fund (%)</th> <th>CRISIL Banking and PSU Debt Index (%)</th> </tr> </thead> <tbody> <tr> <td>2014-2015</td> <td>8.96</td> <td>12.70</td> </tr> <tr> <td>2015-2016</td> <td>9.20</td> <td>8.27</td> </tr> <tr> <td>2016-2017</td> <td>10.38</td> <td>9.85</td> </tr> <tr> <td>2017-2018</td> <td>6.61</td> <td>7.15</td> </tr> </tbody> </table>	Year	UTI Banking & PSU Debt Fund (%)	CRISIL Banking and PSU Debt Index (%)	2014-2015	8.96	12.70	2015-2016	9.20	8.27	2016-2017	10.38	9.85	2017-2018	6.61	7.15																																							
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Dividend Policy	<p>Dividend distribution, if any, under the Dividend Option of the scheme will be made subject to availability of distributable surplus at such intervals as is indicated under the scheme or as may be decided by UTI AMC and approved by the Trustees from time to time.</p> <p>Under the Monthly/Quarterly/Half Yearly & Annual Dividend Options, it is envisaged to declare dividends on a monthly/quarterly/half yearly & annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.</p>					
Number of folios and Asset Under Management (AUM) as on 31st March 2018	<table border="1"> <thead> <tr> <th data-bbox="633 614 816 637">Number of Folios</th> </tr> </thead> <tbody> <tr> <td data-bbox="696 649 753 673">5,225</td> </tr> </tbody> </table>	Number of Folios	5,225	<table border="1"> <thead> <tr> <th data-bbox="1106 614 1448 637">Asset Under Management (AUM)</th> </tr> </thead> <tbody> <tr> <td data-bbox="1192 649 1448 704">₹ 1192.58 Crore (Quarterly AAUM as on 31/03/2018)</td> </tr> </tbody> </table>	Asset Under Management (AUM)	₹ 1192.58 Crore (Quarterly AAUM as on 31/03/2018)
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Eligible Investors	<p>(a) An application for issue of units can be made by any resident or non-resident Indian as well as non-individuals (not being OCBs) as indicated below:</p> <ul style="list-style-type: none"> (i) a resident individual or an NRI or person of Indian origin residing abroad either singly or jointly with another or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court, (ii) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Units can be held on 'Joint' or 'Anyone or Survivor' basis, (iii) a Hindu Undivided Family both resident and non-resident, (iv) a body corporate including a company formed under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] or established under State or Central Law for the time being in force, (v) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc, (vi) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing, (vii) a society as defined under the scheme, (viii) a Financial Institution, (ix) an Army/Navy/Air Force/Paramilitary Fund, (x) a partnership firm, (xi) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014; (xii) an association of persons or body of individuals whether incorporated or not, (xiii) Mutual Funds registered with SEBI, (xiv) Scientific and Industrial Research Organisation, (xv) Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of the Government of India / Reserve Bank of India, (xvi) Other schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations, (xvii) Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations. <p>Further, subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their Associates and the AMC may acquire units of the Scheme. The AMC shall not be entitled to charge any fees on its investments in the Scheme.</p> <p>(b) Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.</p> <p>(c) Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations, if any.</p> <p>Subject to the Regulations, the Trustee/AMC may reject any application received, in case the application is found invalid/incomplete or for any other reason at the Trustee's / AMC's Sole discretion.</p> <p>Investment by Individuals–Foreign Nationals–Refer to features common for all schemes</p> <p>Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details.</p> <p>Investment by other Overseas Investors – Refer to features common for all schemes</p> <p>For further details as to who can invest, please refer to the SID of the scheme.</p>					

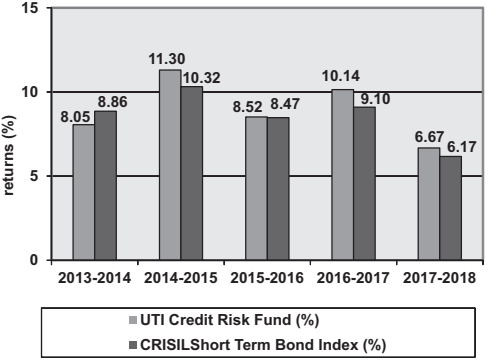


Haq, ek behtar zindagi ka.

Facilities Offered	<ol style="list-style-type: none"> Systematic Investment Plan (SIP) <ol style="list-style-type: none"> Step up facility Any Day SIP Systematic Withdrawal Plan (SWP) Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme)
Additional Facilities under SIP	<p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>For further details on the above facilities under Systematic Investment Plan (SIP), please refer to SAI.</p>

**UTI CREDIT RISK FUND
(Formerly Known as UTI-Income Opportunities Fund)**

Category of Scheme	Credit Risk Fund			
Type of Scheme	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds)			
Investment Objective	<p>The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			
Asset allocation	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile
		Minimum	Maximum	
	Debt instruments (including securitised debt)*	65	100	Low to Medium
	Money market instruments (including CBLO & Repo)	0	35	Low
	Units issued by REITs & InvITs	0	10	Medium to High
	<p>*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund schemes, hybrid instruments and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme.</p> <p>Investment would be restricted to a maximum of 10% of the net assets of the scheme in respect of Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies. Investments in Foreign Debt securities would be made in accordance with the SEBI Circular No SEBI / IMD / Cir No 7 / 104753 / 07 dated September 26, 2007.</p> <p>Change in investment pattern:</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.</p>			
What are the investment strategies?	<ol style="list-style-type: none"> Investment focus and asset allocation strategy: <p>The scheme would seek to invest in debt instruments, with the intent of optimizing returns with commensurate risk. It would at the same time aim for portfolio diversity along with reasonable level of liquidity.</p> Portfolio Turnover policy: <p>The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.</p> 			
Comparison with existing schemes	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).			

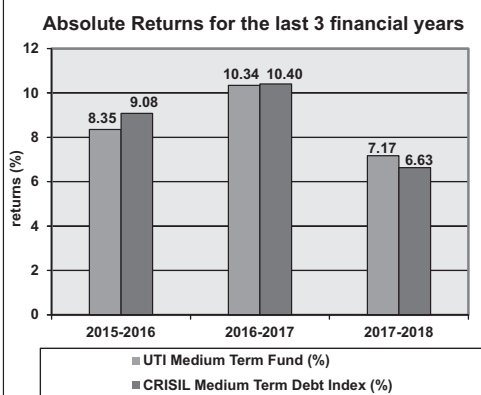
Plans and Options	<p>Regular Plan</p> <p>Direct Plan</p> <p>Both the Plans offer the following options:</p> <p>(a) Growth Option</p> <p>(b) Monthly Dividend Option**</p> <p>(c) Quarterly Dividend Option**</p> <p>(d) Half Yearly Dividend Option**</p> <p>(e) Annual Dividend Option**</p> <p>(f) Flexi Dividend Option**</p> <p>** both payout & reinvestment facilities</p> <p>Default Option – Growth Option</p>																																							
Minimum Application Amount	₹5,000/- and in multiples of ₹1/- thereafter without any upper limit under both the options.																																							
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UTI Credit Risk Fund - Top 10 holdings Debt Sector wise		
Serial No	Sector	% of NAV
1	Financial Services	39.71
2	Construction	7.96
3	Metals	7.64
4	Pharma	7.51
5	Services	7.31
6	Energy	7.23
7	Consumer Goods	5.26
8	Telecom	4.76
9	NCA/Reverse Repo/CBLO/Others	4.60
10	Cement & Cement Products	4.10
Total		96.08
Portfolio Turnover Ratio	Portfolio Turnover Ratio as on 31 st March 2018: 0.93	
Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)
(i) Load Structure	NIL	(A) Redemption / Switch out within 12 months from the date of allotment – (i) upto 10% of the allotted Units – NIL (ii) beyond 10% of the allotted Units - 1.00 % (B) Redemption / Switch out after 12 months from the date of allotment – NIL
(ii) Recurring expenses	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.17 to 31.03.18 : 1.49%
Dividend Policy	<p>Dividend distribution, if any, under the Dividend Option of the scheme will be made subject to availability of distributable surplus at such intervals as is indicated under the scheme or as may be decided by UTI AMC and approved by the Trustees from time to time.</p> <p>Under the Monthly/Quarterly/Half Yearly & Annual Dividend Options it is envisaged to declare dividends on a monthly/quarterly/half yearly & annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.</p>	
Number of folios and Asset Under Management (AUM) as on 31st March 2018	Number of Folios	Asset Under Management (AUM)
	45,527	₹4153.14 Crore (Quarterly AAUM as on 31/03/2018)
Eligible Investors	<p>An application for units may be made by any resident or non-resident Indian as well as non-individuals as indicated below:</p> <p>(i) a resident individual or an NRI or person of Indian origin residing abroad either singly or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court,</p> <p>(ii) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Units can be held on 'Joint' or 'Anyone or Survivor' basis,</p> <p>(iii) a Hindu Undivided Family both resident and non-resident,</p> <p>(iv) a body corporate including a company formed under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] or established under State or Central Law for the time being in force,</p> <p>(v) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc,</p>	

	<p>(vi) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing,</p> <p>(vii) a society as defined under the scheme,</p> <p>(viii) a Financial Institution,</p> <p>(ix) an Army/Navy/Air Force/Paramilitary Fund,</p> <p>(x) a partnership firm,</p> <p>(xi) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014;</p> <p>(xii) an association of persons or body of individuals whether incorporated or not,</p> <p>(xiii) Mutual Funds registered with SEBI,</p> <p>(xiv) Scientific and Industrial Research Organisation,</p> <p>(xv) Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of the Government of India / Reserve Bank of India,</p> <p>(xvi) Other schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations,</p> <p>(xvii) Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</p> <p>Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.</p> <p>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations, if any.</p> <p>Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.</p> <p>Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p>Subject to the Regulations, the Trustee/AMC may reject any application received, in case the application is found invalid/incomplete or for any other reason at the Trustee's / AMC's Sole discretion.</p> <p>Investment by Individuals–Foreign Nationals–Refer to features common for all schemes</p> <p>Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details.</p> <p>Investment by other Overseas Investors – Refer to features common for all schemes</p> <p>For further details as to who can invest, please refer to the SID of the scheme.</p>
Facilities Offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ol style="list-style-type: none"> (a) Step up facility (b) Any Day SIP 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme)
Additional Facilities under SIP	<p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>For further details on the above facilities under Systematic Investment Plan (SIP), please refer to SAI.</p>

UTI MEDIUM TERM FUND				
Category of Scheme	Medium Duration Fund			
Type of Scheme	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years (Please refer to page no.2 of KIM on which the concept of Macaulay duration has been explained)			
Investment Objective	<p>The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>			
Asset allocation under normal circumstances: The Portfolio Macaulay duration would be between 3 year to 4 years	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile
		Minimum	Maximum	
	Debt Instruments (including securitised debt)*	50	100	Low to Medium
	Money market Instruments (including CBLO & Repo)	0	50	Low
	Units issued by REITs & InvITs	0	10	Medium to High

Asset allocation in light of anticipated adverse situation :	Securities/Instruments	Indicative Allocations (% of total assets)		Risk Profile
		Minimum	Maximum	
The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4years	Debt Instruments (including securitised debt)*	50	100	Low to Medium
	Money market Instruments (including CBLO & Repo)	0	50	Low
	Units issued by REITs & InvITs	0	10	Medium to High
<p>* Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio.</p> <p>The scheme shall not invest in foreign securities and credit default swaps.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund schemes, hybrid instruments and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme.</p> <p>Change in Investment Pattern:</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.</p>				
What are the investment strategies?	<p>1. Investment focus and asset allocation strategy:</p> <p>The scheme would seek to invest in debt & money market instruments, with the intent of optimizing returns with commensurate risk. It would at the same time aim for portfolio diversity along with reasonable level of liquidity. The fund intends to optimize returns by keeping the Macaulay duration of the portfolio between 3 years and 4 years. However, during anticipated adverse situations the portfolio Macaulay duration would be between 1 year and 4 years.</p> <p>2. Portfolio Turnover policy:</p> <p>The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.</p>			
Comparison with existing schemes	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 and 4 years.			
Plans and Options	<p>Regular Plan Direct Plan</p> <p>Each Plan offers the following Option(s):</p> <p>(a) Growth Option (b) Monthly Dividend Option** (c) Quarterly Dividend Option** (d) Half Yearly Dividend Option** (e) Annual Dividend Option** (f) Flexi Dividend Option**</p> <p>** both payout & reinvestment facilities</p> <p>Default Option – Growth Option</p>			
Minimum Application Amount / Subsequent Minimum Investment / Minimum amount for purchase/ redemption/ switches	<p>Minimum amount for purchase under both plans:</p> <p>Minimum amount of investment is ₹ 5,000/- and in multiple of ₹ 1/- thereafter without any upper limit. Subsequent minimum investment amount is ₹ 1000/- and in multiples of ₹ 1/- thereafter with no upper limits under all the Plans and Options.</p> <p>Minimum amount of redemption/switches:</p> <p>In case of partial redemption the condition of holding minimum investment prescribed under the scheme has to be satisfied.</p> <p>Unit holders may be permitted to switchover their investment partially or fully to any other scheme/s of UTI MF or vice versa on such terms as may be announced by UTI AMC from time to time. In case of partial switchover from one scheme to the other scheme/s, the condition of holding minimum investment prescribed under both the schemes has to be satisfied.</p>			

Benchmark Index	CRISIL Medium Term Debt Index																																									
Name of the Fund Manager	Amandeep Chopra (Managing the Scheme since June 2015 & Ritesh Nambiar (Managing the Scheme since June 2015)																																									
Performance of the scheme as on 31 March, 2018	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL Medium Term Debt Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>7.17</td> <td>6.63</td> </tr> <tr> <td>Last 3 years</td> <td>8.60</td> <td>8.69</td> </tr> <tr> <td>Since Inception</td> <td>8.60</td> <td>8.68</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Medium Term Debt Index (%)	Last 1 year	7.17	6.63	Last 3 years	8.60	8.69	Since Inception	8.60	8.68	<p>* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future.</p>																												
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Portfolio Turnover Ratio	Portfolio Turnover Ratio as on 31 st March 2018: 1.14																																									
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<p>Dividend Policy</p>	<p>The unitholder shall have a choice to join either the Growth Option or the following dividend options</p> <ul style="list-style-type: none"> (i) Monthly Dividend Payout Option (ii) Monthly Dividend Reinvestment Option (iii) Quarterly Dividend Payout Option (iv) Quarterly Dividend Reinvestment Option (v) Half Yearly Dividend Payout Option (vi) Half Yearly Dividend Reinvestment Option (vii) Annual Dividend Payout Option (viii) Annual Dividend Reinvestment Option (ix) Flexi Dividend Payout Option (x) Flexi Dividend Reinvestment Option <p>(i) Growth Option: Ordinarily no dividend distribution will be made under this option. All income generated and profits booked will be ploughed back and returns shall be reflected through the NAV.</p> <p>(ii) Monthly Dividend Option: Dividend is proposed to be declared on a monthly basis subject to availability of distributable surplus. Under this Payout and Reinvestment facilities are available.</p> <p>(iii) Quarterly Dividend Option: Subject to availability of distributable surplus under the Quarterly Dividend option of the scheme, dividend will be distributed in the last week of every quarter viz., March, June, September & December or such other day / frequency as may be decided by the Trustee, as computed in accordance with SEBI Regulations. Under this Payout and Reinvestment facilities are available.</p> <p>(iv) Half Yearly Dividend Option: Subject to availability of distributable surplus under the Half Yearly Dividend option of the scheme, dividend will be distributed in the last week of every half year viz., March & September or such other day / frequency as may be decided by the Trustee, as computed in accordance with SEBI Regulations. Under this Payout and Reinvestment facilities are available.</p> <p>(v) Flexi Dividend Option: Under the Flexi Dividend Option, dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd from time to time, subject to availability of distributable surplus, as computed in accordance with SEBI (MF) Regulations 1996. However, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. Under this Payout and Reinvestment facilities are available.</p> <p>(vi) Annual Dividend Option: Subject to availability of distributable surplus under the Annual Dividend option of the scheme, dividend will be distributed in the last week of every financial year viz., March or such other day / frequency as may be decided by the Trustee, as computed in accordance with SEBI Regulations. Under this Payout and Reinvestment facilities are available.</p> <p>For all the dividends declared, if the dividend amount payable to the unit holders under the 'Dividend Payout' option under a folio is less than ₹1000/- and where complete bank account details are not available or facility of electronic credit is not available with Investor's Bank/Bank Branch, then such amount will be compulsorily reinvested wherever reinvestment option is available under the scheme and an account statement will be sent to the investors at their Registered Address.</p> <p>There is no assurance or guarantee to the Unit holders as to the rate of dividend distribution.</p> <p>Though it is the intention of the Scheme to make periodical dividend distribution, there may be instances when no dividend distribution could be made.</p>	
<p>Number of folios and Asset Under Management (AUM) as on 31st March 2018</p>	<p>Number of Folios</p>	<p>Asset Under Management (AUM)</p>
	<p>2,239</p>	<p>₹ 197.11 Crore (Average AAUM as on 31/03/2018)</p>
<p>Eligible Investors</p>	<p>(b) An application for issue of units can be made by any resident or non-resident Indian as well as non-individuals (not being OCBs) as indicated below:</p> <ul style="list-style-type: none"> (i) a resident individual or an NRI or person of Indian origin residing abroad either singly or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court, (ii) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Units can be held on 'Joint' or 'Anyone or Survivor' basis, (iii) a Hindu Undivided Family both resident and non-resident, 	

(Contd. after the Application Form & Instructions on page no. 45)



Haq, ek behtar zindagi ka.

