UTI Mutual Fund

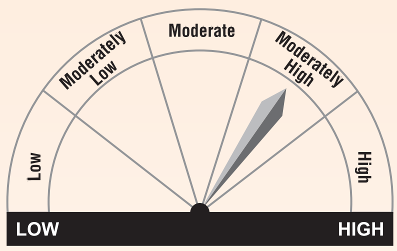
Haq, ek behtar zindagi ka.

SCHEME INFORMATION DOCUMENT

UTI-Unit Linked Insurance Plan
(An Open-ended tax saving cum insurance scheme)

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in equity instruments (maximum-40%) and debt instruments



Investors understand that their principal will be at Moderately High risk

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

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

Address of the Mutual Fund, AMC and Trustee Company

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

The particulars of the Scheme have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI, nor has SEBI certified the accuracy or adequacy of the Scheme Information Document (SID).

This Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / UTI Financial Centres (UFCs) / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of UTI Mutual Fund, Tax and Legal issues and general information on www.utimf.com.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest UTI Financial Centre or log on to our website.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated May 25, 2016.

UTI - UNIT LINKED INSURANCE PLAN

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UTI - UNIT LINKED INSURANCE PLAN

HIGHLIGHTS:

Investment Objective	Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution and reinvestment thereof.
Eligible Investors	Open for investment to resident individuals as well as to NRIs including investment in the name of the spouse/child. The age of the applicant at the time of entry should be within the age limit indicated below: (a) The 10 year plan – between the age of 12 and 55½ years (b) The 15 year plan – between the age of 12 and 50½ years
Plans / Options Available	In addition to the existing Plan, there is a Direct Plan. Both the Plans offer the following tenure plans/covers: Choice of two plans: 10 year plan or 15 year plan. Option of Declining Term Insurance Cover and Fixed Term Insurance Cover **Eligibility for Direct Plan –** Only new commencement of membership on or after 1st January 2013 can be under the Direct Plan. All the Renewal Contributions (RC) in respect of Membership Accounts opened on or before December 31, 2012 will continue to remain in the Existing Plan.
Facilities Available	Systematic Investment Plan (SIP) and Systematic Transfer Investment Plan (STRIP available as a Destination Scheme) are available.
Liquidity	The scheme will offer subscription and redemption of units on every business day on an ongoing basis.
Benchmark	CRISIL Debt Hybrid (60:40)
Net Asset Value (NAV)	Declaration of NAV on every business day.
Loads	**Entry load :** Nil (Any application size) **Exit load :** if withdrawn prematurely - 2% On or after maturity – Nil
Target Amount	The minimum and maximum target amount of investment under the scheme is ₹ 15,000/- and ₹ 15,00,000/- respectively. The maximum target amount of ₹ 15 lacs is the combined target amount available for the Declining term Insurance cover and Fixed Term Insurance Cover together. The chosen target amount is required to be contributed in yearly or half-yearly instalments or through Systematic Investment Plan over 10/15 years as indicated at the time of entry. Renewal contributions can also be paid in advance. At present, payment of renewal contributions (RCs) (through salary saving scheme) are accepted only under the 10 year plan from unitholders working with select organisations. An option to pay renewal contribution every month through Pay Roll may be introduced later in association with employers subject to such terms as may be decided. An investor can invest more than the maximum target amount of ₹ 15 lacs in one or more instalments, the life insurance cover will, however, be limited to ₹ 15 lacs.
Life Insurance Cover	**Declining Term Insurance Cover:** Life Insurance Cover to the extent of the unpaid but not due amount of the chosen target amount and **Fixed Term Cover:** Life Insurance Cover to the extent of the target amount. Life insurance cover for female investors having no regular and independent income is restricted to a maximum of ₹ 5,00,000/- even where the target amount selected by the investor is for more than ₹ 5,00,000/-. Minor children above the age of 12 years are allowed to join the scheme. However, such children having regular and independent income only will be eligible for the life insurance cover.
Personal Accident Insurance Cover	Personal accident insurance cover up to ₹ 50,000/-, irrespective of the target amount chosen or the number of investments made in the scheme.
Bonus	At present, on payment of all the renewal contributions and completion of the chosen plan period, a bonus of 5% and 7.5% of the target amount is payable under the 10 and 15 year plans respectively. At present, those who continue in the scheme even after maturity will get a post-maturity bonus @ 0.5% of the target amount after maturity for each completed year provided he/she has not withdrawn any amount earlier. The maturity bonus as well as post maturity bonus shall be accrued on a daily basis for all unitholders.