COMMON APPLICATION FORM FOR LIQUID AND DEBT SCHEMES

(OCBs ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF)

Sr.No. 2018/

TIME STAMP

Registrar Sr. No.

(Please read instructions carefully before filling the form and use BLOCK LETTERS only)

Table with columns: ARN / RIA No., Name of Financial Advisor, Sub ARN Code, Sub Code/ Bank Branch Code, M O Code, EUI No., UTI RM No., BDA / CA Code

^ By mentioning RIA code, I/we authorise you to share with the Investment Adviser the details of my/our transactions.

Upfront commission shall be paid directly by the investor to the AMFI / NISM certified UTI MF registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

@ I/We confirm that the EUIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributor personnel concerned or notwithstanding the advice of in-appropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction.

Signature of 1st Applicant / Guardian

Signature of 2nd Applicant

Signature of 3rd Applicant

TRANSACTION CHARGES TO BE PAID TO THE DISTRIBUTOR (Please tick any one of the below)

(Refer Instruction 'i')

I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS

₹ 150 will be deducted as transaction charges per Subscription of ₹ 10,000 and above

OR

I AM AN EXISTING INVESTOR IN MUTUAL FUNDS

₹ 100 will be deducted as transaction charges per Subscription of ₹ 10,000 and above

Existing Unit Holder information : If you have an existing folio no. with PAN & KYC validation, please mention your Folio Number here:

APPLICANT'S PERSONAL DETAILS Mr. Ms. Mrs. M/s.

* Denotes Mandatory Fields

Name of First Applicant / Other Mentally Handicapped Persons (for UTI Bond Fund) (as appearing in Aadhaar)

(Refer Instruction 'r')

Grid for Name and Date of Birth (d d m m y y y y)

First Applicant's Address (Do not repeat the name) Name & Address of resident relative in India (for NRIs) (P.O. Box No. is not sufficient)

Grid for Address fields: Village/Flat/Bldg./Plot*, Street/Road/Area/Post, City/Town*, State, Pin*

*PAN/PEKRN\$ OF 1st APPLICANT (whose particulars are furnished in the form)

*AADHAAR NO.

Enclosed PAN/PEKRN Card/ID Proof Copy Know Your Customer (KYC)* Acknowledgement Copy Please (✓)

OVERSEAS ADDRESS (Overseas address is mandatory for NRI / FPI applicants in addition to mailing address in India)

Grid for Overseas Address fields: State, Country*, City*, Zip/Pin*

NAME IN FULL OF THE FATHER (OR) MOTHER/ GUARDIAN (If Minor)\$ / Contact Person And Designation - For Institutional Applicants / Alternate Applicant (in case of UTI BOND FUND)

Mr. Ms. Mrs.

Grid for Name in Full of the Father (or) Mother/ Guardian

\$\$ Proof of date of birth and proof of relationship with minor to be attached or else sign the declaration on the reverse

(Refer instruction f)

DETAILS OF OTHER APPLICANTS

Name of 2nd Applicant Mr. Ms. Mrs. M/s.

Date of Birth of 2nd Applicant

Grid for Name and Date of Birth of 2nd Applicant

*PAN/PEKRN of 2nd Applicant

*AADHAAR NO.

Enclosed PAN/PEKRN Card/ID Proof Copy Know Your Customer (KYC)* Acknowledgement Copy Please (✓)

Name of 3rd Applicant Mr. Ms. Mrs. M/s.

Date of Birth of 3rd Applicant

Grid for Name and Date of Birth of 3rd Applicant

*PAN/PEKRN of 3rd Applicant

*AADHAAR NO.

Enclosed PAN/PEKRN Card/ID Proof Copy Know Your Customer (KYC)* Acknowledgement Copy Please (✓)

\$ Required for MICRO Investment upto ₹ 50,000/- (refer instruction 'q')

PAYMENT DETAILS (Please ensure that the cheque complies to the CTS 2010 standards)

(Refer Instruction 'y')

#Cheque/DD/NEFT/*RTGS Ref. No. / Unique Serial No. (For Cash)

Cash Account type Savings Current NRE

Account No.

(please ✓) NRO DD issued from abroad

Date Amt. of investment (i)

UTI Smart Form if already registered (Applicable for existing investors)

Bank DD Charges if any (ii)

Please mention the application No. on the reverse of the cheque / DD, NEFT / RTGS advice. Cheque / DD must be drawn in favour of "The Name of the Scheme" & crossed "A/c Payee Only"

Branch Net amount paid (i-ii)

* Investment amount shall be ₹ 2 lacs and above in case of payments through RTGS.

Amt. in words

BANK PARTICULARS OF 1ST APPLICANT (Mandatory as per SEBI Guidelines)

Bank Name			Branch
Address			MICR Code <input type="text"/>
	City	Pin*	(this is a 9-digit number next to your cheque number)
Account type (please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE			IFS Code <input type="text"/>
Account No. <input type="text"/>			(this is a 11-digit number)

INVESTMENT DETAILS (FOR "DIRECT PLAN" PLEASE TICK HERE & TICK SCHEME, PLAN/OPTION / SUB-OPTION GIVEN BELOW) (Refer Instruction 'j') PLEASE USE SEPARATE FORM FOR EACH SCHEME

UTI OVERNIGHT FUND Growth Daily Dividend Reinvestment Periodic Dividend Payout Periodic Dividend Reinvestment (Default-Growth Option)

UTI BANKING & PSU DEBT FUND **UTI CREDIT RISK FUND** **UTI SHORT TERM INCOME FUND**

Growth Monthly Div. Payout Monthly Div. Reinvestment

Quarterly Div. Payout Quarterly Div. Reinvestment Half Yearly Div. Payout

Half Yearly Div. Reinvestment Annual Div. Payout Annual Div. Reinvestment (Default-Growth Option/Sub Option except for UTI-STIF where the default is Qtly. Div. Sub Option)

Flexi Div. Payout Flexi Div. Reinvestment

UTI BOND FUND **UTI DYNAMIC BOND FUND**

Growth Quarterly Div. Payout Quarterly Div. Reinvestment

Half Yearly Div. Payout Half Yearly Div. Reinvestment Annual Div. Payout

Annual Div. Reinvestment Flexi Div. Payout Flexi Div. Reinvestment (Default-Growth Option)

UTI ULTRA SHORT TERM FUND **UTI LIQUID CASH PLAN** **UTI MONEY MARKET FUND** **UTI TREASURY ADVANTAGE FUND**

UTI MEDIUM TERM FUND

Growth Daily Div. Reinvestment^{&&} Weekly Div. Payout^{&&}

Weekly Div. Reinvestment^{&&&} Fortnightly Div. Payout^{&&&} Fortnightly Div. Reinvestment^{&&&}

Monthly Div. Payout Monthly Div. Reinvestment Quarterly Div. Payout

Quarterly Div. Reinvestment Half Yearly Div. Payout Half Yearly Div. Reinvestment

Annual Div. Payout Annual Div. Reinvestment Flexi Div. Payout

(Default-Growth Option under UTI USTF, UTI MMF & UTI MTF)
(Default-Daily Div. Reinvestment under UTI LCP & UTI TAF)

Please Note:

&& Weekly Div. Payout Option **NOT** available under UTI Liquid Cash Plan, UTI Ultra Short Term Fund & UTI Medium Term Fund

&&& Daily Div. Reinvestment, Weekly Div. Reinvestment, Fortnightly Div. Payout & Fortnightly Div. Reinvestment option are not available under UTI Medium Term Fund For Dividend Policy relating to various Options / Sub Options, please refer to SID.

UTI GILT FUND Growth Dividend Payout Dividend Reinvestment (Default-Growth/Plan)

UTI FIXED MATURITY PLAN **YEARLY SERIES (YFMP)** **HALF YEARLY SERIES (HFMP)** **QUARTERLY SERIES (QFMP)**
(Use separate form for each series)

Growth Dividend Payout Dividend Reinvestment (Default-Growth Option)

Cheque / DD should be drawn in favour of UTI-Fixed Maturity Plan – YFMP (mm/yy) / HFMP (mm/yy) / QFMP (mm/yy-Plan No.)

Details of Beneficial Ownership (Please tick applicable category). Ownership details to be provided if the Ownership percentage/interest any Beneficiary is as per the threshold limit provided below. Details to be provided for each such beneficiary.

(Refer instruction q)

Category	<input type="checkbox"/> Unlisted company	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Unincorporated Association/Body of Individuals	<input type="checkbox"/> Trust	<input type="checkbox"/> Foreign Investor \$\$\$
Ownership per cent @@@	>25%	>15%	>15%	>=15%	

@@@ Ownership percentage of shares/capital/profits/property of juridical person/interest in the Trust as on the date of the application shall be furnished by the investor.

\$\$\$ In the case of Foreign investors, the beneficial ownership will be determined as per SEBI guidelines. For details refer to SAI.

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

Details of Beneficial Ownership (Please attach a separate sheet with this format if the space provided is insufficient)

Sr. No.	Name	Address	Details of Identity such as PAN / Passport	% of ownership
1				
2				
3				

[Please attach self attested copy of PAN/Passport (proof of photo identity) along with application form]

Information to be provided by all Applicants in the same sequence of Names as given in this Application form

Are you a tax resident of any country other than India ?

If No, please tick here: First Applicant Second Applicant Third Applicant

NOMINATION DETAILS (Please ✓) (please sign if you do not wish to nominate)

I/We hereby nominate the undermentioned Nominee to receive the amounts to my / our credit in the event of my / our death. I/We also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustee.

<p>Name of Nominee <input type="text"/></p> <p>Date of Birth <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> (in case of nominee is a minor)</p> <p>*Aadhaar No. <input type="text"/></p> <p>*PAN <input type="text"/></p>	<p>To be furnished in case nominee is a minor</p> <p>Name of the guardian <input type="text"/></p> <p>Address of guardian <input type="text"/></p> <p>Signature of Nominee / guardian (for minor) <input type="text"/></p>
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Investors who wish to nominate two or three persons may fill in the separate form prescribed for the same and attach it with this application form.

I/We do not wish to nominate

Signature of 1st Applicant / Guardian

Signature of 2nd Applicant

Signature of 3rd Applicant

Sign. here →

DECLARATION AND SIGNATURE OF APPLICANT/s

• I / We have read and understood the contents of the Scheme Information Document, Statement of Additional Information and Key Information Memorandum, addenda issued till date and apply to the Trustee of UTI Mutual Fund as indicated above. I / We agree to abide by the terms and conditions, rules and regulations of the scheme as on the date of investment. I / We undertake to confirm that this investment has been duly authorised by appropriate authorities in terms of all relevant documents and procedural requirements.

• I / We have not received nor been induced by any rebate or gifts, directly or indirectly in making investments. • I/We hereby authorize UTI MF/UTI AMC to share my data furnished in the Form to my distributor and other service providers of the UTI MF for the purpose of servicing, issue of account statement/consolidated statement of account etc and cross selling of products/schemes of the UTI MF. • The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. • I / We confirm that we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO Account. I / We undertake to provide further details of source of funds and any such other relevant documents, if called for by UTI Mutual Fund. (Applicable for NRIs) • I hereby solemnly declare that I am the father/mother/guardian of the minor child in whose name the application is made. The date of birth stated by me is true and correct. I do not have any documents in support of the date of birth and relationship with minor child. • I/we wish to receive email and SMS communication from UTI Mutual Fund. • I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. • I/We hereby provide my/our consent for sharing/disclosing of my/our Aadhaar number(s) including demographic information with UTI MF / UTI AMC and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios. (Strike out if this declaration is not applicable).

OPTION FOR DESPATCH OF STATEMENT OF ACCOUNT (SoA)

Through email[∞] SoA in Physical Form At my Overseas address as mentioned above[®] To be despatched to my resident relative's address in India as mentioned above[®]

[∞] Please send the Account Statement, Abridged Annual Report, Transaction confirmation, communication of change of address, change of bank details etc. through email only at the below email ID.

[®] Applicable to NRIs

First Applicant Details	Mobile No. <input type="text"/>	Tel. (R) <input type="text"/> <input type="text"/>	Tel. (O) <input type="text"/> <input type="text"/>
	*E-mail <input type="text"/>		Alternate E-mail <input type="text"/>

Signature of 1st Applicant / Guardian / POA^{^^}
Name of 1st Authorised Signatory

Designation

Signature of 2nd Applicant / POA^{^^}
Name of 2nd Authorised Signatory

Designation

Signature of 3rd Applicant / POA^{^^}
Name of 3rd Authorised Signatory

Designation

^{^^} Power of Attorney (POA) Registration No. (if already registered) (Refer instruction 'aa')

Notes :

1. If the application is incomplete and any other requirement is not fulfilled, the application is liable to be rejected.
2. Consolidated Account Statement (CAS) will be sent within 10 days of the following month of the transaction.
3. **Please ensure that all KYC Compliance Proof and PAN details are given, failing which your application will be rejected. PAN not applicable for Micro SIP.**
4. All communication relating to issue of Statement of Account, Change in name, Address or Bank particulars, Nomination, Redemption, Death Claims etc., may please be addressed to the Registrar :

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

Sign. here →

GENERAL INSTRUCTIONS FOR FILLING THE APPLICATION FORM

PLEASE FILL IN ALL COLUMNS IN CAPITAL LETTERS ONLY

[Fields Marked with (*) must be Mandatorily filled in]

[Before Filling up the Form, Please read the Cover Page Carefully to know the Risk Profile of the Scheme(s) you are Investing in]

- (a) Please read the terms of the Key Information Memorandum, Scheme Information Documents and Statement of Additional Information carefully before filling the Application Form. Investors should also apprise themselves of the prevailing Load structure on the date of submitting the Application Form.

Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.

- (b) Before submission of application form at UTI Financial Centres and other authorised collection centres investors may please ensure that the form has been filled in completely and signed by all the applicants properly as incomplete application is liable to be rejected.

- (c) NRI applicants should preferably submit the application at NRI Branch, Mumbai, Dubai Representative Office or any Financial Centre of UTI AMC along with NR(E)/ NR(O) cheque or a rupee draft payable at the place where the application is submitted.

- (d) **Please write the application serial Number on the reverse of the cheque / draft.**

- (e) Please fill in the names of the applicant(s) / beneficiary / alternate child (if any) / institution / parent or lawful guardian / minor / alternate applicant / nominee etc. at the appropriate places in the application form. PIN code no. must be given with address to avoid delay / loss in transit.

- (f) Attach any one of the documents as proof of date of birth and relationship with minor viz., birth certificate, School leaving certificate/mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport of the minor or any other suitable proof evidencing the date of birth and relationship with the minor.

- (g) It is mandatory for an applicant to furnish full and correct particulars of bank account such as nature and number of the account, name and address of the bank, name of the branch, MICR code of the branch (where applicable) etc. at the appropriate place in the application form. Application without such bank particulars is liable to be rejected. If the credit of dividend distribution is delayed or not effected at all for reason of incomplete or incorrect information furnished by the applicant, UTI AMC cannot be held responsible.

- (h) If you have invested through a distributor, kindly specify the Name and ARN Code, Sub ARN Code of the distributor, else for Direct Investment, please mention "Direct" in the Column "Name & Broker Code/ARN / Sub ARN Code". In case nothing is specified, then by default, the Broker Code will be treated as Direct and the application form will be treated as Direct Application.

- (i) **Transaction Charges**

For Investments of value ₹ 10000/- and above only, a transaction charge of ₹ 100 (for existing investors) and ₹ 150 (for first time investor in mutual funds) will be deducted from the subscription amount and paid to the Distributor whose information is provided in the Application Form. However, upfront commission, if any, shall be paid directly by the Investor to the Distributor based on his assessment of various factors including service rendered by the Distributor. For further details on Transaction charges, refer to SAI/SID of the respective Scheme.

- (j) **Direct Plan**

Direct Plan is for all category of eligible investors (whether existing or new Unitholders) who purchase/subscribe Units directly with the Fund and is not available for investors who route their investments through a Distributor.

The Direct Plan will be a separate plan under the Fund/ Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc and will have a separate NAV. No commission shall be paid from Direct Plan. Portfolio of the scheme under the Regular Plan and Direct Plan will be common.

For further details refer to SID.

- (k) **'Friend In Need'** details will be used by UTI MF only for

ascertaining the present address of the unit holder (without disclosing investment details of the investor) if no response is received from the unit holder on sending communication in any form to his/her registered address or e-mail ID, if available, atleast for two occasions. For further details, please refer to SAI.

- (l) SEBI has made it mandatory for all applicants, irrespective of amount of investment, to furnish Income Tax PAN (PAN not applicable to Micro SIP). An application without PAN will be rejected.

Investors are required to provide the photocopy (self attested by the investor) of the PAN card along with the application form. If the investment is in the name of minor the PAN of the minor or his father / mother / guardian whose particulars are provided in the application form is to be provided.

Investment & Payment Details

- (m) **The cheque/draft accompanying an application should be made payable in favour of "the name of the scheme".**

In the case of 'Direct Plan', the cheque/draft shall be payable in favour of "the name of the scheme - Direct Plan".

- (n) Outstation cheques are not accepted. In case the payment is made by demand draft, the draft commission will have to be borne by the applicants.

However for investment made from areas where there are no UTI Financial Centres or authorised collection centres (where local cheques are accepted), UTI AMC may, if it so decides, bear draft charges to the extent of ₹ 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 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. For further details, refer to SAI/SID of the respective scheme.

- (o) UTI AMC/MF shall not accept application for subscription of units accompanied with Third Party Payment except in certain exceptional cases as may be permitted. For details please refer to SID/SAI.