I. INTRODUCTION

A. RISK FACTORS

Standard Risk Factors

1. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
2. As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down.
3. Past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the scheme.
4. The name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
5. The sponsors are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of ₹ 10,000/- made by them towards setting up the Fund.
6. The present scheme is not a guaranteed or assured return scheme.
7. Statements/Observations made are subject to the laws of the land as they exist at any relevant point of time.
8. Growth, appreciation, dividend and income, if any, referred to in this Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time.
9. The NAVs of the Scheme may be affected by changes in the general market conditions, factors and forces affecting capital market, in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures.
10. The liquidity of the Scheme's investments is inherently restricted by trading volumes in the securities in which it invests.
11. Mutual Funds being vehicles of securities investments are subject to market and other risks and there can be no guarantee against loss resulting from investing in schemes. The various factors which impact the value of scheme investments include but are not limited to fluctuations in the equity and bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc. and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
12. As the liquidity of the Scheme's investments could at times, be restricted by trading volumes and settlement periods, the time taken by the Fund for redemption of units may be significant in the event of an inordinately large number of redemption requests or of a restructuring of the Scheme's portfolio. In view of this the Trustee has the right, in sole discretion to limit redemptions (including suspending redemption) under certain circumstances, as described under the section titled "Right to limit Redemptions" in the SAI.
13. **Credit Risk:** Bonds /debentures as well as other money market instruments issued by corporate run the risk of down grading by the rating agencies and even default as the worst case. Securities issued by Central/State governments have lesser to zero probability of credit / default risk in view of the sovereign status of the issuer.
14. **Interest - Rate Risk:** Bonds/ Government securities, which are fixed income securities, run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The level of interest rates is determined by the rates at which government raises new money through RBI, the price levels at which the market is already dealing in existing securities, rate of inflation etc. The extent of fall or rise in the prices is a function of the prevailing coupon rate, number of days to maturity of a security and the increase or decrease in the level of interest rates. The prices of Bonds/ Government securities are also influenced by the liquidity in the financial system and/ or the open market operations (OMO) by RBI. Pressure on exchange rate of the rupee may also affect security prices. Such rise and fall in price of bonds/ government securities in the portfolio of the scheme may influence the NAV under the scheme as and when such changes occur.
15. **Liquidity Risk:** The Indian debt market is such that a large percentage of the total traded volumes on particular days might be concentrated in a few securities. Traded volumes for particular securities differ significantly on a daily basis. Consequently, the scheme might have to incur a significant "impact cost" while transacting large volumes in a particular security.
16. The aggregate value of "illiquid securities" of the scheme, which are defined by SEBI as non traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of the scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value. The scheme would aim to invest in a higher proportion of liquid and traded debt instruments including Government Securities. As the Indian Debt market is characterized by high degree of illiquidity, the proposed aggregate holding of assets considered "illiquid", including debt securities (for which there is no active established market), could be more than 10% of the value of the net assets of the scheme. In normal course of business, the scheme would be able to make payment of redemption proceeds within 10 business days, as it would have sufficient exposure to liquid assets.

    In case of the need for exiting from such illiquid debt instruments in a short period of time, the NAV of the scheme could be impacted adversely.
17. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, even though it is intended to generate capital appreciation and maximize the returns by actively investing in equity/equity related securities.
18. The value of the Scheme's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or policies of any appropriate authority and other political and economic developments and closure of stock exchanges which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down.
19. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the equity and

equity related investments made by the Scheme which could cause the scheme to miss certain investment opportunities. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The inability of the Scheme to make intended securities purchases due to settlement problems could also cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Scheme's portfolio due to the absence of a well developed and liquid secondary market for debt securities would result, at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in the Scheme's portfolio.

20. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the regulatory limits, the AMC may choose to invest in unlisted securities that offer attractive yields. This may however increase the risk of the portfolio.

21. The Scheme may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Usage of derivatives will expose the Scheme to certain risks inherent to such derivatives.

22. The Scheme may also invest in ADRs / GDRs as permitted by Reserve Bank of India and Securities and Exchange Board of India. To the extent that some part of the assets of the scheme may be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.

23. The scheme intends to deploy funds in money market instruments to maintain liquidity. To the extent that some assets/funds are deployed in money market instruments, the scheme will be subject to credit risk as well as settlement risk which might affect the liquidity of the scheme.

24. Different types of securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly a scheme's risk may increase or decrease depending upon its investment pattern. For e.g. Corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.

25. **Securities Lending:** It is one of the means of earning additional income for the scheme with a lesser degree of risk. The risk could be in the form of non-availability of ready securities for sale during the period the securities remain lent. The scheme would be exposed to risk through the possibility of default by the borrower/intermediary in returning the securities. However, the risk would be adequately covered by taking of suitable collateral from the borrower by the intermediary involved in the process. The scheme will have a lien on such collateral. It will also have other suitable checks and controls to minimise any risk involved in the securities lending process.

26. **Investment in overseas markets:** The success of investment in overseas markets depends upon the ability of the fund manager to understand conditions of those markets and analyse the information which could be different from Indian markets. Operations in foreign markets would be subject to exchange rate fluctuation risk besides market risks of those markets.

27. **Trading in debt and equity derivatives involves certain specific risks like:**

    a. Credit Risk: This is the risk on default by the counter party. This is usually to the extent of difference between actual position and contracted position. This risk is substantially mitigated where derivative transactions happen through clearing corporation.

    b. Market Risk: Market movement may also adversely affect the pricing and settlement of derivative trades like cash trades.

    c. Illiquidity Risk: The risk that a derivative product may not be sold or purchased at a fair price due to lack of liquidity in the market.

    d. An exposure to derivatives can lead to losses. Success of dealing in derivatives depends on the ability of the Fund Manager to correctly assess the future market movement and in the event of incorrect assessment, if any, performance of the scheme could be lower.

    e. Interest Rate Swaps (IRSs) and Forward Rate Agreements (FRAs) do also have inherent credit and settlement risks. However, these risks are substantially less as they are limited to the interest stream and not the notional principal amount.

    f. Participating in derivatives is a highly specialized activity and entails greater than ordinary investment risks. Notwithstanding such derivatives being used for limited purpose of hedging and portfolio balancing, the overall market in these segments could be highly speculative due to action of other participants in the market.

    g. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

    h. The risk associated with the use of derivatives are different from or possible greater than, the risk associated with investing directly in securities and other traditional investments.

28. In the event of receipt of inordinately large number of redemption requests or of a restructuring of the Scheme portfolio, there may be delays in the redemption of units.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. The two conditions shall be complied with in each calendar quarter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

C. DEFINITIONS

In the scheme unless the context otherwise requires:

1. "Acceptance date" or "date of acceptance" with reference to an application made by an applicant to the UTI Asset Management Company (UTI AMC) for purchase or redemption of units means the day on which the UTI Financial Centres (UFCs)/Registrar or the authorized collection centres as per the list attached with this Scheme Information Document after being satisfied that such application is complete in all respects, accepts the same.
2. "Accounting Year" of UTI Mutual Fund is from April to March.
3. "Act" means the Securities and Exchange Board of India Act, 1992, (15 of 1992) as amended from time to time.
4. "Applicant" means an investor who is eligible to participate in the scheme and who is not a minor and shall include the alternate applicant mentioned in the application form.
5. "Alternate applicant" in case of a minor means the parent/step-parent/court guardian who has made the application on behalf of the minor.
6. "AMFI" means Association of Mutual Funds in India.
7. "Asset Management Company/UTI AMC/AMC/ Investment Manager" means the UTI Asset Management Company Limited incorporated under the Companies Act, 1956, (1 of 1956) [replaced by The Companies Act, 2013 (No.18 of 2013)] and approved as such by Securities and Exchange Board of India (SEBI) under sub-regulation (2) of Regulation 21 to act as the Investment Manager to the schemes of UTI Mutual Fund.
8. "Bonus Units" means and includes, where the context so requires, a unit issued as fully paid-up bonus unit by capitalising a part of the amount standing to the credit of the account of the reserves formed or otherwise in respect of this scheme.
9. "Book Closure" is a period when the register of unit holders is closed for all transactions viz., purchase/ redemption/changeover/switchover, change in particulars etc. Such Book Closure period will not exceed 15 days in a year.
10. "Business Day" means a day other than (i) Saturday and Sunday or (ii) a day on which the principal stock exchange with reference to which the valuation of securities under the schemes is done is closed, or the Reserve Bank of India or banks in Mumbai are closed for business, or (iii) a day on which the UTI AMC offices in Mumbai remain closed or (iv) a day on which purchase and redemption/ changeover /switchover of unit is suspended by the Trustee or (v) a day on which normal business could not be transacted due to storm, floods, bandhs, strikes or such other events as the AMC may specify from time to time.