Payment Modes

- (p) **No money orders, outstation cheques, post-dated cheques [except through Systematic Investment Plan (SIP) / Micro SIP] and postal orders will be accepted.**

However, cash payment to the extent of ₹ 50,000/- per investor, per Mutual Fund, per financial year through designated branches of Axis Bank will be accepted subject to the following procedure:-

- i. Investors who desire to invest upto ₹ 50,000/- per financial year shall contact any of our UTI UFCs and obtain a Form for Deposit of Cash and fill-up the same.
- ii. 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.
- iii. 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.
- iv. 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 acknowledgment slip at the UTI Financial Centre (UFC)/ Official Point of Acceptance (OPA).

For further details please refer to SAI.

- (q) **Know Your Customer (KYC) Norms:**

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

A. For Individual Investors

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

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

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

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

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

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

III Aadhaar based e KYC process

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

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

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

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

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

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

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

IV PAN-Exemption for micro financial products

Only individual Investors (including NRIs, Minors & Sole proprietary firms) who do not have a PAN, and who wish to invest upto ₹ 50000/- in a financial year under any Scheme including investments, if any, under SIPs shall be exempted from the requirement of PAN on submission of duly filled in purchase application forms with payment

along with KYC application form with other prescribed documents towards proof of identity as specified by SEBI. For all other categories of investors, this exemption is not applicable

B. For Non-Individual Investors

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

C. For both Individual and Non-Individual Investors

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

4. Non-Applicability of KYC guidelines

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

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

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

(r) Seeding of Aadhaar Number

Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number

In terms of the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, read with the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017, it is mandatory for investors to submit their Aadhaar number issued by the Unique Identification Authority of India (UIDAI) to UTI Mutual Fund/its Registrar and Transfer Agent/ Asset Management Company ("the AMC") and comply with the following requirements as applicable to them:-

- i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the Aadhaar number issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit proof of application of enrolment for Aadhaar.

If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall

submit one certified copy of an officially valid document containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund.

The investor is required to submit PAN as defined in the Income Tax Rules, 1962.

If such an individual investor who is not eligible to be enrolled for Aadhaar number, has already submitted the PAN, no further action is required.

- ii. Where the investor is a non-individual, apart from the constitution documents, Aadhaar numbers and PANs as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted, an officially valid document is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, certified copy of an officially valid document containing details of identity, address, photograph and such other documents as prescribed is required to be submitted.

It may be noted that the requirement of submitting Form 60 as prescribed in the aforesaid notification is not applicable for investment in mutual fund units.

- a) Investors are requested to note that pursuant to the direction issued by Hon'ble Supreme Court on March 13, 2018 in Writ Petition (Civil) no. 494/ 2012, the last date for mandatory submission of Aadhaar in respect of the existing mutual fund folios / accounts, including accounts / folios opened up to March 31, 2018, has been deferred till further notice. Existing unitholders are however encouraged to link their Aadhaar to their mutual fund folio(s).
- b) The submission of Aadhaar Number or proof of enrolment for Aadhaar for new Mutual Fund folios / accounts (i.e. an investor is investing for the first time in UTI Mutual Fund), at the time of account opening, has been deferred till further notice.

(s) Consolidated Account Statement (CAS)

The AMC will issue a Consolidated Account Statement (CAS) for each calendar month to the investor in whose folios transactions has taken place during that month and such statement will be issued on or before the 10th day of the succeeding month detailing all the transactions and holding at the end of month including transaction charges paid to the distributor, if any, across all schemes of all mutual funds.

Further, CAS as above, will also be issued every half yearly (September/March), on or before the 10th day of succeeding month detailing holding at the end of the sixth month, across all schemes of all mutual funds, to all such investors in whose folios no transactions has taken place during that period.

The word "transaction" for the purposes of CAS would include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer of Investment Plan (STRIP) and merger, if any.

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

Statement of Account for Demat Account holders:-

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

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

(t) MF Utility for Investors

UTI AMC Ltd has entered into an agreement with MF Utilities India Private Ltd (MFUI) for usage of MF Utility (MFU), a shared service initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument through a Common Account Number (CAN)

Accordingly, all financial and non-financial transactions pertaining to the scheme are available through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through authorised Points Of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. However, all such transactions shall be subject to the eligibility of investors, any terms and conditions and compliance with the submission of documents and procedural requirements as stipulated by UTI MF/UTI AMC from time to time in addition to the conditions specified by MFU, if any.

The online portal of MFUI i.e. www.mfuonline.com and the POS locations aforesaid shall act as Official Points of Acceptance (OPAs) in addition to the existing OPAs of the UTI AMC Ltd and any transaction submitted at such POS will be routed through MFUI or as may be decided by UTI AMC. Investors not registered with MFUI also can submit their transactions request by giving reference to their existing folio number. All valid applications received for any other scheme apart from eligible schemes as stated above may be accepted by UTI AMC at its own discretion

The uniform cut off time as prescribed by SEBI and as mentioned in the SID/KIM of the respective Schemes shall be applicable for applications received by MFUI. However, in case of investment of any amount in liquid funds and ₹ 2 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.

For further details regarding procedures for obtaining CAN and other particulars about MFU etc, please refer to SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.

- (u) **E-mail communication:** Unitholders 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 unitholder experience any difficulty in accessing the electronically delivered documents/communication, the unitholder 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 the e-mail, it will be regarded as receipt of email by the unitholder. It is deemed that the unitholder is aware of all the security risks including possible third party interception of the documents/communications and contents of the same becoming known to third parties. SMS and Email on the registered address of the investor shall be sent confirming the number of unit allotted within 5 business days from the date of transaction.

(v) Abridged Annual Report:

The unitholders whose Email ID is registered with UTI Mutual Fund will receive Abridged Annual Report by email unless indicated by the investor otherwise to receive the physical copy. The scheme-wise Abridged Annual report will also be made available on the website of UTI Mutual Fund (www.utimf.com).

- (w) **Note on EUIN:** Investors should mention the EUIN of the person who has advised the investor. If left blank, please sign the declaration provided in the application form. EUIN will assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the ARN holder /Sub broker.

Applicability of EUIN:

- a. Transactions to be included - Purchases, Switches, SIP/ STP / STP Triggers registration, Dividend Transfer Plan registration.
- b. Transactions to be excluded – Auto SIP/ STP / SWP / STP Triggers Installments, Dividend Reinvestments, Redemption, SWP Registration, Zero Balance Folio creation and Dividend Transfer Plan installments.
- (x) Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/ judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

(y) **Risk Mitigation process against Third Party Cheques**

Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions.

“Third Party Payments” means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made.

For further details on documents to be submitted under the process to identify third party payments, Exceptions for accepting such cheques etc, refer to SAI.

Bank Mandate registration as part of the New Folio creation

In order to reduce frauds and operational risks relating to fraudulent encashment of redemption/dividend proceeds, Investors are required to submit any of the prescribed documents (along with original document for verification) in support of the bank mandate mentioned in the application form for subscription under a new folio, in case these details are not the same as the bank account from which the investment is made.

(z) **Foreign Account Tax Compliance Act (FATCA) is a United States (US) Law aimed at prevention of tax evasion by US citizens and residents (“US Persons”) through use of offshore accounts.**

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

enhanced due diligence processes by the FFI so as to identify US reportable accounts.

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

Common Reporting Standard - The New Global Standard for Automatic Exchange of Information

On similar lines as FATCA the Organization of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a “Standard for Automatic Exchange of Financial Account Information in Tax Matters”, in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, requiring cooperation amongst tax authorities. The G20 and OECD countries have together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI).

Please refer to Instructions given in the FATCA/CRS Form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular No. CIR/ MIRSD/3/2015 dated 10th September 2015.

(aa)**Power of Attorney**

If the investment is made by a Constituted Attorney on behalf of the investor, please furnish the following details and enclose a Notarised copy of the Power of Attorney(PoA) and register the same with the Registrars to the Scheme. If you have already registered your PoA, please provide the PoA Registration Number in the space provided below the signature box in the Application Form

1. PoA Holder's Name: Mr / Ms
2. PoA for First/Sole Applicant Second Applicant Third Applicant
3. PAN of PoA Holder (Attach Pan Card Copy)
4. Please Note that PoA Holder must comply with applicable KYC requirements
5. Date of Birth: (dd/mm/yyyy) & Email :

CHECK LIST

Please ensure that:

Application Form is filled in Capital letters only

- Your name and address is given in full.
- Your preferred Scheme, plan and option is selected.
- Your investment is not less than the minimum investment amount.
- Your application is complete and signed by all applicants.
- Cheques are drawn in favour of 'The name of the scheme' (in case of Direct Plan, “the name of the scheme - Direct Plan”) dated, signed and crossed 'A/c Payee only'.
- On the reverse of each cheque submitted, the Application Form number is written.
- PAN details of all holders are given failing which your application will be rejected (PAN not applicable to micro SIP).
- Copy of KYC acknowledgement for all holders provided by service provider is given, failing which your application will be rejected.
- Your bank account details are entered completely and correctly. This is mandatory. If this is not included, your application will be rejected.
- Only CTS-2010 complied cheques are submitted.

Unit Holding Option : Demat Mode Physical Mode

DEMAT ACCOUNT DETAILS-(Please ensure that the sequence of name to mentioned in the application form matches with that of the account held with any one of the Depository Participant. Demat Account details are compulsory if demat mode is opted below. (Investor client ID should be printed in proof.)

Central Depository Securities Limited	Depository participant Name _____	National Securities Depository Limited	Depository participant Name _____
	Target ID _____		DP ID No. _____
Proof enclosed (Any one) <input type="checkbox"/> Client Master List (CML) <input type="checkbox"/> Transaction cum Holding Statement <input type="checkbox"/> Cancelled Delivery Instruction Slip (DIS) <input type="checkbox"/>			



Haq, ek behtar zindagi ka.

UTI SMaRT SIP Form TM

For Post Dated Cheque (Only CTS - 2010 compliant cheques are allowed)

- Registration of SIP
- Renewal of SIP
- Micro SIP
- Salary Saving SIP
- Change in Bank Details

ARN / RIA	EJIN	Sub ARN Code	Sub Code	MO Code	UTI RM No.

Upfront commission shall be paid directly by the investor to the AMFI / NISM certified UTI MF registered distributors based on the investors' assessment of various factors including the service rendered by the distributor. I/We confirm that the EJIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributors personnel concerned or not withstanding the advice of in-appropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction.

APPLICANT DETAILS	APPLICATION NO./FOLIO NO.
Name of Sole / 1st Holder / Beneficiary Child	
Name of Guardian (in case of Minor)	

PAN DETAILS	(If not registered in the folio already)	
First Applicant/Guardian	Second Applicant	Third Applicant
Mandatory Enclosure	Mandatory Enclosure	Mandatory Enclosure
<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Complied	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Complied	<input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Complied
PAN Exempt KYC Ref no (PEKRN for Micro investments)	PAN Exempt KYC Ref no (PEKRN for Micro investments)	PAN Exempt KYC Ref no (PEKRN for Micro investments)

DETAILS OF SIP (For "DIRECT PLAN" please tick here & write the Scheme Name, Plan/Option below)

Scheme	UTI	PLAN	OPTION
Initial Investment Amount (₹)		Each SIP/Micro SIP Amount (₹) # (Default amount is ₹ 500)	
SIP / Micro SIP Date (Please tick) 01 07 15 25 Frequency : <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly		Post Dtd. Chq. Amt. (₹)	
SIP / Micro SIP Period : Start from M M Y Y End On M M Y Y			
Cheque Nos. From	To	No. of Cheques	
Account No.	Drawn on		
Branch	PIN Code		

Mandatory Enclosure (if 1st instalment is not by cheque)
I/We have attached PAN card/Document copies of all applicants.

Bank cancelled cheque

Copy of cheque

1st Unit Holder / Guardian

2nd Unit Holder

3rd Unit Holder

SIP by cheque/s (only CTS – 2010 compliant cheques)

1. The submission of cheques could be as under :

Investor Type	Monthly Option	Quarterly Option
New investor	Cheque of initial investment + 5 cheques (Min)	Cheque of initial investment + 3 cheques (Min)
Existing investor	6 cheques (Min)	4 cheques (Min)

Note: if a unit holder desires to submit 12 cheques under the monthly option, the same will be accepted. No up country cheques (UCC) shall be accepted. Only local country cheques (LCC) i.e. from location where Axis Bank branch is present shall be accepted as a mode of payment under PDC w.e.f. 17th July 2012, CTS 2010 standard complied cheques shall be accepted w.e.f. 1st January 2013.

- All instalment cheques under Monthly SIP (MSIP) and Quarterly SIP (QSIP) should be of uniform amount. For example; if an investor enrolls under MSIP say under UTI Equity Fund for the period May 2018 to April 2019, the first cheque can be of any amount drawn on any date of May 2018. The remaining cheques should be of uniform date. SIP date chosen by investor for uniform amount i.e. ₹ 2000/-. Similarly for quarterly option the first cheque could be of any amount and of any date of May 2018 and subsequent cheques should be of uniform date and amount.
- Please draw your cheques in the name of the Scheme/Plan in which the amount is invested.
- Returned cheques, if any will not be presented again.

SIP is available under the Regular Plan and Direct Plan of the below mentioned schemes

SI No.	Equity Schemes	SI No.	Debt Schemes	SI No.	Hybrid Schemes
1	UTI Banking and Financial Services Fund	1	UTI Banking & PSU Debt Fund	1	UTI Arbitrage Fund
2	UTI Core Equity Fund	2	UTI Bond Fund	2	UTI Childrens Career Fund - Investment Plan
3	UTI Dividend Yield Fund	3	UTI Corporate Bond Fund	3	UTI Childrens Career Fund - Savings Plan
4	UTI Equity Fund	4	UTI Credit Risk Fund	4	UTI Hybrid Equity Fund
5	UTI Healthcare Fund	5	UTI Dynamic Bond Fund	5	UTI Multi Asset Fund
6	UTI India Lifestyle Fund	6	UTI Gilt Fund	6	UTI Regular Savings Fund
7	UTI Infrastructure Fund	7	UTI Medium Term Fund	7	UTI Retirement Benefit Pension Fund
8	UTI Long Term Equity Fund (Tax Saving)	8	UTI Money Market Fund	8	UTI Unit Linked Insurance Plan
9	UTI Mastershare Unit Scheme	9	UTI Overnight Fund		
10	UTI Mid Cap Fund	10	UTI Short Term Income Fund		
11	UTI MNC Fund	11	UTI Treasury Advantage Fund		
12	UTI Nifty Index Fund	12	UTI Ultra Short Term Fund		
13	UTI Nifty Next 50 Index Fund				
14	UTI Transportation and Logistics Fund				
15	UTI Value Opportunities Fund				

Schemes available in Demat Mode

SI No.	Equity Schemes	SI No.	Debt Schemes	SI No.	Hybrid Schemes
1	UTI Banking and Financial Services Fund	1	UTI Banking & PSU Debt Fund	1	UTI Arbitrage Fund
2	UTI Core Equity Fund	2	UTI Bond Fund	2	UTI Hybrid Equity Fund
3	UTI Dividend Yield Fund	3	UTI Corporate Bond Fund	3	UTI Multi Asset Fund
4	UTI Equity Fund	4	UTI Credit Risk Fund	4	UTI Regular Savings Fund
5	UTI Healthcare Fund	5	UTI Dynamic Bond Fund		
6	UTI India Lifestyle Fund	6	UTI Gilt Fund		
7	UTI Infrastructure Fund	7	UTI Medium Term Fund		
8	UTI Mastershare Unit Scheme	8	UTI Money Market Fund		
9	UTI Mid Cap Fund	9	UTI Overnight Fund		
10	UTI MNC Fund	10	UTI Short Term Income Fund		
11	UTI Nifty Index Fund	11	UTI Treasury Advantage Fund		
12	UTI Nifty Next 50 Index Fund	12	UTI Ultra Short Term Fund		
13	UTI Transportation and Logistics Fund				
14	UTI Value Opportunities Fund				

Scheme	Plan	Option
Scheme	Plan	Option
Scheme	Plan	Option

Unit Holding Option	Payment Mechanism
<input type="checkbox"/> Physical Mode	<input type="checkbox"/> Electronic
<input type="checkbox"/> Demat Mode	<input type="checkbox"/> Cheque

Instructions Cum Terms and Conditions for Systematic Investment Plan (SIP)

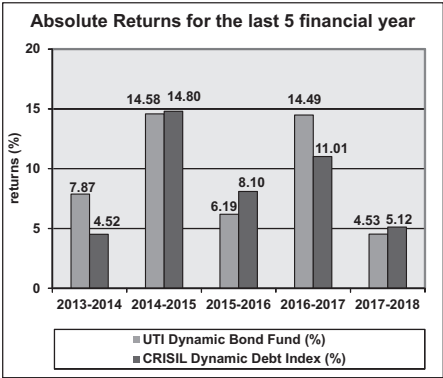


Haq, ek behtar zindagi ka.