    The AMC reserves the right to declare any day as a Business day for any or all Official Points of Acceptance.
11. "Contribution" or "renewal contribution" or "RC" means the investment made by a unitholder half yearly/yearly or other intervals as indicated to by the UTI AMC, to reach the chosen targeted amount over 10 or 15 year period, as the case may be.
12. "Fund Manager" means the manager appointed for the day-to-day management and administration of the scheme.
13. "Insurance Company" means any insurance company including Life Insurance Corporation of India (LIC) and / or any other company providing life insurance and / or non life insurance cover including accident insurance cover, medical insurance etc.
14. "Investment Management Agreement or IMA" means the Investment Management Agreement (IMA) dated December 9, 2002, executed between UTI Trustee Company Private Limited and UTI Asset Management Company Limited.
15. Investor Service Centre" such offices as are designated as Investor Service Centre (ISC) by the AMC from time to time.
16. "Load" is a charge that may be levied as a percentage of NAV at the time of entry into the Scheme or at the time of exiting from the Scheme.
17. "Mutual Fund" or "Fund" or "UTIMF" means UTI Mutual Fund, a Trust under the Indian Trust Act, 1882 registered with SEBI under registration number MF/048/03/01 dated January 14, 2003.
18. "NAV" means Net Asset Value of the Units of the Scheme calculated in the manner provided in this Scheme Information Document and in conformity with the SEBI Regulations as prescribed from time to time.
19. "Non-Resident Indian (NRI)" shall have the meaning as defined under Foreign Exchange Management (Deposit) Regulations, 2000 (FEMA Regulations 2000) framed by Reserve Bank of India under Foreign Exchange Management Act, 1999 (42 of 1999). As per FEMA Regulation 2000, "Non-Resident Indian (NRI)" means a person resident outside India who is a citizen of India or is a person of Indian origin. A person shall be deemed to be a "person of Indian origin" if he is a citizen of any country other than Bangladesh or Pakistan and if (a) he at any time held Indian passport; or (b) he or either of his parents or any of his grand parents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or a person referred to in sub clause (a) or (b) herein.
20. "Number of units deemed to be in issue" means the aggregate of the number of units issued and still remaining outstanding.

21. "Official points of acceptance" UTI Financial Centres (UFCs), Offices of the Registrars of the Schemes and any other authorised centre as may be notified by UTI AMC from time to time shall be the official points of acceptance of purchase/ changeover/switchover and redemption applications of the schemes. The cut off time as mentioned in the Scheme Information Document would be applicable at these official points of acceptance. At present in addition to UFCs and Registrars, the list of places as official point of acceptance is attached with this document.

    For purchase and redemption or changeover or switchover of units applications received at any authorised collection centers, which is not an official point of acceptance, the cut off time at the official point of acceptance alone, will be applicable for determination of NAV for purchase / redemption / changeover or switchover of units.

22. "RBI" means the Reserve Bank of India, constituted under the Reserve Bank of India Act, 1934.
23. "Record Date" means the date announced by the Fund for any benefits like dividends, bonus etc. The person holding the units as per the records of UTI AMC/ Registrars, on the record date are eligible for such benefits.
24. "Registrars" means a person whose services may be retained by UTI AMC to act as the Registrar under the scheme, from time to time.
25. "Regulations" or "SEBI Regulations" or SEBI (MFs) Regulations mean the SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.
26. "Scheme" means the UTI-Unit Linked Insurance Plan (UTI-ULIP).
27. "SEBI" means the Securities and Exchange Board of India set up under the Securities and Exchange Board of India Act, 1992 (15 of 1992).
28. "Sponsors" are Bank of Baroda, Punjab National Bank, Life Insurance Corporation of India and State Bank of India.
29. "Target amount" means the total amount to be invested through periodical contributions during the chosen plan period of 10 or 15 years and to be indicated by the applicant at the time of joining the plan.
30. "Time" all time referred to in the Scheme Information Document stands for Indian Standard Time.
31. "Trustee" means UTI Trustee Company Private Limited a company set up under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] and approved by SEBI to act as the Trustee to the schemes of UTI Mutual Fund.
32. "Trust Deed" means the Trust Deed dated December 9, 2002 of UTI Mutual Fund.
33. "Unit" means the interest of the unitholders in a scheme, which consists of each unit representing one undivided share in the assets of the scheme.
34. "Unit Capital" means the aggregate of the face value of units issued under the scheme and outstanding for the time being.
35. "Unitholder" means a person holding units in the scheme of the Mutual Fund.
36. In this Scheme Information Document, unless the context otherwise requires, (i) the singular includes the plural and vice versa, (ii) reference to any gender includes a reference to all other genders, (iii) heading and bold typeface are only for convenience and shall be ignored for the purposes of interpretation.

D. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

Due Diligence Certificate submitted to SEBI for UTI-ULIP

It is confirmed that:

I. the Draft Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

The total holding of the scheme is held in the name of the scheme except for securities pertaining to companies, which are NPAs/BIFR companies.

II. all legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc. issued by the Government and any other competent authority in this behalf, have been duly complied with.

III. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the scheme.

IV. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

Sd/-

Date : May 25, 2016
Place : Mumbai

Vivek Maheshwari
Compliance Officer

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

UTI-Unit Linked Insurance Plan is an open ended tax saving cum insurance scheme.

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

Investment objective of the scheme is primarily to provide return through growth in the NAV or through dividend distribution and reinvestment thereof. Amounts collected under the scheme shall generally be invested as follows:

(a) Not less than 60% of the funds in debt instruments with low to medium risk profile.

(b) Not more than 40% of the funds in equities and equity related instruments.

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

(a) Minimum and maximum asset allocation:

Instruments	Indicative allocation (% of Total Assets)		Risk profile
	Maximum	Minimum	
Debt	100%	60%	Low to Medium
Equity	40%	0%	Medium to High

(b) No fixed allocation will normally be made for investment in money market instruments. Investment in money market instruments will however be kept to the minimum so as to be able to meet the liquidity needs of the scheme. Pending deployment of funds in securities in accordance with the investment objective of the scheme, the AMC may invest the surplus in money market instruments.

(c) The scheme retains the option to alter the asset allocation for short term periods on defensive considerations.

(d) Debt and Money market in India

(i) Debt Instrument Characteristics:

A Debt Instrument is basically an obligation which the borrower has to service periodically and generally has the following features:

Face Value	:	Stated value of the paper /Principal Amount
Coupon	:	Zero; fixed or floating
Frequency	:	Semi-annual; annual, sometimes quarterly
Maturity	:	Bullet, staggered
Redemption	:	FV; premium or discount
Options	:	Call/Put
Issue Price	:	Par (FV) or premium or discount

A debt instrument comprises of a unique series of cash flows for each paper, terms of which are decided at the time of issue. Discounting these cash flows to the present value at various applicable discount rates (market rates) provides the market price.

(ii) Debt Market Structure:

The Indian Debt market comprises of the Money Market and the Long Term Debt Market.

Money market instruments have a tenor of less than one year while debt market instruments typically have a tenor of more than one year.

Money market instruments are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills (Tbills), Repos, Inter-bank Call money deposit, CBLOs etc. They are mostly discounted instruments that are issued at a discount to face value.

Long Term Debt market in India comprises mainly of two segments viz., the Government securities market and the corporate securities market.

Government securities includes central, state and local issues. The main instruments in this market are Dated securities (Fixed or Floating) and Treasury bills (Discounted Papers). The Central Government securities are generally issued through auctions on the basis of 'Uniform price' method or 'Multiple price' method while State Govt. are through on-tap sales.

Corporate debt segment on the other hand includes bonds/debentures issued by private corporates, public sector units (PSUs) and development financial institutions (DFIs). The debentures are rated by a rating agency and based on the feedback from the market, the issue is priced accordingly. The bonds issued may be fixed or floating. The floating rate debt market has emerged as an active market in the rising interest rate scenario. Benchmarks range from Overnight rates or Treasury benchmarks.

Debt derivatives market comprises mainly of Interest Rate Swaps linked to Overnight benchmarks called MIBOR (Mumbai Inter Bank Offered Rate) and is an active market. Banks and corporate are major players here and of late Mutual Funds have also started hedging their exposures through these products.

Securitised Debt Instruments - Asset securitization is a process of transfer of risk whereby commercial or consumer receivables are pooled packaged and sold in the form of financial instruments. A typical process of asset securitisation involves sale of specific Receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company. The SPV in turn issues financial instruments to investors, which are rated by an independent credit rating agency. Bank, Corporates, Housing and Finance companies generally issue securitised instruments. The underlying receivables generally comprise of loans of Commercial Vehicles, Auto and Two wheeler pools, Mortgage pools (residential housing loans), Personal Loan, credit card and Corporate receivables.

The instrument, which is issued, includes loans or receivables maturing only after all receivables are realized. However depending on timing of underlying receivables, the average tenure of the securitized paper gives a better indication of the maturity of the instrument.

(iii) Regulators: The RBI operates both as the monetary authority and the debt manager to the government. In its role as a monetary authority, the RBI participates in the market through open-market operations as well as through Liquidity Adjustment facility (LAF) to regulate the money supply. It also regulates the bank rate and repo rate, and uses these rates as indirect tools for its monetary policy. The RBI as the debt manager issues the securities at the cheapest possible rate. The SEBI regulates the debt instruments listed on the stock exchanges.

(iv) Market Participants:

Given the large size of the trades, the debt market has remained predominantly a wholesale market.

Primary Dealers

Primary dealers (PDs) act as underwriters in the primary market, and as market makers in the secondary market.

Brokers

Brokers bring together counterparties and negotiate terms of the trade.

Investors

Banks, Insurance Companies, Mutual Funds are important players in the debt market. Other players are Trusts, Provident and pension funds.

(v) Types of Security Issuances and Eligible Investors

Issuer	Instruments	Yields (as on 09.05.2016)	Maturity	Investors
Central Government	Dated Securities	6.95% - 7.85%	1-30 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Central Government	T-Bills	6.85% - 6.95%	364/91 days	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
State Government	Dated Securities	8.15% - 8.20% p.a.(annualized)	10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals
PSUs Corporates	Bonds	8.00% - 8.15%	5-10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Corporates (AAA rated)	Bonds	7.90% - 8.40%	1-10 years	Banks, MFs, Corporates, Individuals, FPI
Corporates	Commercial Papers	7.10% - 8.10%	15 days to 1 yr	Banks, MFs, Fin Inst, Corporates, Individuals, FPIs
Banks	Certificates of Deposit	6.85% - 7.60%	15 days to 1 yr	Banks, Insurance Co, PFs, MFs, PDs, Individuals
Banks	Bonds	8.15% - 8.35%	10-15 years	Banks, Companies, MFs, PDs, Individuals

(vi) Trading Mechanism

Government Securities and Money Market Instruments

Currently, Government Securities (G-Sec) trades are predominantly routed though NDS-OM which is a screen based anonymous order matching systems for secondary market trading in G Sec owned by RBI. Corporate Debt is basically a phone driven market where deals are concluded verbally over recorded lines. The reporting of trade is done on the NSE Wholesale Debt Market segment.

D. WHERE WILL THE SCHEME INVEST?

1. Subject to the Regulations, the scheme can invest in any (but not exclusively) of the following securities.
   a. Equity and equity related securities including convertible bonds and debentures and warrants carrying the right to obtain equity shares.
   b. Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
   c. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
   d. Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
   e. Corporate debt securities (of both public and private sector undertakings).
   f. Securities issued by banks (both public and private sector) as permitted by SEBI from time to time and development financial institutions.
   g. Money market instruments permitted by SEBI, and / or RBI.
   h. Certificate of Deposits (CDs).
   i. Commercial Paper (CPs).
   j. The non-convertible part of convertible securities.
   k. Any other domestic fixed income securities.

The above mentioned percentages given in item (C) would be adhered to at the point of investment in a stock.

2. The mutual funds can invest in
   a. ADRs/ GDRs issued by Indian or foreign companies
   b. Equity of overseas companies listed on recognized stock exchanges overseas
   c. Initial and follow on public offerings for listing at recognized stock exchanges overseas
   d. 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
   e. Money market instruments rated not below investment grade
   f. Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds
   g. Government securities where the countries are rated not below investment grade
   h. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities
   i. Short term deposits with banks overseas where the issuer is rated not below investment grade
   j. Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets).

   The scheme may invest in ADRs/GDRs upto 10% of the funds of the scheme.