1. Please refer the SID, SAI, Key Information Memorandum, all instructions, addenda issued from time to time and our website www.utimf.com for instructions, terms and conditions, Applicable NAV, Risk Factors, Load and other information, various requirements of the respective schemes / Plan before investing. It is deemed that the investor has agreed to all the terms and conditions as prevailing on the date of the application / Investment. SIP is offered with Monthly and Quarterly periodicity.
2. **Any day SIP:** investor may choose any date between 1st and 31st of the month as their SIP date. In case SIP date is left blank, the date mentioned in the SIP Start date will be considered as SIP date. In case the SIP Start date is left blank, SIP date opted by the investor falling 21 days from the date of submission of the applications shall be taken as the SIP Start date. If the frequency is not ticked by the Investor, Monthly will be taken as frequency by default. However, the above is subject to the acceptance of the investors' mandate by his / her bank. There is no stipulated period up to which a SIP can be under operation. However, if no period is specified period ended December 2099 will be taken by default. Investors are required to submit the SIP forms at least 21 days prior to the first SIP date opted.
3. If the SIP amount is not mentioned by the investor in the SIP form, then by default, the same will be taken as ₹ 500 under the monthly option and ₹ 1500 under the quarterly option.
4. **Minimum SIP Amount:** The minimum amount of each investment for SIP is ₹ 500 (for Monthly Option) and ₹ 1500 (for Quarterly Option) for all schemes except for UTI Mastershare Unit Scheme - Growth Option, UTI Ultra Short Term Fund, UTI Money Market Fund and UTI Treasury Advantage Fund. The minimum SIP amount for UTI Mastershare Unit Scheme is ₹ 100 (for Monthly Option) and ₹ 300 (for Quarterly Option). For UTI Ultra Short Term Fund is ₹ 2500 (for Monthly Option) and ₹ 7500 (for Quarterly Option). For UTI Money Market Fund and UTI Treasury Advantage Fund, the minimum SIP amount is ₹ 10,000. Investors desiring to start SIP in a dividend plan of any of the Debt schemes are required to have a minimum investment of ₹ 5000. Minimum application amount as specified in the respective SID of the Schemes of (UTI MF) is not applicable in case of transactions through SIP.
5. Investors shall necessarily furnish their email account and mobile number, in case, they opt for Initial Investment lower than ₹ 5,000/-, subsequent Investment lower than ₹ 1,000/-, monthly SIP lower than ₹ 500/-, quarterly SIP lower than ₹ 1,500/- and step up SIP lower than ₹ 500/- . All communications to such investors will be done in electronic mode. However, in case of any request from these unit holders for physical copies, UTI AMC / UTI Mutual Fund shall provide the same.
6. **Unit Allotment:** Units will be allotted at NAV based purchase price declared on the applicable SIP date opted by the investors of the month or quarter. In case 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 ₹ 2,00,000 the unit allotment will be as per the NAV applicable for the date of realization of the investment amount.
7. The applications will be received at all official points of acceptance of UTI Asset Management Company Ltd. (UTI AMC Ltd.). Outstation cheques will not be accepted. Only CTS - 2010 compliant cheques are allowed.
8. **Account Statement:** An Account Statement will be sent to the unit holder through Email where ever email ID is registered. The physical statement would be dispatched to the unit holders once in 6 months.
9. Investors can choose to discontinue SIP facility by giving 10 days written notice to the registrar of the Schemes. In case of 4 consecutive failures of SIP installments due to insufficient funds, UTI MF reserves the right to terminate such SIP without a written request from the investor.
10. It will be sole responsibility of the investor's bank and / or branch to ensure proper registration of the debit mandate and confirm its registration. Investor will not hold UTI MF or its service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles, local holidays. Investors will not hold UTI MF or its service providers responsible for non allotment of Units for SIP if the payment is not received from the Unit Holders bank for various reasons.
11. UTI MF or its other service providers shall not be responsible and liable for any damages / compensations for any loss, damage, etc. incurred by the Investor. The Investor assumes the entire risk of using this facility and takes full responsibility. In case all the cheques are not attached with initial SIP application, UTI MF shall not be responsible for discontinuation of SIP due to non receipt of subsequent cheques in time.
12. UTI MF reserves the right to reject SIP / Debit mandate without assigning any reasons therefor.
13. If you have invested through a distributor kindly specify the name of financial advisor and ARN Code, Sub ARN Code and EUIN of the distributor or else, for Direct Investment, please mention 'Direct' in the column Name of Financial Advisor. In case nothing is specified, then by default, the application form will be treated as Direct Application.
14. **Direct Plan:** investor subscribing under direct plan of a Scheme will have to indicate 'Direct Plan' against the Scheme Name in the Application form, Example 'UTI Equity Fund - Direct Plan'. Investors should also indicate 'Direct' in the application form. However in case distributor code is mentioned in the application form, but 'Direct Plan' is indicated against the Scheme name, the distributor code will be ignored and the application will be processed under the Direct Plan. In case investors do not indicate his / her choice and no ARN code is mentioned, it will be treated as Direct application and accordingly considered under 'Direct Plan'.
15. It will be the sole responsibility of the unit holder(s) bank and its branch to ensure proper registration of the debit mandate and confirm registration. If no confirmation of registration/ rejection is received, the AMC /RTA/ its agents will deem the same to be registered and confirm the registration to unit holders entirely at the risk of unit holder(s). In case of rejection of SIP form for any reason what so ever, the UTI MF will not entertain any request for refund of proceeds of the first cheque which is already realized. Investors may redeem the units allotted through first cheque at applicable NAV.
16. The unit holder(s) agree that, UTI MF / its RTA and their agents shall not be held liable for any unsuccessful registration and / or transaction due to any action or inaction of the unit holder's bank including but not limited to the reasons mentioned below and agree to Indemnify UTI MF / UTI AMC / RTA for all liabilities, losses, damages and expenses which they may consequently incur or sustain either directly or indirectly.
 - a. Non acceptance or rejection of debit mandate for whatsoever reason by the unit holder(s) bank branch, with or without any reasons assigned by the unit holder(s) bank.
 - b. Loss of debit mandate form in transit from point of acceptance of the form to RTA office and further to the unit holder(s) bank and /or branch.
 - c. Non registration of the debit mandate by the unit holder(s) bank and branch.
 - d. Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of the debit of bank account for funds.
 - e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit.
 - f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
17. **SIP Step Up:** By opting for this facility investor can choose to increase the SIP by a predefined amount at predefined intervals (Half yearly or Yearly). For availing the facility the investor has to
 - a. Provide the details of the SIP Step up in the SIP enrolment form.
 - b. Sign the SIP mandate to bank with the Debit type as Maximum Amount, and the amount sufficiently higher to accommodate the maximum stepped up amount. In case the amount mentioned in the mandate falls short of stepped amount, the step up will be cancelled in our records automatically. However, the SIP with the last stepped up amount will continue.
 - c. The minimum step up amount is ₹500 and in multiples of ₹500.
 - d. If step amount is mentioned and frequency is not mentioned, the default frequency will be taken as Yearly.
 - e. In case of request for Cancellation of Step up facility received from the investor, the last stepped amount will continue for the rest of the period of SIP unless modified by the investor.
18. National Automated Clearing House (NACH) is Direct Electronic Debit mode implemented by National Payment Corporation of India (NPCI). List of Banks under this mode is available on NPCI website www.npci.org.in. The said list is subject to modifications. The Investor agrees to abide by the terms and conditions of NACH /Auto Debit. If any city/ Bank is removed from the above mentioned list UTI Mutual Fund at its sole discretion will change the mode of collecting the SIP amounts for the balance period. UTI AMC reserves the right to get the SIP mandate registered with the Investors bank in NACH mode at its discretion.
19. Transaction Charges for application through Distributors / Agents only. In case the subscription amount ₹10,000/- or more and if your Distributor has opted to receive the transaction charges, ₹ 150 (for first time mutual fund Investor) or ₹100 (for Investor other than first time mutual fund Investor) would be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.
20. **Multi SIP:** Investor can start SIP in multiple schemes (3 schemes) using the form overleaf with all the parameters suiting his requirement. In case Investors wants to register SIP in more than 3 schemes investors may use an additional SIP enrolment form
21. **Change of Bank:** Investor needs to submit the UTI SMaRT Form duly filled with the details of new bank details from which the SIP should be started. Investor must tick the option of Change of Bank in the UTI SMaRT SIP Form and also mention the details of the SIP in which the Change of Bank Details is requested. This form should be submitted at least 21 days prior to the subsequent SIP installment debit date
22. **Request for Change in SIP Scheme:** Investors must use the SIP Service Request form duly filled in at least 15 days prior to the subsequent SIP installment date.
23. SIP in schemes through post dated cheques is available only on "01st /10th /15th /25th" of a month
24. For SIP under UTI RBPF/ UTI CCF / UTI ULIP. Please refer to the scheme provisions before registering for the SIP.

	<p>(iv) a body corporate including a company formed under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] or established under State or Central Law for the time being in force,</p> <p>(v) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc,</p> <p>(vi) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing,</p> <p>(vii) a society as defined under the scheme,</p> <p>(viii) a Financial Institution,</p> <p>(ix) an Army/Navy/Air Force/Paramilitary Fund,</p> <p>(x) a partnership firm (not more than two partners shall make an application),</p> <p>(xi) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014,</p> <p>(xii) an association of persons or body of individuals whether incorporated or not,</p> <p>(xiii) Mutual Funds registered with SEBI,</p> <p>(xiv) Scientific and Industrial Research Organisation,</p> <p>(xv) Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of the Government of India / Reserve Bank of India,</p> <p>(xvi) Other schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations,</p> <p>(xvii) Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</p> <p>(b) Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.</p> <p>(c) Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p>Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their Associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.</p> <p>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations, if any.</p> <p>Subject to the Regulations, the Trustee/AMC may reject any application received, in case the application is found invalid/incomplete or for any other reason at the Trustee's / AMC's Sole discretion.</p> <p>Investment by Individuals–Foreign Nationals–Refer to features common for all schemes</p> <p>Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details.</p> <p>Investment by other Overseas Investors – Refer to features common for all schemes</p> <p>For further details as to who can invest, please refer to the SID of the scheme.</p>
Facilities Offered	<ol style="list-style-type: none"> Systematic Investment Plan (SIP) <ol style="list-style-type: none"> Step up facility Any Day SIP Systematic Withdrawal Plan (SWP) Systematic Transfer Investment Plan (STRIP) (available as Source & Destination Scheme)
Additional Facilities under SIP	<p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>For further details on the above facilities under Systematic Investment Plan (SIP), please refer to SAI.</p>

UTI DYNAMIC BOND FUND				
Category of Scheme	Dynamic Bond			
Type of Scheme	An open ended dynamic debt scheme investing across duration.			
Investment Objective	<p>The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration.</p> <p>However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.</p>			
Asset Allocation	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk profile
		Minimum	Maximum	
	Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium
	Debt Instruments including Securitised Debt*	0	100	Medium
	Units issued by REITs & InvITs	0	10	Medium to High
*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio.				

	<p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund schemes, hybrid instruments and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme.</p> <p>Change in Investment Pattern:</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.</p>																																	
<p>What are the investment strategies?</p>	<p>1. Investment focus and asset allocation strategy:</p> <p>The fund has the flexibility to manage a dynamic market environment by actively rebalancing its portfolio in line with the evolving interest rate scenario. It has the ability to reduce/ increase duration when interest rates are expected to rise/ fall thereby preserving capital and generating reasonable returns.</p> <p>The scheme would seek to invest in debt & money market instruments across maturities & credit ratings with the intent of optimizing returns with commensurate risk.</p> <p>2. Portfolio Turnover policy</p> <p>The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.</p>																																	
<p>Comparison with existing schemes</p>	<p>An open ended dynamic debt scheme investing across durations.</p>																																	
<p>Plans and Options</p>	<p>Regular Plan Direct Plan</p> <p>Both the Plans offer following options:</p> <p>(a) Growth Option (b) Quarterly Dividend Option** (c) Half Yearly Dividend Option** (d) Annual Dividend Option** (e) Flexi Dividend Option**</p> <p>** both payout & reinvestment facilities</p> <p>Default Option – Growth Option</p>																																	
<p>Minimum Application Amount/Subsequent Minimum Investment in the same folio/ Minimum Redemption Amount</p>	<p>₹10,000/- and in multiples of ₹1/- under both the options.</p> <p>Subsequent Minimum Investment Amount is ₹1,000/- and in multiples of ₹1/- thereafter under a folio.</p> <p>Minimum amount of redemption/switches is ₹1,000/- and in multiples of ₹1/-.</p>																																	
<p>Benchmark Index</p>	<p>CRISIL Dynamic Debt Index</p>																																	
<p>Name of the Fund Manager</p>	<p>Amandeep Chopra (Managing the Scheme since February 2012)</p>																																	
<p>Performance of the scheme as on 31 March 2018</p>	<table border="1" data-bbox="454 1744 980 1989"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL Dynamic Debt Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>4.53</td> <td>5.12</td> </tr> <tr> <td>Last 3 years</td> <td>8.31</td> <td>8.05</td> </tr> <tr> <td>Last 5 years</td> <td>9.43</td> <td>8.65</td> </tr> <tr> <td>Since Inception</td> <td>9.34</td> <td>6.97</td> </tr> </tbody> </table> <p>* Computed on compounded annualized basis using NAV of Growth option</p> <p>Past performance may or may not be sustained in future.</p> <div data-bbox="1055 1744 1496 2120">  <table border="1"> <caption>Absolute Returns for the last 5 financial year</caption> <thead> <tr> <th>Year</th> <th>UTI Dynamic Bond Fund (%)</th> <th>CRISIL Dynamic Debt Index (%)</th> </tr> </thead> <tbody> <tr> <td>2013-2014</td> <td>7.87</td> <td>4.52</td> </tr> <tr> <td>2014-2015</td> <td>14.58</td> <td>14.80</td> </tr> <tr> <td>2015-2016</td> <td>6.19</td> <td>8.10</td> </tr> <tr> <td>2016-2017</td> <td>14.49</td> <td>11.01</td> </tr> <tr> <td>2017-2018</td> <td>4.53</td> <td>5.12</td> </tr> </tbody> </table> </div>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Dynamic Debt Index (%)	Last 1 year	4.53	5.12	Last 3 years	8.31	8.05	Last 5 years	9.43	8.65	Since Inception	9.34	6.97	Year	UTI Dynamic Bond Fund (%)	CRISIL Dynamic Debt Index (%)	2013-2014	7.87	4.52	2014-2015	14.58	14.80	2015-2016	6.19	8.10	2016-2017	14.49	11.01	2017-2018	4.53	5.12
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2015-2016	6.19	8.10																																
2016-2017	14.49	11.01																																
2017-2018	4.53	5.12																																

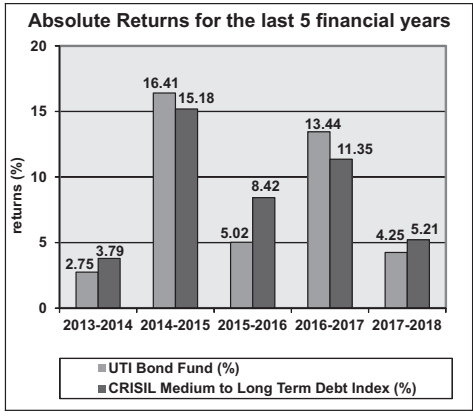
Top 10 holdings by issuers and sectors (31 st March 2018)	UTI Dynamic Bond Fund - Top 10 holdings Debt Issuer wise		
	Serial No	Issuer Name	% of NAV
	1	Government of India	29.77
	2	National Bank For Agriculture & Rural Development	8.97
	3	Reliance Utilities & Power Pvt Ltd.	7.07
	4	Rural Electrification Corporation Ltd.	6.96
	5	Axis Bank Ltd.	6.54
	6	HDFC Bank Ltd.	6.54
	7	Jorabat Shillong Expressway Limited	6.21
	8	U P Power Corporation Ltd	4.31
	9	Idea Cellular Ltd.	4.08
	10	Syndicate Bank	1.76
		Total	82.21
	UTI Dynamic Bond Fund - Top 10 holdings Debt Sector wise		
	Serial No	Issuer Name	% of NAV
	1	Financial Services	32.49
	2	Sovereign	31.15
	3	NCA/Reverse Repo/CBLO/Others	14.69
	4	Energy	11.38
	5	Construction	6.21
	6	Telecom	4.08
	Total	100.00	
Portfolio Turnover Ratio	Portfolio Turnover Ratio as on 31 st March 2018: 9.88		
Expenses of the Scheme	Entry load (As % of NAV)	Exit Load (As % of NAV)	
(i) Load Structure	NIL	NIL	
(ii) Recurring expenses	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.17 to 31.03.18: 1.62%	
Dividend Policy	<p>Dividend distribution, if any, under the Dividend Option of the scheme will be made subject to availability of distributable surplus at such intervals as is indicated under the scheme or as may be decided by UTI AMC and approved by the Trustees from time to time.</p> <p>Under the Quarterly/Half Yearly & Annual Dividend Options, it is envisaged to declare dividends on a quarterly/half yearly & annual basis respectively subject to availability of distributable surplus computed in accordance with SEBI Regulations. Under the Flexi Dividend Option dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd and approved by the Trustees from time to time, subject to availability of distributable surplus computed in accordance with SEBI Regulations. However, under all the dividend options, there is no assurance or guarantee to the unit holders, as to the rate and frequency of declaration of dividend. UTI AMC Ltd./Trustees reserves the right to declare or not to declare dividend at any frequency, as it may deem fit, under these Options.</p>		
Number of folios and Asset Under Management (AUM) as on 31st March 2018	Number of Folios	Asset Under Management (AUM)	
	18,281	₹1522.01 Crore (Quarterly AAUM as on 31/03/2018)	
Eligible Investors	<p>(a) An application for issue of units can be made by any resident or non-resident Indian as well as non-individuals (not being OCBs) as indicated below:</p> <p>(i) a resident individual or an NRI or person of Indian origin residing abroad either singly or jointly with another or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court,</p> <p>(ii) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Units can be held on 'Joint' or 'Anyone or Survivor' basis,</p>		

	<ul style="list-style-type: none"> (iii) a Hindu Undivided Family both resident and non-resident, (iv) a body corporate including a company formed under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] or established under State or Central Law for the time being in force, (v) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc, (vi) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing, (vii) a society as defined under the scheme, (viii) a Financial Institution, (ix) an Army/Navy/Air Force/Paramilitary Fund, (x) a partnership firm, (xi) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014; (xii) an association of persons or body of individuals whether incorporated or not, (xiii) Mutual Funds registered with SEBI, (xiv) Scientific and Industrial Research Organisation, (xv) Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of the Government of India / Reserve Bank of India, (xvi) Other schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations, (xvii) Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations. <p>(b) Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.</p> <p>(c) Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p>Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.</p> <p>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations, if any.</p> <p>Subject to the Regulations, the Trustee/AMC may reject any application received, in case the application is found invalid/incomplete or for any other reason at the Trustee's / AMC's Sole discretion.</p> <p>Investment by Individuals–Foreign Nationals–Refer to features common for all schemes</p> <p>Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details.</p> <p>Investment by other Overseas Investors – Refer to features common for all schemes</p> <p>For further details as to who can invest, please refer to the SID of the scheme.</p>
Facilities Offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ul style="list-style-type: none"> (a) Step up facility (b) Any Day SIP 2. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme)
Additional Facilities under SIP	<p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>For further details on the above facilities under Systematic Investment Plan (SIP), please refer to SAI.</p>

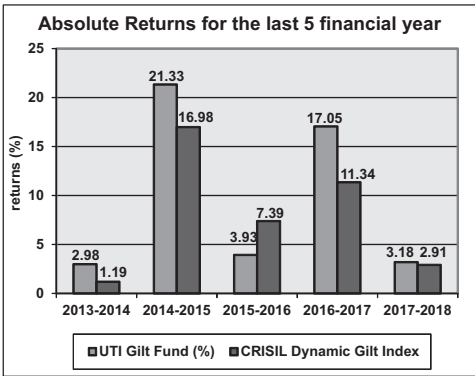
UTI BOND FUND

Category of Scheme	Medium to Long Duration Fund
Type of scheme	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years (Please refer to page no.2 of KIM on which the concept of Macaulay duration has been explained)
Investment Objective	<p>The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>

Asset allocation under normal circumstances : The Portfolio Macaulay duration would be between 4 year to 7 years	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile
		Minimum	Maximum	
	Debt Instruments (including securitised debt)*	50	100	Low to Medium
	Money Market Instruments (including CBLO & Repo)	0	50	Low
Asset allocation in light of anticipated adverse situation : The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile
		Minimum	Maximum	
	Debt Instruments (including securitised debt)*	50	100	Low to Medium
	Money Market Instruments (including CBLO & Repo)	0	50	Low
<p>*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund scheme and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme.</p> <p>Change in Investment Pattern:</p> <p>The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.</p>				
What are the investment strategies?	<p>1. Investment focus and asset allocation strategy:</p> <p>The scheme does active duration management by investing typically in corporate bonds and G-Secs. However, fund manager has the flexibility to invest in short end of the curve if the investment environment is not conducive for long or medium duration papers.</p> <p>The scheme will invest in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However, during anticipated adverse situations the portfolio Macaulay duration would be between 1 year and 7 years.</p> <p>2. Portfolio Turnover policy:</p> <p>The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.</p>			
Comparison with existing schemes	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 and 7 years.			
Plans and Options	<p>Regular Plan</p> <p>Direct Plan</p> <p>(a) Growth Option</p> <p>(b) Quarterly Dividend Option**</p> <p>(c) Half Yearly Dividend Option**</p> <p>(d) Annual Dividend Option**</p> <p>(e) Flexi Dividend Option**</p> <p>** both payout & reinvestment facilities</p> <p>Default Option – Growth Option</p>			
Minimum Application Amount/Subsequent Minimum Investment in the same folio	<p>1. Growth Option – ₹1,000/-</p> <p>2. Dividend Option - ₹20,000/- and in multiples of ₹1/- under all the options.</p> <p>3. Subsequent Minimum Investment Amount is ₹1,000/- and in multiples of ₹1/-</p>			
Benchmark Index	CRISIL Medium to Long Term Debt Index			

Name of the Fund Manager	Amandeep Chopra (Managing the Scheme since October 2003)																																																																				
Performance of the scheme as on 31 March, 2018	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL Medium to Long Term Debt Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>4.25</td> <td>5.21</td> </tr> <tr> <td>Last 3 years</td> <td>7.48</td> <td>8.30</td> </tr> <tr> <td>Last 5 years</td> <td>8.22</td> <td>8.71</td> </tr> <tr> <td>Since Inception</td> <td>8.63</td> <td>10.18</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Medium to Long Term Debt Index (%)	Last 1 year	4.25	5.21	Last 3 years	7.48	8.30	Last 5 years	8.22	8.71	Since Inception	8.63	10.18	<p>* Computed on compounded annualized basis using NAV of Growth option</p> <p>Past performance may or may not be sustained in future.</p>																																																				
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Number of folios and Asset Under Management (AUM) as on 31st March 2018	Number of Folios	Asset Under Management (AUM)
	28,706	₹ 1568.86 Crore (Quarterly AAUM as on 31/03/2018)
Eligible Investors	<p>(a) An application for issue of units can be made by any resident or non-resident Indian as well as non-individuals (not being OCBs) as indicated below:</p> <ul style="list-style-type: none"> (i) a resident individual or an NRI or person of Indian origin residing abroad either singly or jointly with another or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court, (ii) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Units can be held on 'Joint' or 'Anyone or Survivor' basis, (iii) a Hindu Undivided Family both resident and non-resident, (iv) a body corporate including a company formed under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] or established under State or Central Law for the time being in force, (v) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc, (vi) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing, (vii) a society as defined under the scheme, (viii) a Financial Institution, (ix) an Army/Navy/Air Force/Paramilitary Fund, (x) a partnership firm, (xi) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014; <p>(b) An individual for the benefit of another individual who is a mentally handicapped person, can also invest under the Scheme.</p> <p>(c) Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.</p> <p>(d) Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p>Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.</p> <p>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations, if any.</p> <p>Subject to the Regulations, the Trustee/AMC may reject any application received, in case the application is found invalid/incomplete or for any other reason at the Trustee's / AMC's Sole discretion.</p> <p>Investment by Individuals – Foreign Nationals– Refer to features common for all schemes</p> <p>Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details.</p> <p>Investment by other Overseas Investors – Refer to features common for all schemes</p> <p>For further details as to who can invest, please refer to the SID of the scheme.</p>	
Facilities Offered	<ol style="list-style-type: none"> 1. Systematic Investment Plan (SIP) <ul style="list-style-type: none"> (a) Step up facility (b) Any Day SIP 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) 4. Dividend Transfer Plan (DTP) 	
Additional Facilities under SIP	<p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>For further details on the above facilities under Systematic Investment Plan (SIP), please refer to SAI.</p>	
UTI GILT FUND (Formerly Known as UTI-Gilt Advantage Fund-LTP)		
Category of Scheme	Gilt Fund	
Type of Scheme	An open ended debt scheme investing in government securities across maturities	
Investment Objective	<p>The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>	

Asset allocation	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile															
		Minimum	Maximum																
	Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign															
	CBLO, Repo, Reverse Repo & instruments of such nature	0	20	Low															
<p>In addition to the securities stated in the table above, the respective Plans may enter into repos / reverse repos in the securities that they will invest in or as may be permitted by the RBI. From time to time the respective Plans may hold cash & cash equivalents.</p> <p>The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, government securities and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme.</p> <p>Change in Investment Pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.</p>																			
What are the investment strategies?	<p>1. Investment focus and asset allocation strategy: The scheme would invest minimum of 80% of the total assets in securities issued by the Central Government and/or State Government, with the aim to generate returns free of credit risk.</p> <p>2. Portfolio Turnover policy: The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.</p>																		
Comparison with existing schemes	An open ended debt scheme investing in government securities across maturities																		
Plans and Options	<p>Regular Plan Direct Plan</p> <p>Both the Plans offer the following plans:- (a) Growth Plan (b) Dividend Plan (with payout & reinvestment facilities)</p> <p>Default Plan – Growth Plan For further details, refer to SID.</p>																		
Minimum Application Amount/ Subsequent Minimum Investment in the same folio /Minimum Redemption Amount	<p>Growth & Dividend Plan – ₹5000/- and in multiples of ₹1/- Subsequent Minimum Investment Amount is ₹1,000/- and in multiples of ₹1/- thereafter under a folio. Minimum redemption amount ₹1,000/- or equivalent units.</p>																		
Benchmark Index	CRISIL Dynamic Gilt Index																		
Name of the Fund Manager	Amandeep Chopra (Managing the Scheme since July 2004)																		
Performance of the scheme as on 31 March, 2018	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL Dynamic Gilt Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>3.18</td> <td>2.91</td> </tr> <tr> <td>Last 3 years</td> <td>7.86</td> <td>7.16</td> </tr> <tr> <td>Last 5 years</td> <td>9.40</td> <td>7.81</td> </tr> <tr> <td>Since Inception</td> <td>8.61</td> <td>7.66</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Dynamic Gilt Index (%)	Last 1 year	3.18	2.91	Last 3 years	7.86	7.16	Last 5 years	9.40	7.81	Since Inception	8.61	7.66	<p>* Computed on compounded annualized basis using NAV of Growth option</p> <p>Past performance may or may not be sustained in future.</p>		
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Last 1 year	3.18	2.91																	
Last 3 years	7.86	7.16																	
Last 5 years	9.40	7.81																	
Since Inception	8.61	7.66																	
<p>Absolute Returns for the last 5 financial year</p> 																			

Top 10 holdings by issuers and sectors (31 st March 2018)	UTI Gilt Fund - Top 10 holdings Debt Issuer wise		
	Serial No	Issuer Name	% of NAV
	1	Government of India	81.00
	2	State Government	1.76
	Total		82.76
	UTI Gilt Fund - Top 10 holdings – Debt Sector wise		
	Serial No	Sector	% of NAV
	1	Sovereign	82.76
	2	NCA/Reverse Repo/CBLO/Others	17.24
	Total		100.00
Portfolio Turnover Ratio	Portfolio Turnover Ratio as on 31 st March 2018: 8.63		
Expenses of the Scheme	Entry Load : NIL		
(i) Load Structure	Exit Load : NIL		
(ii) Recurring expenses	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%	Actual expenses for the period : 01.04.17 to 31.03.18: 0.82%	
Dividend Policy	<p>(a) Dividend distribution:</p> <p>Dividend distribution, if any, under the Dividend Option of the scheme/s will be made subject to availability of distributable surplus at such intervals as is indicated under the scheme or as may be decided by UTI AMC and approved by the Trustees from time to time.</p> <p>(b) Dividend Sweep under UTI Gilt Fund</p> <p>The dividends (net of TDS) earned by the Unitholder will be swept/transferred into UTI Ultra Short Term Fund, UTI Regular Savings Fund, and UTI Treasury Advantage Fund. This facility helps the unitholder to build up his wealth continuously. No load will be applicable for sweep in, even if the Scheme in which the sweep is taking place has an entry load.</p> <p>Investors may avail any of the above facilities by ticking the appropriate box in the Application Form or may contact the UFCs or offices of the Registrar for further details.</p>		
Number of folios and Asset Under Management (AUM) as on 31st March 2018	Number of Folios		Asset Under Management (AUM)
	6,088		₹582.22 Crore (Quarterly AAUM as on 31/03/2018)
Eligible Investors	<p>The following qualified persons (subject to, wherever relevant, purchase of units of mutual funds being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for subscription to the Units of the Scheme.</p> <p>(i) Resident Adult Individuals either singly or jointly (not exceeding three);</p> <p>(ii) Minors through parent / lawful guardian;</p> <p>(iii) Companies, Bodies Corporate, Public Sector Undertakings, Private Trusts, Association of Persons or Bodies of Individuals and Societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions);</p> <p>(iv) Partnership Firms;</p> <p>(v) Karta of Hindu Undivided Family (HUF);</p> <p>(vi) Banks and Financial Institutions;</p> <p>(vii) Religious and Charitable Trusts, Wakfs or Endowments and Registered Societies (including Registered Co-operative Societies) (subject to receipt of necessary approvals as required);</p> <p>(viii) Non-Resident Indians (NRIs)/ Persons of Indian Origin residing abroad (PIOs) on repatriation and non-repatriation basis;</p> <p>(ix) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014;</p> <p>(x) Army, Air Force, Navy and other para-military units and bodies created by such institutions;</p> <p>(xi) Scientific and Industrial Research Organisations;</p>		

	<p>(xii) International Multilateral Agencies / Bodies Corporate incorporated outside India with the permission of the Government of India / Reserve Bank of India;</p> <p>(xiii) Mutual Funds registered with SEBI including other schemes of UTI Mutual Fund;</p> <p>(xiv) Other Associations, Institutions, Bodies, etc. who are permitted to invest in this Scheme as per their respective constitution;</p> <p>(xv) Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme;</p> <p>(xvi) Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.</p> <p>(xvii) Provident Funds, Pension Funds, Superannuation Funds and Gratuity Funds.</p> <p>Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.</p> <p>The fund reserves the right to include/exclude, new/existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations, if any.</p> <p>Subject to the Regulations, the Trustee/AMC may reject any application received, in case the application is found invalid/incomplete or for any other reason at the Trustee's / AMC's Sole discretion.</p> <p>Investment by Individuals – Foreign Nationals – Refer to features common for all schemes</p> <p>Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details.</p> <p>Investment by other Overseas Investors – Refer to features common for all schemes</p> <p>For further details as to who can invest, please refer to the SID of the scheme.</p>
Facilities Offered	<ol style="list-style-type: none"> Systematic Investment Plan (SIP) <ol style="list-style-type: none"> Step up facility Any Day SIP Systematic Withdrawal Plan (SWP) Systematic Transfer Investment Plan (STRIP) (Available as Source & Destination Scheme) Dividend Transfer Plan (DTP) and Switch Facilities are available.
Additional Facilities under SIP	<p>Under the SIP facility, the following additional facilities are available viz. Step up facility, Facility to switch from one eligible scheme to another eligible scheme and Any Day SIP.</p> <p>For further details on the above facilities under Systematic Investment Plan (SIP), please refer to SAI.</p>

UTI-FIXED MATURITY PLAN

Category of Scheme	Close ended debt scheme				
Type of Scheme	A close-ended umbrella income scheme				
Investment Objective	<p>The investment objective of the Scheme and Plans launched thereunder is to seek regular returns by investing in a portfolio of fixed income securities normally maturing in line with the time profile of the respective Plans, thereby enabling the investors to nearly eliminate interest rate risk by remaining invested in the Plan till the Maturity / Final Redemption.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Plans do not guarantee / indicate any returns.</p>				
Asset Allocation Pattern of the scheme	Types of instruments	Proportion % of corpus			Risk Profile
		Minimum	Likely	Max Upto	
	Debt Securities and Money Market Securities (including Call Money, reverse Repos) with residual average maturity of equal to or less than 410 days (or have put options within a period not exceeding 410 days) and including Securitised Debt.	20%	80%	100%	Low – Medium
Debt instruments with residual maturity of more than 410 days.	–	20%	80%	Low	
<p>The above stated percentages are only indicative and not absolute.</p> <ol style="list-style-type: none"> In respect of Quarterly Plans, the investments would be predominantly in Money Market Securities (including Call money, reverse Repos) and Debt Securities including Government Securities with residual average maturity of equal to or less than 100 days (or have put options within a period not exceeding 100 days). In respect of Half-Yearly Plans, the investments would be predominantly in Money Market Securities (including Call money, reverse Repos) and Debt Securities including Government Securities with residual average maturity of equal to or less than 200 days (or have put options within a period not exceeding 200 days). In respect of Yearly Plans, the investments would be predominantly in Money Market Securities (including Call money, reverse Repos) and Debt Securities including Government Securities with residual average maturity of equal to or less than 410 days (or have put options within a period not exceeding 410 days). Asset Allocation under the scheme would be in line with SEBI guidelines on investment in securities. 					