   The aggregate ceiling for overseas investments as per para above is US $ 7 bn. Within the overall limit of US $ 7 bn, mutual funds can make overseas investments subject to a maximum of US $ 300 mn. per mutual fund.

   Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

3. **Participation in repo in corporate debt securities**

   The schemes shall participate in repo transactions in Corporate Debt Securities within the following overall framework, as per the guidelines of Securities and Exchange Board of India and Boards of UTI Trustee Co P Ltd & UTI AMC Ltd.

(A) Gross Exposure Norms

(a) The gross exposure of any scheme to 'corporate bonds repo transactions' shall not be more than 10% of the net assets of the concerned scheme.

(b) The cumulative gross exposure through 'corporate bonds repo transactions' along with equity, debt and derivatives shall not exceed 100% of the net assets of the concerned scheme.

(c) In addition to investment restrictions specified in SEBI (Mutual Funds) Regulations 1996, the counter-party exposure in a scheme, considering the investments held in the debt securities and value of collaterals held through repo transactions (as a lender), shall not be more than 30% in case of money market instruments (20% in other cases).

(B) Category of the counter-party to be considered for making investment

All entities eligible for transaction in corporate debt repos, as defined by Reserve Bank of India (RBI) and SEBI, shall be considered for repo transactions.

(C) Credit Rating of Counterparty to be considered for making investment

The scheme/s shall carry out repo transactions with only those counterparties, who have a credit rating of 'AA- and above' (Long term rating) or 'A1+' (Short term rating).

(D) Tenor of Repo

As a repo seller, the scheme/s can borrow for a period not more than six months as per the existing Regulation 44(2) of the SEBI (Mutual Funds) Regulations, 1996.

As a repo buyer, the scheme/s can lend for a maximum period of one year, subject to provision/s of the Scheme Information Document (SID).

(E) Tenor and Credit Rating of the Collateral

The scheme/s shall participate in repo transactions in Corporate `Bonds rated 'AA' and above ('A1+' in respect of money market instruments).

The tenor of the collateral shall not be more than 10 years.

(F) Minimum Haircut

In terms of RBI guidelines, repo transactions shall be subject to the following minimum haircuts:-

Rating of the Security	AAA	AA+	AA
Minimum Haircut	7.50%	8.50%	10%

The above are minimum stipulated haircuts where the repo period is overnight or where the re-margining frequency (in case of longer tenor repos) is daily. In all other cases, Fund Manager may adopt appropriate higher haircuts.

Depending on the market conditions and risk perceptions, the Fund Manager may seek higher haircut (while lending) or give a higher haircut (while borrowing).

(G) Risk factors and mitigation measures

i) Illiquidity Risk

The repo market for corporate debt securities is over the counter (OTC) and illiquid. Hence, repo obligations cannot be easily sold to other parties.

Therefore, to mitigate such risks, it has been stipulated that gross exposure to Repo in corporate bonds would be limited to 10% of net assets of the concerned scheme. Further, the tenor of repo would be taken based on nature and unit holders' pattern of the scheme.

ii) Counter-party risk

Credit risk would arise if the counter-party fails to repurchase the security as contracted or if counterparty fails to return the security or interest received on due date. To mitigate such risks, the schemes shall carry out repo transactions with only those counterparties, which has a credit rating of 'A1+' or 'AA- and above'. In case of lending of funds as a repo buyer, minimum haircuts on the value of the collateral security have been stipulated, and we would receive the collateral security in the scheme's account before the money is lent to the counter-party. Overall, we would have a limited number of counter-parties, primarily comprising of Mutual Funds, Scheduled Commercial banks, Financial Institutions and Primary dealers.

Similarly, in the event of the scheme being unable to pay back the money to the counterparty as contracted, the counter-party may hurriedly dispose of the assets (as they have sufficient margin) and the net proceeds may be refunded to the Scheme. Thus, the Scheme may suffer losses in such cases. Sufficient funds flow management systems are in place to mitigate such risks.

iii) Collateral Risk (as a repo buyer)

Collateral risks arise due to fall in the value of the security (change in credit rating and/or interest rates) against which the money has been lent under the repo arrangement. To mitigate such risks, we have stipulated the minimum credit rating of the issuer of collateral security ('AA' for long-term instruments / A1+ for money market instruments), maximum duration of the collateral security (10 years) and minimum haircuts on the value of the security. For further details refer to SAI/Addendum No.7/2014-15 dated 7th July 2014.