Risk Profile of the Schemes	Mutual Fund investments are subject to market risks. Please read the SID carefully for details on risk factors before investment.																																														
Plans/Options	<p>Each Series of the Fixed Maturity Plan shall offer Regular Plan and *Direct Plan having both Growth and Dividend Options with Dividend Payout and Dividend Reinvestment facility (as given in SID).</p> <p>In case of valid applications received, without indicating any choice of the Option, it would be considered as Growth option and processed accordingly</p> <p>In case 'dividend' option is chosen as the "Option" but the periodicity (Quarterly/Half-Yearly/ Yearly) is not mentioned/indicated in the Application Form, then the default dividend option will be the 'Quarterly Dividend Option'</p> <p>Schedule of UTI-Fixed Maturity Plan and details of the FMPs proposed to be launched under each Series viz., Plans/Options available there under and Fixed Maturity / Redemption Dates are as under:</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:33%;">Quarterly Series</th> <th style="width:33%;">Half Yearly Series</th> <th style="width:33%;">Yearly Series</th> </tr> </thead> <tbody> <tr> <td> i) Regular Plan a) Dividend Option b) Growth Option ii) Direct Plan a) Dividend Option b) Growth Option </td> <td> i) Regular Plan a) Dividend Option b) Growth Option ii) Direct Plan a) Dividend Option b) Growth Option </td> <td> i) Regular Plan a) Dividend Option b) Growth Option ii) Direct Plan a) Dividend Option b) Growth Option </td> </tr> </tbody> </table> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width:15%;">Fixed Maturity Series</th> <th style="width:15%;">Options under each FMP</th> <th style="width:15%;">Duration of the FMP</th> <th style="width:20%;">New Fund Offer Period*</th> <th style="width:20%;">Fixed Maturity / Redemption Date</th> <th style="width:15%;">Identification Number</th> </tr> </thead> <tbody> <tr> <td>Quarterly Series (QFMP)</td> <td>Growth and Dividend having Dividend Reinvestment facility</td> <td>94 days</td> <td>For a period not exceeding 7 business days (or such number of days not exceeding 15 days) at the end of which allotment shall be made. The Face value of the unit is ₹ 10/-.</td> <td>95th day from the date of closure of the Offer Period of the Plan</td> <td>QFMP (Month/Year-Plan number)</td> </tr> <tr> <td>Half-Yearly Series (HFMP)</td> <td>Growth and Dividend having Dividend Reinvestment facility</td> <td>186 days</td> <td>For a period not exceeding 7 business days (or such number of days not exceeding 15 days) at the end of which allotment shall be made. The Face value of the unit is ₹ 10/-.</td> <td>187th day from the date of closure of the Offer Period of the Plan</td> <td>HFMP (Month/Year)</td> </tr> <tr> <td>Yearly Series (YFMP)</td> <td>Growth and Dividend having Dividend Reinvestment facility</td> <td>396 days</td> <td>For a period not exceeding 7 business days (or such number of days not exceeding 15 days) at the end of which allotment shall be made. The Face value of the unit is ₹ 10/-.</td> <td>397th day from the date of closure of the Offer Period of the Plan</td> <td>YFMP (Month/Year)</td> </tr> </tbody> </table> <p>The Scheme envisages the launch of the following Fixed Maturity Plans.</p> <table border="1" style="width:100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th style="width:50%;">Name of Series</th> <th style="width:25%;">Date of launch</th> <th style="width:25%;">Date of closure*</th> </tr> </thead> <tbody> <tr> <td>Quarterly Series having a duration of 94 days</td> <td>1st of every month 16th of every month</td> <td>15th of that month Last business day of that month</td> </tr> <tr> <td>Half-Yearly Series having a duration of 186 days</td> <td>1st of every month</td> <td>25th of that month</td> </tr> <tr> <td>Yearly Series having a duration of 396 days</td> <td>16th of every month</td> <td>Last business day of that month</td> </tr> </tbody> </table> <p>*New Fund Offer period of the schemes will be as per SEBI guidelines which is currently restricted to a maximum 15 days.</p> <p>The units of each plan of the scheme will be listed on the National Stock Exchange (NSE) and/or any other stock exchange(s) as may be decided by UTI AMC, after the closure of the New Fund Offer (NFO) period. Investors will be able to enter & exit the fund through transactions in the Secondary Market.</p> <p>For further details about Plans and Options, please refer to SID.</p>					Quarterly Series	Half Yearly Series	Yearly Series	i) Regular Plan a) Dividend Option b) Growth Option ii) Direct Plan a) Dividend Option b) Growth Option	i) Regular Plan a) Dividend Option b) Growth Option ii) Direct Plan a) Dividend Option b) Growth Option	i) Regular Plan a) Dividend Option b) Growth Option ii) Direct Plan a) Dividend Option b) Growth Option	Fixed Maturity Series	Options under each FMP	Duration of the FMP	New Fund Offer Period*	Fixed Maturity / Redemption Date	Identification Number	Quarterly Series (QFMP)	Growth and Dividend having Dividend Reinvestment facility	94 days	For a period not exceeding 7 business days (or such number of days not exceeding 15 days) at the end of which allotment shall be made. 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Minimum Application Amount	The minimum amount of investment under both the Plans is ₹10,000/- and in multiples of ₹10/-thereafter.	
Benchmark Index	No comparable benchmark available.	
Name of the Fund Manager	Sunil Patil (Managing the Scheme since August 2014)	
Expenses of the Scheme	Entry Load : Nil	
(i) Load Structure	Exit Load : Nil at Maturity (Redemption is not permitted before maturity as the scheme will be listed on a Stock Exchange)	
(ii) Recurring expenses	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%	Actual expenses for the pervious financial year of UTI-FMP (YFMP/03/14): 0.15%
Dividend Policy	Under the dividend option, it is proposed to declare dividend, subject to availability of distributable surplus, on or before the Maturity Date / Final Redemption Date of the respective Plans or such other day / frequency as may be decided by the Trustees, as computed in accordance with SEBI Regulations.	
Eligible Investors	<p>The following qualified persons (subject to, wherever relevant, purchase of units of mutual funds being permitted under respective constitutions, and relevant statutory regulations) are eligible and may apply for subscription to the Units of the Scheme</p> <ol style="list-style-type: none"> Resident Adult Individuals either singly or jointly (not exceeding three), Minors through parent/lawful guardian. Units can be held on 'Joint' or 'Anyone or Survivor' basis, Companies, Bodies Corporate, Public Sector Undertakings, Private Trusts, Association of Persons or Bodies of Individuals and Societies registered under the Societies Registration Act, 1860 (so long as the purchase of Units is permitted under the respective constitutions), Partnership Firms, Karta of Hindu Undivided Family (HUF), Banks and Financial Institutions, Religious and Charitable Trusts, Wakfs or Endowments and Registered Societies (including Registered Co-operative Societies) (subject to receipt of necessary approvals as required), Non-Resident Indians / Persons of Indian Origin residing abroad (NRIs) on repatriation and non repatriation basis, Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014, Army, Air Force, Navy and other para-military units and bodies created by such institutions, Scientific and Industrial Research Organisations, International Multilateral Agencies / Bodies Corporate incorporated outside India with the permission of the Government of India / Reserve Bank of India, Mutual Funds registered with SEBI including other schemes of UTI Mutual Fund, Other Associations, Institutions, Bodies, etc. who are permitted to invest in this Scheme as per their respective constitution, Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme. <p>Subject to the Regulations, the Trustee/AMC may reject any application received, in case the application is found invalid/incomplete or for any other reason at the Trustee's/AMC's Sole discretion.</p> <p>Investment by Individuals – Foreign Nationals – Refer to features common for all schemes</p> <p>Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF. Please refer to SID for details.</p> <p>Investment by other Overseas Investors – Refer to features common for all schemes</p> <p>For further details as to who can invest, please refer to the SID of the scheme.</p>	

Features Common to all Schemes																																					
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the SID carefully for details on risk factors before investment.																																				
Risk Mitigation Strategies	Type of Risk																																				
	Non-adherence to the various Asset allocation limits, as per the Regulations/SID																																				
	Market Risk																																				
	Liquidity Risk																																				
	Credit Risk																																				
	Risk Mitigation Strategies																																				
	System control, Continuous review and management of schemes' portfolio, internal norms/process on equity investments & monthly review thereof.																																				
	Controlling stock level/sector level exposure norms. Periodic review of strategy and performance of the schemes as compared to benchmarks/Peer group. Periodic detailed risk analysis. Independent Internal Research.																																				
	Investments will be made in debt, money market instruments and equity and equity related instruments having adequate liquidity in the secondary market. Periodic Review of exposure to Illiquid Securities.																																				
	Well laid out norms for investing in debt instruments. Securities rated below prescribed grade are generally backed by adequate collaterals. Review of Credit ratings and Companies' Financials as per the laid down process. Review of credit profile of portfolio, industry developments in the credit ratings movements and investment decisions. Periodic review of sector-wise debt exposure & stipulation of restraints, wherever required.																																				
Direct Plan	<p>Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>All categories of Investors (whether existing or new Unitholders) as permitted under the SID of the Fund/Scheme are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various modes offered by the Fund/Scheme (except all Platform(s) where investor's applications for subscription of units are routed through Distributors).</p> <p>The Direct Plan will be a separate plan under the Fund/Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc and will have a separate NAV. No commission for distribution of units will be paid/charged under Direct Plan.</p> <p>How to apply: Investors subscribing under Direct Plan of UTI-Overnight Fund (example scheme) will have to indicate "Direct Plan" against the Scheme name in the application form, as for example, "UTI-Overnight Fund-Direct Plan".</p> <p>Treatment of applications under "Direct" / "Regular" Plans:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">Scenario</th> <th style="width: 30%;">Broker Code mentioned by the investor</th> <th style="width: 30%;">Plan mentioned by the investor</th> <th style="width: 30%;">Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned in the application form under scenarios 7 or 8 above, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the transaction shall be reprocess under 'Direct Plan' from the date of application without any exit load.</p> <p>Existing Investments:</p> <p>Investors who have invested without Distributor code and have opted for Dividend Reinvestment facility under Regular Plan may note that the dividend will continue to be reinvested in the Regular Plan only.</p> <p>Scheme characteristics of Direct Plan:</p> <p>Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the Regular Plan and the Direct Plan except that:</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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8	Mentioned	Not Mentioned	Regular Plan																																		

	<p>(a) Switch of investments from Regular Plan through a distributor with ARN Code (whether the investments were made before or after January 1, 2013) to Direct Plan shall be subject to applicable exit load, if any. The holding period for applicability of load will be considered from the date of such switch to Direct Plan.</p> <p>(b) However, no exit load shall be levied for switch of investments from Regular Plan made directly without an ARN Code (whether the investments were made before or after January 1, 2013) to Direct Plan of the scheme (subject to statutory taxes and levies, if any). The holding period for applicability of load will be considered from the date of initial investment in the Regular Plan.</p> <p>(c) No exit load shall be levied in case of switches from Direct Plan to Regular Plan.</p> <p>(d) Portfolio of the Scheme under the Regular Plan and Direct Plan will be common.</p> <p>(e) Eligible investors/modes for applying: All categories of investors (whether existing or new unitholders) as permitted under the SID of the eligible schemes are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except all Platform(s) where investors' applications for subscription of units are routed through Distributors}.</p> <p>(f) Investments through systematic routes: In case of Systematic Investment Plan (SIP)/ Systematic Transfer Investment Plan (STRIP)/ Dividend Transfer Plans (DTP), registered prior to January 1, 2013 without any distributor code under the Regular Plan of the Scheme, installments falling on or after the January 1, 2013 will automatically be processed under the Direct Plan.</p> <p>Minimum Investment amount under the Direct Plan: In case of already existing investments under the Regular Plan, if the investor wants to further invest in the Direct Plan he/she will be required to invest the minimum investment amount of the scheme, as applicable for the Scheme/Plan/Option/facility etc. However, this minimum investment amount requirement is not applicable in case of switchover from Regular Plan to Direct Plan or vice versa under the same Scheme and same Option.</p>																					
<p>Cut off timing for subscriptions / redemptions / switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p> <p>Applicable for UTI Overnight Fund, UTI Liquid Cash Plan</p>	<p>Applicable NAV Purchase : <table border="1" data-bbox="445 1030 1545 1351"> <thead> <tr> <th>Operation</th> <th>Cut-off Timing</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Valid applications received and funds are also available for utilization before cut off time on the same day.</td> <td>Upto 2 p.m.</td> <td>Closing NAV of the day immediately preceding the day of receipt of the application</td> </tr> <tr> <td>Valid applications received and clear funds are available for utilisation on the same day.</td> <td>After 2 p.m.</td> <td>Closing NAV of the day immediately preceding the next business day.</td> </tr> <tr> <td>Irrespective of the time of receipt of application, where the funds are not available before cut off time for utilisation on the day of the application.</td> <td>Within Business Hours</td> <td>Closing NAV of the day immediately preceding the day on which the funds are available for utilisation.</td> </tr> </tbody> </table> <p>\$\$\$ Funds shall be available for the entire amount of subscription/purchase without availing any credit facility, whether intra day or otherwise.</p> <p>Redemption : <table border="1" data-bbox="445 1411 1545 1554"> <thead> <tr> <th>Operation</th> <th>Cut-off Timing</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Valid applications received</td> <td>Upto 3 p.m.</td> <td>Closing NAV of the day immediately preceding the next business day.</td> </tr> <tr> <td>Valid applications received</td> <td>After 3 p.m.</td> <td>Closing NAV of the next business day.</td> </tr> </tbody> </table> <p>a. For allotment of units in respect of purchase:</p> <p>(i) Application is received before the applicable cut-off time.</p> <p>(ii) Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the scheme before the cut-off time. The time of credit to the scheme account will only be considered irrespective of time of debit to the investors account.</p> <p>(iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the scheme.</p> <p>b. For allotment of units in respect of switch-in:</p> <p>(i) Application for switch-in is received before the applicable cut-off time.</p> <p>(ii) Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the scheme before the cut-off time.</p> <p>(iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the scheme.</p> <p>Redemption requests: Where, under a scheme, units are held under both the Regular and Direct Plans, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans.</p> <p>Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests and take an independent decision accordingly.</p> </p></p>	Operation	Cut-off Timing	Applicable NAV	Valid applications received and funds are also available for utilization before cut off time on the same day.	Upto 2 p.m.	Closing NAV of the day immediately preceding the day of receipt of the application	Valid applications received and clear funds are available for utilisation on the same day.	After 2 p.m.	Closing NAV of the day immediately preceding the next business day.	Irrespective of the time of receipt of application, where the funds are not available before cut off time for utilisation on the day of the application.	Within Business Hours	Closing NAV of the day immediately preceding the day on which the funds are available for utilisation.	Operation	Cut-off Timing	Applicable NAV	Valid applications received	Upto 3 p.m.	Closing NAV of the day immediately preceding the next business day.	Valid applications received	After 3 p.m.	Closing NAV of the next business day.
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<p>Cut off timing for subscriptions / redemptions / switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p> <p>Applicable for UTI Money Market Fund, UTI Ultra Short Term Fund, UTI Treasury Advantage Fund, UTI Short Term Income Fund, UTI Banking & PSU Debt Fund, UTI Credit Risk Fund, UTI Medium Term Fund, UTI Dynamic Bond Fund, UTI Bond Fund, UTI Gilt Fund and UTI Fixed Maturity Plan</p>	<p>Applicable NAV Purchase : For Purchases less than ₹ 2 lacs</p>		
	Operation	Cut-off Timing	Applicable NAV
	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	Upto 3 p.m.	Closing NAV of the day of receipt of the application
	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	After 3 p.m.	Closing NAV of the next business day.
	Valid applications received with outstation cheques / demand drafts not payable at par at the place where the application is received.	Within Business Hours	Closing NAV of the day on which cheque/ demand draft is credited to the Scheme/Plan.
	<p>Purchase : For Purchases of ₹ 2 lacs and above</p>		
	Operation	Cut-off Timing	Applicable NAV
	The funds are available for utilization before cut off and valid applications received with cheques / demand drafts	Upto 3 p.m.	Closing NAV of the day on which the funds are available for utilization before cut off time shall be applicable irrespective of the time of receipt of the application.
	<p>The above mentioned rule will be applicable irrespective of the date of debit to investor's account. Rs.2 lacs shall be considered after considering multiple applications received from the investor under all the plans/ options of the scheme on the day and also under all modes of investment i.e. additional purchase, Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP), Switch, etc. The investor will be identified through PAN registered with UTI Mutual Fund.</p>		
	<p>Redemption :</p>		
Operation	Cut-off Timing	Applicable NAV	
Valid applications received	Upto 3 p.m.	Closing NAV of the day of receipt of the application.	
Valid applications received	After 3 p.m.	Closing NAV of the next business day.	
<p>Redemption requests: Where, under a scheme, units are held under both the Regular and Direct Plans, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans.</p> <p>Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests and take an independent decision accordingly.</p>			
<p>Details of Plans / Options Where Fresh Subscriptions has been discontinued with effect from 1st October 2012</p>	<p>UTI Liquid Cash Plan:</p>		
	Discontinued Plan / Options	Revised Plan / Option Name (for existing Unit holders before 1st October 2012)	
	Regular Plan-	Discontinued Regular Plan-	
	(a) Periodic Dividend Option	(a) Periodic Dividend Option	
	(b) Monthly Dividend Option Payout & Reinvestment	(b) Monthly Dividend Option Payout & Reinvestment	
	(c) Growth Option	(c) Growth Option	
	<p>UTI Money Market Fund:</p>		
	Discontinued Plans / Options	Revised Plan/Option Name (for Existing unit holders before 1st October 2012)	
	Regular Plan-	Discontinued Regular Plan-	
	a) Periodic Dividend Option	a) Periodic Dividend Option	
b) Flexi Dividend Option	b) Flexi Dividend Option		
c) Growth Option	c) Growth Option		
<p>UTI Ultra Short Term Fund (Formerly known as UTI-Floating Rate Fund-STP):</p>			
Discontinued Plans / Options	Revised Plan / Option Name (for existing Unit holders before 1st October 2012)		
Institutional Plan-	Discontinued Institutional Plan-		
(a) Growth Option	(a) Growth Option		
(b) Periodic Dividend Option	(b) Periodic Dividend Option		
<p>UTI Treasury Advantage Fund:</p>			
Discontinued Plans / Options	Revised Plan / Option Name (for existing Unit holders before 1st October 2012)		
(a) Growth Plan	Discontinued-		
(b) Bonus Plan	(a) Growth Plan		
(c) Periodic Dividend Plan	(b) Bonus Plan		
(d) Flexi Dividend Plan	(c) Periodic Dividend Plan		
(e) Monthly Dividend Plan	(d) Flexi Dividend Plan		
(f) Quarterly Dividend Plan	(e) Monthly Dividend Plan		
(g) Annual Dividend Plan	(f) Quarterly Dividend Plan		
	(g) Annual Dividend Plan		

	UTI Short Term Income Fund:	
	Discontinued Plans / Options	Revised Plan / Option Name (for existing Unit holders before 1st October 2012)
	Regular Option- (a) Growth Sub-Option (b) Dividend Sub-Option	Discontinued Regular Option- (a) Growth Sub-Option (b) Dividend Sub-Option
	UTI Gilt Fund (Formerly known as UTI-Gilt Advantage Fund-LTP):	
	Discontinued Plans / Options	Revised Plan / Option Name (for existing Unit holders before 1st October 2012)
	PF Plan- (a) Prescribed Date Auto Redemption Option (PDAR) (b) Growth Option (c) Dividend Option	Discontinued PF Plan- (a) Prescribed Date Auto Redemption Option (PDAR) (b) Growth Option (c) Dividend Option
	<p>The existing Investors under the aforesaid Plans where Plan/Options/Sub-Options are discontinued shall be allowed to continue in the discontinued Plan/Options/Sub-Options till they exit.</p> <p>Further, the Dividend Reinvestment facility/option in respect of the above discontinued plans/options/sub-options/renamed/revised plans & options is withdrawn and the dividend as and when declared under the Plans/Options etc will be compulsorily paid out in such cases even if it is under reinvestment facility/option.</p> <p>Further, under the above Plans & Options/Sub-options, the dividend is proposed to be declared once in a month, subject to availability of distributable surplus, as computed in accordance with SEBI (MF) Regulations 1996. However, there is no assurance or guarantee to the unit holders, as to the rate and frequency of dividend. UTI AMC reserves the right to declare dividend at any other frequency, as it may deem fit, under the above revised Plans & Options/Sub-options.</p>	
Dedicated Fund Manager for Overseas investments	Sharwan Kumar Goyal (Managing the Scheme since March 2017)	
Eligible Investors	<p>Investment by Individuals – Foreign Nationals</p> <p>For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund,</p> <ol style="list-style-type: none"> Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999. Foreign Nationals are required to comply (including taking necessary approvals) with all the laws, rules, regulations, guidelines and circulars, as may be issued/applicable from time to time, including but not limited to and pertaining to anti money laundering, Know Your Customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder) including in all the applicable jurisdictions. <p>UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.</p> <p>Investment by other Overseas Investors</p> <p>Neither the SID nor the units of Schemes have been registered in any jurisdiction including the United States of America.</p> <p>No persons receiving a copy of such SID or any accompanying application form in such jurisdiction may treat the said SID or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements.</p>	
A website link to obtain scheme's latest monthly portfolio holding	<p>A website link to obtain scheme's latest monthly portfolio holding</p> <p>https://www.utimf.com/forms-and-downloads/portfolio-disclosure</p> <p>(After following the above link, please expand "Portfolio Disclosure - Scheme wise" and select the desired scheme to view its portfolio)</p>	
Expenses in addition to Recurring Expenses	<p>In addition to the recurring expenses stated above, the following expenses including Service Tax, as may be applicable, may also be charged to the Scheme:-</p> <ol style="list-style-type: none"> Expenses in respect of new inflows from beyond top 30 cities (as per SEBI Regulations/Circulars) subject to a maximum of 0.30% of the daily net assets for meeting distribution expenses incurred in bringing the inflows from such cities. Expenses not exceeding 0.20% of the daily net assets towards investment management and advisory fees (including service tax) and various other sub-heads of recurring expenses as mentioned under Regulation 52(2) and 52(4) of the SEBI (Mutual Fund) Regulations respectively. 	

	<p>(c) Brokerage and transaction costs not exceeding 0.12% of the value of trades in case of cash market transaction and 0.05% of the value of trades in the case of derivatives transactions.</p> <p>(d) The 'AMC fees,' (including applicable Service Tax) charged to the scheme with no sub-limits, will be within the Total Expense Ratio (TER) as prescribed by SEBI Regulations.</p> <p>(e) Investor Education and Awareness UTI Mutual Fund (UTI MF) shall annually set apart atleast 2 bps on daily net assets within the maximum limit of TER for investor education and awareness initiatives. For further details, please refer to relevant SID.</p>
<p>Threshold Limit for 'Dividend Payout' Option under all schemes</p>	<p>a. In case of Dividend Payout under a folio is less than or equal to ₹ 1,500/- and where complete bank account details are not available or facility of electronic credit is not available with Investor's Bank/Bank Branch, then such amount will be compulsorily reinvested wherever reinvestment option is available under the scheme and an Account Statement (SoA) will be sent to the Investors at their Registered Address.</p> <p>b. For folios where dividend warrants are returned undelivered and/or the dividend warrant remains unencashed / unclaimed on 3 consecutive occasions, future dividend amount will be reinvested, wherein reinvestment option is available and an Account Statement (SoA) would be sent to the Investors at their Registered Address.</p>
<p>Risk Mitigation process against Third Party Cheques</p>	<p>Restriction on Third Party Payments Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions. "Third Party Payments" means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made. The exceptions, inter-alia, includes:- Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹50,000/- (each regular purchase or per SIP installment). 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. For further details, please refer to SAI.</p>
<p>Details under Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standards (CRS)</p>	<p>FATCA Foreign Account Tax Compliance Act (FATCA) is a United States (US) Law aimed at prevention of tax evasion by US citizens and residents ("US Persons") through use of offshore accounts. FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons. CRS On similar lines as FATCA the Organization of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a "Standard for Automatic Exchange of Financial Account Information in Tax Matters", generally known as CRS in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad. Please refer to Instructions given in the FATCA/CRS Form & Scheme application form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular Nos. CIR/MIRSD/2/2015 dated 26th August 2015 and SEBI Circular No. CIR/MIRSD/3/2015 dated 10th September 2015.</p>
<p>Commercial Transactions (viz. Purchase / Redemption / Switches) through Designated E-mail / Fax</p>	<p>The facility of carrying out commercial transactions through Designated E-mail / Fax, in units of UTI Mutual Fund Schemes, is available for the following categories of Investors, subject to certain terms and conditions. UTI AMC declares its Designated E-mail / Fax server as one of the Officials Points of Acceptance. 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; (iv) an eligible society; (v) any other institution; (vi) Army/Navy/Air Force/Paramilitary Fund and (vii) Any other category of investors, as may be decided by UTI AMC from time to time. Only Commercial transactions i.e. Purchase, Redemption and Switches shall be accepted through designated fax and email. For further details regarding additional terms and conditions which shall apply to the financial/commercial transactions received through this mode, please refer to SID.</p>

Despatch of Redemption Request	Within 10 business days of the receipt of the redemption request at the authorised centre of UTI Mutual Fund.	
Restrictions on redemption of Units	<p>In the event of receipt of inordinately large number of redemption requests or a restructuring of a Schemes' portfolio, there may be delays in the redemption of units.</p> <p>Further to the above, the following points relating to restrictions on redemption of units may be noted:-</p> <ol style="list-style-type: none"> Restrictions on redemption of units may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: <ol style="list-style-type: none"> Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security Market failures, exchange closures etc Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees When restriction on redemption is imposed, the following procedure shall be applied:- <ol style="list-style-type: none"> No redemption requests upto INR 2 lakh shall be subject to such restriction. Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. <p>For further details in this regard, please refer to SAI.</p>	
Transferability of units (except UTI-FMP)	<p>Units of the scheme held in dematerialised form shall be freely transferable from one demat account to another demat account. For details of terms and conditions governing such transferability of units, kindly refer to the Statement of Additional Information.</p> <p>Investment in the Units of the scheme through SIP route under demat mode also is available.</p> <p>The facility of conversion of units held in Dematerialisation (Demat) mode into physical by way of Rematerialisation (Remat) for investments held under various options of the Scheme(s) / Plan(s) of the UTI Mutual Fund including units held under Systematic Investment Plan (SIP), is extended, wherever Demat facility is available. For further details please refer to SAI.</p> <p>Units under UTI-Fixed Maturity Plan are not transferable.</p>	
Switching of Units of UTI Mutual Fund (UTI MF) Schemes on BSE Star MF Platform (except UTI-FMP)	<p>In addition to the facility of Purchase and Redemption available on the BSE Star MF of Bombay Stock Exchange, the facility of Switching units is available The request for switch can be given in number of units. For further details refer to SAI.</p> <p>This facility is not available under UTI-Fixed Maturity Plan.</p>	
Exit load on death of an unitholder	In the case of the death of an unitholder, no exit load (if applicable) will be charged for redemption of units by the claimant under certain circumstances and subject to fulfilling of prescribed procedural requirements. For further details refer to SAI.	
Tax Treatment for the Investors (Unitholders)	Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
For Investor Grievance please contact	<p>Name and Address of Registrar</p> <p>M/s. Karvy Computershare Private Limited Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500 032,</p> <p>Board No: 040 - 6716 2222, Fax no : 040- 6716 1888, Email:uti@karvy.com</p>	<p>All investors could refer their grievances giving full particulars of investment at the following address:</p> <p>Ms. Nanda Malai Associate Vice President–Department of Operations UTI AMC Ltd. UTI Tower, Gn Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400 051. Tel : 022-6678 6666, Fax: 022-2652 3031</p> <p>Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in</p>
Name of the Trustee Company	UTI Trustee Company Private Limited	
Daily Net Asset Value (NAV) Publication	The NAVs will be declared by 9 p.m. on all business days and will be published in atleast two daily newspapers having nationwide circulation and will also be available on the website of UTI Mutual Fund, www.utimf.com by 9 p.m. on every business day and website of AMFI namely www.amfiindia.com. You can also call us at 1800 22 1230 (toll free number) or (022) 2654 6200 (non toll free number).	
Unitholders Information	Accounts statement at intervals mentioned in SID/SAI of specific schemes and abridged annual report shall be provided to investors by post / any other mode. Half-yearly scheme portfolio disclosure will be mailed to unitholders or published in the newspapers as permitted under SEBI (Mutual Funds) Regulations, 1996.	

Date : May 14, 2018



Haq, ek behtar zindaqi ka.

CORPORATE OFFICE

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

OFFICIAL POINTS OF ACCEPTANCE

UTI FINANCIAL CENTRES

WEST ZONE

GUJARAT REGION

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

MUMBAI REGION

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

NAGPUR REGION

Amravati: C-1, VIMACO Tower, S.T. Stand Road, Amravati – 444 602, Maharashtra, Tel.: (0721) 2553126/7/8, **Bhilai:** 38 Commercial Complex, Nehru Nagar (East), Bhilai – 490 020, Distt. Durg, Chhattisgarh, Tel.: (0788) 2293222, 2292777, **Bhopal:** 2nd Floor, V. V. Plaza, 6 Zone II, M. P. Nagar, Bhopal-462 011, Tel: (0755) 2558308, **Gwalior:** 45/A, Alaknanda Towers, City Centre, Gwalior-474011, Tel: (0751) 2234072, **Indore:** UG 3 & 4, Starlit Tower, YN Road, Indore-452 001, Tel:(0731) 2533869/4958, **Jabalpur:** 74-75, 1st Floor, Above HDFC Bank, Gol Bazar, Jabalpur – 482 002, Madhya Pradesh, Tel: (0761) 2480004/5, **Nagpur:** 1st Floor, Shraddha House, S. V. Patel Marg, Kings Way, Nagpur-440 001, Tel: (0712) 2536893, **Raipur:** Vanijya Bhavan, Sai Nagar, Jail Road, Raipur-492 009, Tel: (0771) 2881410/12, **Ratlam:** R.S.Paradise, 101, 1st Floor, Above Trimurti Sweets, Do Batti Square, Ratlam – 457 001, Madhya Pradesh, Tel.: (07412) 222771/72.

REST OF MAHARASHTRA AND GOA

Aurangabad: "Yashodhan", Near Baba Petrol Pump, 10, Bhagya Nagar, Aurangabad – 431 001, Maharashtra, Tel.: (0240) 2345219 / 29, **Chinchwad** : City Pride, 1st Floor, Plot No.92/C, D III Block, MIDC, Mumbai-Pune Highway, Kalbhor Nagar, Chinchwad, Pune-411 019, Tel: (020) 65337240, **Jalgaon:** First Floor, Plot No-68, Zilha Peth, Behind Old Court, Near Gujrat Sweet Mart, Jalgaon (Maharashtra), Pin - 425 001, Tel.: (257) 2240480/2240486, **Kolhapur:** 11 & 12, Ground Floor, Ayodhya Towers, C S No 511, KH-1/2, 'E' Ward, Dabholkar Corner, Station Road, Kolhapur-416 001, Tel.: (0231) 2666603/2657315, **Margao:** Shop No. G-6 & G-7, Jeevottam Sundara, 81, Primitive Hospicio Road, Behind Cine Metropole, Margao, Goa-403 601, Tel.: (0832) 2711133, **Nasik:** Apurva Avenue, Ground Floor, Near Kusumagraj Pratishthan, Tilak Wadi, Nasik-422002, Tel: (0253) 2570251/252, **Panaji:** E.D.C. House, Mezzanine Floor, Dr. A.B. Road, Panaji, Goa-403 001, Tel: (0832) 2222472, **Pune:** Ground Floor, Shubhadra

Bhavan, Apte Road, Opposite Ramee Grand Hotel, Pune – 411 004. Maharashtra, Tel.: (020) 25521052 / 53 / 54 / 55 / 63, **Solapur:** 157/2 C, Railway Lines, Rajabhau Patwardhan Chowk, Solapur – 413 003, Maharashtra, Tel.: (0217) 223 11767.

NORTH ZONE

CHANDIGARH REGION

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

DELHI REGION

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

RAJASTHAN REGION

Ajmer: Uday Jyoti Complex, First Floor, India Motor Circle, Kutchery Road, Ajmer-305 001, Tel: (0145) 2423948, **Alwar:** Plot No.1, Jai Complex (1st Floor), Above AXIS Bank, Road No.2, Alwar – 301 001, Rajasthan, Tel.: (0144) 2700303/4, **Bhilwara:** B-6 Ground Floor, S K Plaza, Pur Road, Bhilwara – 311 001, Rajasthan, Tel.: (01482) 242220/21, **Bikaner:** Gupta Complex, 1st Floor, Opposite Chhapan Bhog, Rani Bazar, Bikaner – 334 001, Rajasthan, Tel: (0151) 2524755, **Jaipur:** Vasanti, 1st Floor, Plot No. 61-A, Dhuleshwar Garden, Sardar Patel Marg, ‘C’ Scheme, Jaipur-302 001, Tel: (0141)-4004941/43 to 46, **Jodhpur:** 51 Kalpataru Shopping Centre, Shastri Nagar, Near Ashapura Mall, Jodhpur - 342 005, Tel.: (0291)-5135100, **Kota:** Sunder Arcade, Plot No.1, Aerodrome Circle, Kota-324007, Tel: (0744)-2502242/07, **Sikar:** 9-10, 1st Floor, Bhasker Height, Ward No.28, Silver Jubilee Road, Shramdaan Marg, Nr. S K Hospital, Sikar, Rajasthan – 332 001, Tel: (01572) 271044, 271043, **Sriganganagar:** Shop No.4 Ground Floor, Plot No.49, National Highway No.15, Opp. Bihani Petrol Pump, Sriganganagar – 335 001, Rajasthan, Tel: (0154) 2481602, **Udaipur:** Ground Floor, RTDC Bldg., Hotel Kajri, Shastri Circle, Udaipur-313001, Tel: (0294)- 2423065/66/67.

UTTAR PRADESH REGION

Agra: FCI Building, Ground Floor, 60/4, Sanjay Place, Agra-282 002, Tel: (0562) 2857789, 2858047, **Aligarh:** 3/339-A Ram Ghat Road, Opp. Atrauli Bus Stand, Aligarh, Uttar Pradesh-202 001, Tel : (0571) 2741511, **Allahabad:** 4, Sardar Patel Marg, 1st Floor, Civil Lines, Allahabad-211 001, Tel: (0532) 2561028, **Bareilly:** 116-117 Deen Dayal Puram, Bareilly, Uttar Pradesh-243 005, Tel.: (0581) 2303014, **Gorakhpur:** Cross Road The Mall, Shop No. 16 - 20, 1st Floor, Bank Road, A. D. Chowk, Gorakhpur - 273 001, Uttar Pradesh, Tel.: (0551) 220 4995 / 4996, **Kanpur:** 16/77, Civil Lines, Kanpur-208 001, Tel: (0512) 2304278, **Lucknow:** Aryan Business Park, 2nd floor, 19/32 Park Road (old 90 M G Road), Lucknow-226 001, Tel: (0522) 2238491/2238598, **Varanasi:** 1st Floor, D-58/2A-1, Bhawani Market, Rathyatra, Varanasi-221 010, Tel: (0542) 2226881.

EAST ZONE

BIHAR REGION

Bhagalpur: 1st floor, Kavita Apartment, Opposite Head Post Office, Mahatma Gandhi Road, Bhagalpur-812 001, Bihar, Tel.: (0641) 2300040/41, **Darbhanga:** VIP Road, Allalpatti, Opposite Mahamaya Nursing Home, P.O. Darbhanga Medical College, Laherisarai, Dist – Darbhanga, Bihar – 846 003, Tel.: (06272) 250 033, **Gaya:** 1st Floor, Zion Complex, Opp. Fire Brigade, Swarajpuri Road, Gaya-823 001, Bihar, Tel: (0631) 2221623, **Muzaffarpur:** Ground Floor, LIC ‘Jeevan Prakash’ Bldg., Uma Shankar Pandit Marg, Opposite Devasthan (Devi Mandir) Club Road, Muzaffarpur (Bihar), Pin – 842 002, Tel.: (0621) 2265091, **Patna:** 3rd Floor, Harshwardhan Arcade, Beside Lok Nayak Jai Prakash Bhawan, (Near Dak Bungalow Crossing), Fraser Road, Patna – 800 001, Bihar, Tel: (0612) 2200047.

NORTH EAST REGION

Agartala: Suriya Chowmohani, Hari Ganga Basak Road, Agartala - 799 001, Tripura, Tel.: (0381) 2387812, **Guwahati:** 1st Floor, Hindustan Bldg., M.L. Nehru Marg, Panbazar, Guwahati-781 001, Tel: (0361) 254 5870, **Shillong:** Saket Bhawan, Above Mohini Store, Police Bazar, Shillong-793 001, Meghalaya, Tel.: (0364) 250 0910, **Silchar:** First Floor, N. N. Dutta Road, Shillong Patty, Silchar, Assam - 788 001, Tel.: (03842) 230082/230091, **Tinsukia:** Ward No.6, Chirwapatty Road, Tinsukia – 786 125, Assam, Tel.: (0374) 234 0266/234 1026.

ORISSA & JHARKHAND REGION

Bokaro: Plot C-1, 20-C (Ground Floor), City Centre, Sector – 4, Bokaro Steel City, Bokaro – 827 004, Jharkhand, Tel.: (06542) 323865, 233348, **Dhanbad:** 111 & 112, Shriram Mall, Shastri Nagar, Bank More, Dhanbad-826 001, Tel.: (0326) 6451 971/2304676, **Jamshedpur:** 1-A, Ram Mandir Area, Gr. & 2nd Floor, Bistupur, Jamshedpur-831 001, Tel: (0657) 2756074, **Ranchi :** Shop No. 8 & 9, SPG Mart, Commercial Complex, Old H B Road, Bahu Bazar, Ranchi-834 001, Tel: (0651) 2900 206/07, **Balasore:** Plot No.570, 1st Floor, Station Bazar, Near Durga Mandap, Balasore – 756 001, Orissa, Tel.: (06782) 241894/241947, **Berhampur:** 4th East Side Lane, Dharma Nagar, Gandhi Nagar, Berhampur - 760 001, Orissa, Tel.: (0680) 2225094/95, **Bhubaneswar:** 1st & 2nd Floor, OCHC Bldg., 24, Janpath, Kharvela Nagar, Nr. Ram Mandir, Bhubaneswar-751 001, Tel: (0674) 2410995, **Cuttack:** Ground Floor, Plot No.99, Vivekananda Lane, Badambadi Kathjodi Main Road, Badambadi, Cuttack, Odisha – 753 012, Tel: (0671) 231 5350/5351/5352, **Rourkela:** Shree Vyas Complex, Ground Floor, Panposh Road, Near Shalimar Hotel, Rourkela – 769 004, Orissa, Tel.: (0661) 2401116/2401117, **Sambalpur:** 1st Floor, R N Complex, Opp. Budharaja High School, Beside LIC Building, Budharaja, Sambalpur, Odisha – 768 004. Tel.: (0663) 2541213/14

WEST BENGAL REGION

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

SOUTH ZONE

ANDHRA PRADESH REGION

Guntur: Door No.12-25-170, Ground Floor, Kothapet Main Road, Guntur-522 001, Tel: (0863)-2333819, **Hyderabad :** Lala II Oasis Plaza, 1st floor, 4-1-898 Tilak Road, Abids, Hyderabad-500 001, Tel: (040) 24750281/24750381/382, **Kadapa:** No. 2/790, Sai Ram Towers, Nagarajpeta, Kadapa-516 001, Tel: (08562) 222121/131, **Nellore:** Plot no.16/1433, Sunshine Plaza, 1st Floor, Ramalingapuram Main Road, Nellore – 524 002, Andhra Pradesh, Tel: (0861) 2335818/19, **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. (080) 2559 2125, **Belgaum:** 1st Floor, 'Indira', Dr. Radha Krishna Marg 5th Cross, Subhash Market, Hindwadi, Belgaum - 590 011, Karnataka, Tel.: (0831) 2423637, **Bellary:** Kakateeya Residency, Kappagal Road, Gandhinagar, Bellary – 583 103, Karnataka, Tel: (08392) 255 634/635, **Davangere:** No.998 (Old No.426/1A) "Satya Sadhana", Kuvempu Road, Lawyers Street, K. B. Extension, Davangere - 577 002, Karnataka, Tel.: (08192) 231730/1, **Gulbarga:** F-8, First Floor, Asian Complex, Near City Bus Stand, Head Post Office Road, Super Market, Gulbarga – 585 101, Karnataka, Tel.: (08472) 273864/865, **Hubli:** 1st Floor, Kalburgi

Square, Desai Cross, T B Road, Hubli-580 029, Dist Dharwad, Karnataka State, Tel: (0836)-2363963/64, **Jayanagar** : 427 / 14-1, Harmony, 9th Main Road, Near 40th Cross, 5th Block, Jayanagar, Bengaluru -560 041, Tel: (080) 22440837, 64516489, **Malleswaram** : No.60, Maruthi Plaza, 8th Main, 18th Cross Junction, Malleswaram West, Bengaluru-560 055, Tel.: (080) 23340672, **Mangalore**: 1st Floor, Souza Arcade, Near Jyothi Circle, Balmatta Road, Mangalore-575 001, Karnataka, Tel: (0824) 2426290, 2426258, **Mysore**: No.2767/B, New No. 83/B, Kantharaj Urs Road, Saraswathipuram 1st Main, Opposite to Saraswathi Theatre, Mysore-570 009, Tel: (0821)-2344425,

TAMIL NADU & KERALA

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

UTI NRI CELL

UTI Tower, 'Gn' Block, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051, Tel: 66786064 • Fax 26528175 •E-mail: uti-nri@uti.co.in

OFFICE OF THE REGISTRAR

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

KARVY CENTRES

Abohar: C/o. Shri S K Goyal, Business Development Associate of UTI Mutual Fund, H. No. 1184, Street No.5, 7th Chowk, Abohar, Punjab – 152 116, Tel.: 01634 – 221238, **Ahmednagar**: C/o. Mr. Santosh H. Gandhi, 3312, Khist Lane, Ahmednagar – 414 001, Maharashtra, Mob.: 9850007454, **Akola**: Shop No.30, Ground Floor, Yamuna Tarang Complex, N H No.06, Murtizapur Road, Akola – 444 004, Tel.: 0724 – 2451 874, **Alleppey**: C/o. Mr K Thankachan, MJM Building, Mullackal, Alleppey, Kerala – 688 011, Tel. (0477) 2251110, **Ananthapur**: # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur-515 001, Tel.: (08554) 244449, **Andaman & Nicobar Islands**: C/o Shri P N Raju, 5, Middle Point, 112, M G Road, Midyna Tower, Ground Floor, Port Blair, Andaman & Nicobar Islands – 744 101, Tel.: 03192-233083, **Angul**: C/o Shri Surya Narayan Mishra, 1st Floor, Sreeram Complex, NH-42, Similipada, Angul, Orissa, Pin-759122, Tel.: 06764-230192, **Ankamaly**: C/o Mr. P. K. Martin (CA), Parayil Agencies, Ankamaly South P.O., Ankamaly, Ernakulam Dist., Kerala – 683573, Tel.: 0484-6004796, **Ankleshwar**: L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Gujarat, Pin – 393 002, Tel.: (02646) 645326, **Asansol**: C/o Mr. Jayanta Sovakar, Parbati Shopping Arcade, Block No. 1 Shop No 3, Ashram More G T Road, Opp. Bank of India, Asansol, Burdwan-713 301, Tel.: (0341) 2301530, **Azamgarh** : 1st Floor, Alkal Building, Opp. Nagarpalika, Civil Lines, Azamgarh – 276 001, Uttar Pradesh, **Bankura**: C/o Shri Subhasis Das, Rampur Road (Old Rathtola), Near City Nursing Home, P O & Dist Bankura -722101 West Bengal, Tel.: 03242-259584, **Bhojpur**: C/o Mr. V P Gupta, Mahadeva Road, Ara, Bhojpur, Bihar – 802 301, Tel.: (06182) 244 334, **Bilaspur**: C/o Mr Vijay Kumar Khaitan, Investor Centre, 1st Floor, Hotel Mid Town Complex, Telephone Exchange Road, Bilaspur – 495 001, Tel.: (07752) 414 701, **Bongaigaon**: C/o Shri Uday Chatterjee, Natun Para, College Road, P.O. Bongaigaon Dist. Bongaigaon-783380, Assam. Tel.: 03664-230488, **Chandrapur**: C/o. Mr. Balraj Singh Wadhawan, Opp. Laxmi Narayan Temple, Chandrapur – 442 402, Tel.: 07172 – 255562, **Chhindwara**: C/o Shri Arun Kumar Pandey, Char Fatak, Station Road, Behind Sub Post Office, Shanichara Bazar, Chhindwara-480002 Madhya Pradesh. Tel.: 07168-235223, **Dhule**: Ground Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule – 424 001, Tel: (02562) 282823, **Dindigul**: No.9, Old No.4/B, New Agradharam, 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, **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad-382 011, Tel.: (079) 28529222 / 23249943 / 4955, **Hajipur:** C/o Mr. V N Jha, Business Development Associate for UTI Mutual Fund, 2nd Floor, Canara Bank Campus Kachhari Road, Hajipur - 844101, Bihar Tel.: 06224 (260520), **Hazaribagh:** C/o Surendra Nath Singh, Business Development Associate for UTI Mutual Fund, Prabhu Niwas Market, Ananda Chowk, Guru Gobind Singh Road, Hazaribagh – 825301, Jharkhand Tel (06546) 261015, **Himatnagar:** C/o Shri Mohamedarif S Memon, B-1, Deshkanta Memon Complex, Opp Power House, Hajipura, Himatnagar -383001 Gujarat Tel.: 02772-240796, **Hissar:** C/o Shri Sanjeev Kumra, 79-S, Model Town, Hissar – 125005, Haryana, **Howrah:** C/o Shri Asok Pramanik, Uluberia – R.S., Majherrati, Jaduberia, Dist. Howrah, West Bengal, Pin-711316, Tel.: 033-26610546, **Jaipuri:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jaipuri, Jaipuri-735 101, Tel.: (03561) 224207/225351, **Jammu & Kashmir:** C/o Smt Sunita Malla (Koul), Near New Era Public School, Rajbagh, Srinagar, Jammu & Kashmir -190008, Tel.: (0194) 2311868, **Jaunpur:** R N Complex, 1-1-9-G, In Front of Pathak Honda, Ummarpur, Jaunpur – 222 002, Uttar Pradesh, Mobile No. 8081127737, **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284 001, Tel.: (0510) 2333685, **Jorhat:** C/o Shri Mohan Chandra Hazarika, T R Phookan Road, Opp. Assam Gramin Vikas Bank, Abul Kamal Memorial Building, 1st Floor, Jorhat 785001 Assam. Tel.: 0376-2322092, **Junagadh:** 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat-362 001, Tel.: (0285) 2624154, **Kaithal:** C/o Mr. Parvesh Bansal, Business Development Associate, Chandni Chowk, Old Sabzi Mandi, Kaithal, Haryana – 136027, Tel.: (01746) 232 486, **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur – 670 001, Kerala, Tel.:(0497) 2764190, **Karimnagar:** H. No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001, Tel.: (0878) 2244773/ 75/79, **Karnal:** 18/369, Char Chaman, Kunjpura Road, Karnal – 132 001, Haryana, Tel:(0184) 2251524 / 2251525 / 2251526, **Katihar:** C/o Mr Rabindra Kumar Sah, Keshri Market, Barbanna Gali, Baniatola Chowk, M G Road, Katihar, Dist-Katihar, Bihar – 854 105, Tel.: (06452) 244 155, **Khammam:** 2-3-117, Gandhi Chowk, Opp. Siramvari Satram, Khammam-507 003, Tel.: (08742) 258567, **Kheda:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, Kheda – 387001, Gujarat, Tel.: (0268) 2565557, **Kollam:** Sree Vigneswar Bhavan, Shastri Jn. Kollam-691 001, Kerala, Tel.: (0474) 2747055, **Korba:** C/o Mr Vijay Kumar Rajak, Shop No.31, Pandit Din Dayal Upadhyaya Shubhada Complex, T P Nagar, Korba – 495 450, **Krishna:** C/o Shri Mamidi Venkateswara Rao, D. No. 25-474, Kojjilipet, Machilipatnam, Dist Krishna, Andhra Pradesh, Pin-521001, Tel.: 08672-221520, **Kumbakonam:** C/o Shri A Giri, Ground Floor, KVG Complex, 49 TSR Street, Kumbakonam – 612001, Tamilnadu, Tel.: (0435) 2403782, **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool - 518 004, Tel.: (08518) 228850/950, **Madhubani:** C/o Shri Anand Kumar, Bimal Niwas, 7/77, Narial Bazar, P.O. & Dist. Madhubani, Bihar, Pin-847211, Tel.: 06276-223507, **Malout:** S/o. S. Kartar Singh, Back Side SBI Bank, Ward No.18 H. No.202, Heta Ram Colony, Malout, Distt. Muktsar – 152 107, Punjab, Mob.:9417669417, **Mathura:** Ambey Crown II Floor, In front of BSA Collage, Gaushala Road, Mathura – 281 001, Mob.: 9369918618, **Mehsana:** C/o Mr. Kamlesh C Shah, 148-149 Sardar Vyapar Sankul Mal Godown, Urban Bank Road, Mehsana – 384 002, Tel.: (02762) 256377, **Mirzapur :** Abhay Yatri Niwas, 1st Floor, Abhay Mandir, Above HDFC Bank, Danikganj, Mirzapur – 231 001, Uttar Pradesh, **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, Punjab, Pin – 142 001, Tel.: (01636) 230792, **Nadia:** C/o Shri Prokash Chandra Podder, Udayan, 20, M.M. Street, (Nr. Sadar Hospital, Traffic More), PO Krishnagar, Dist. Nadia, West Bengal, Pin-741101, Mob.: 953472255806, **Nadiad:** 104-105, City Point, Near Paras Cinema, Opp. IFFCO Vala Hall, Nadiad-387 001, Gujarat, Tel: (0268) 256 3245, **Nagaon:** C/o Shri Sajal Nandi, A D P Road, Christianpatty, Nagaon, Assam, Pin-782001, Tel.: 03672-233016, **Nagercoil:** 45, East Car Street. 1st Floor, Nagercoil –629 001, Tamil Nadu, Tel: (04652) 233552, **Nalanda:** C/o Shri Md Mokhtar Alam, Najam Complex, Ground Floor, Bain House, Opposite SBI Bazar Branch, Post Office Road, Biharsharif, Dist. Nalanda, Bihar – 803 101, Tel.: 06112-233580, **Nanded:** Shop No.4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded, Maharashtra – 431 602 – Tel.: 02462 – 237885, **Nizamabad:** C/o Mr Chouti Giridhar, H.No.5-6-570/A2, Beside Bombay Nursing Home, Hyderabad Road, Nizamabad – 503 002, Telangana. Tel.: (08462) 243266, **Ongole:** Y R Complex, Near Bus Stand, Opp. Power House, Kurnool Road, Ongole-523 002, Tel.: (08592) 657801/282258, **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat, Tel.: (0491) 2547143/373, **Paradip:** C/o Mr Prasanna Kumar Routaray, New Trade Center-1, Unit No-5, 2nd Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha-754142, Tel.: (06722) 223 542, **Pondicherry:** No. 7, First Floor, Thiayagaraja Street, Pondicherry – 605 001 Tel: (0413) 2220 640, **Puri:** C/o Shri Pradeep Kumar Nayak, Lavanyapuri, Sarvodaya Nagar, Puri, Orissa, Pin-752002, Tel.: 06752-251788, **Ratnagiri:** C/o V L Ayare, Chief Agent for UTI Mutual Fund, Gala No.3, Shankeshwar Plaza, Nachane Road, Ratnagiri – 415 639, Tel.: (02352) 270502, **Rewari:** C/o Shri Raghu Nandan, Business Development Associate for UTI Mutual Fund, SCO-7, Brass Market (Opposite LIC office) Rewari – 123401, Haryana Tel (01274) 224864, **Rohtak:** C/o Shri Kamal Dureja, G-32, Ashok Plaza, Behind ICICI Bank, Rohtak – 124001, Haryana, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee- 247 667, Tel.: (01332) 277664/667, **Sagar:** C/o Mr. Mahesh Raikwar, Shop No.9, 1st Floor, Satyam Complex, In front of Cant Mall, 5, Civil Lines, Sagar – 470 002, Madhya Pradesh. Tel.: (07582) 221 871, **Saharanpur:** 18 Mission Market, Court Road, Saharanpur– 247 001, Uttar Pradesh, Tel.: (0132) 3297451, **Sangli:** C/o. Shri Shridhar D Kulkarni, “Gurukrupa Sahniwas” CS No.478/1, Gala No. B-4, Sambhare Road, Gaon Bhag, Near Maruti Temple, Sangli – 416 416, Maharashtra, Tel.: (0233) 2331228, **Satara:** C/o. Shri Deepak V. Khandake, ‘Pratik’, 31 Ramkrishna Colony Camp, Satara – 415 001, Tel.: (02162) 230657, **Satna:** C/o Mr Ajay Dinkar Modak,

Prem Nagar, Near MPEB Office, Satna – 485 001, Tel.: (07672) 237030, **Shimoga:** LLR Road, Opp. Telecom Gm Office, Durgi Gudi, Shimoga–577 201, Tel.: (08182) 227485, **Sonepat:** 205, R Model Town, Above Central Bank of India, Sonepat – 131 001, Haryana, Tel.: 7518801853, **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur–613 001, Tel.: (04362) 279407/08, **Thiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank Ltd, Thiruvalla, Pathanamthitta, Kerala – 689 107. Tel.: (0469) 3205676, **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin–628 003, Tel.: (0461) 2334601/602, **Udupi:** C/o Shri Walter Cyril Pinto, C/o Feather Communications, 13-3-22A1, Vishnu Prakash Building, Ground Floor, Udupi, Karnataka, Pin-576101, Tel.: 0820-2529063, **Ujjain:** C/o Shri Sumit Kataria, Business Development Associate of UTI Mutual Fund, 68, Mussadipura, Sati Marg, Ujjain, MP – 456006 Tel.: (0734) 2554795, **Uttar Dinajpur:** C/o Shri Prasanta Kumar Bhadra, Sudarshanpur, Near Telecom Exchange, P.O. Raiganj, Uttar Dinajpur, West Bengal, Pin-733134, Tel.: 03523-253638, **Valsad:** Shop No 2, Phiroza Corner, ICICI Bank Char Rasta, Tithal Road, Valsad–396 001, Tel.: (02632) 326902, **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near DAV Girls College, Yamuna Nagar – 135 001, Haryana. Tel. 95417 21389.

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MF UTILITY FOR INVESTORS

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