4. **Participating in Derivative Products:**

Derivatives:

A derivative instrument, broadly, is a financial contract whose payoff structure is determined by the value of an underlying security, index, interest rate etc. Thus a derivative instrument derives its value from some underlying variable.

Derivatives are further classified into

Futures.

Options.

Swaps.

Futures: A futures contract is a standardized contract between two parties where one of the parties commits to sell, and the other to buy, a stipulated quantity of a security at an agreed price on or before a given date in future.

Options:

An option is a derivative instrument which gives its holder (buyer) the right but not the obligation to buy or sell the underlying security at the contracted price on or before the specified date. The purchase of an option requires an up-front payment (premium) to the seller of the option.

There are two basic types of options, call option and put option.

(a) Call option:

A call option gives the buyer of the option the right but not the obligation to buy a given quantity of the underlying asset, at a given price (strike price), on or before a given future date.

(b) Put option:

A put option gives the buyer of the option the right but not the obligation to sell a given quantity of the underlying asset, at a given price (strike price), on or before a given future date.

On expiry of a call option, if the market price of the underlying asset is lower than the strike price the call would expire unexercised. Likewise, if, on the expiry of a put option, the market price of the underlying asset is higher than that of the strike price the put option will expire unexercised.

The buyer/holder of an option can make loss of not more than the option premium paid to the seller/writer but the possible gain is unlimited. On the other hand, the option seller/writer's maximum gain is limited to the option premium charged by him from the buyer/ holder but can make unlimited loss.

Swaps:

The exchange of a sequence of cash flows that derive from two different financial instruments. For example, the party receiving fixed in an ordinary Interest Rate Swap receives the excess of the fixed coupon payment over the floating rate payment. Of course, each payment depends on the rate, the relevant day count convention, the length of the accrual period, and the notional amount.

Debt derivatives are as of now customised over the counter products and there is no guarantee that these products will be available on tap.

There are various possible combinations of strategies, which may be adopted, in a specific situation. The provision for trading in derivatives is an enabling provision and it is not binding on the Scheme to undertake trading on a day to day basis.

Some of the derivative techniques/strategies that may be used are:-

(i) This scheme will use hedging techniques including dealing in derivative products - like futures and options, warrants, interest rate swaps (IRS), forward rate agreement (FRA) as may be permissible under SEBI (MFs) Regulations.

(ii) The schemes 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 and rebalance the same.

(iii) The Fund manager may use various strategies for trading in derivatives with a view to enhancing returns and taking cover against possible fluctuations in the market.

Exposure limits:

a. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.

b. Mutual Funds shall not write options or purchase instruments with embedded written options.

c. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.

d. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

e. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:-

   (i) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.

   (ii) Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point a.

   (iii) Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.

   (iv) The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.

f. Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.

g. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point a.

Definition of Exposure in case of Derivative Positions

Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts.

The AMC retains the right to enter into such derivative transactions as may be permitted by the Regulations from time to time. For risks associated with investments in derivatives investors are requested to refer to Risk Factors of this Scheme Information Document.

E. WHAT ARE THE INVESTMENT STRATEGIES?

The debt component of the scheme would be invested in debt securities and money market instruments. The duration of the debt portfolio would primarily be managed with a view to generate income with minimum interest rate risk. Owing to its long term nature, emphasis will be on adjusting the asset allocation and the mix within an asset class depending on the prevailing market conditions.

Portfolio Turnover Policy

The scheme portfolio management style is conducive to a low portfolio turnover rate. However, the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. A high portfolio turnover rate in the equity component of the portfolio may represent arbitrage opportunities that exist for scrips held in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.

F. FUNDAMENTAL ATTRIBUTES

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

(i) Type of a scheme

UTI-Unit Linked Insurance Plan is an open ended tax saving cum insurance scheme.

(ii) Investment Objective

Main Objective – as given in clause II (B)

Investment pattern - The tentative Equity/Debt portfolio break-up with minimum and maximum asset allocation – as given in Clause II C, while retaining the option to alter the asset allocation for a short term period on defensive considerations.

(iii) Terms of Issue

Liquidity provision of redemption: Only provisions relating to redemption as given in the SID.

Aggregate Expenses and Fees [as given in clause IV (A) (2) and clause IV (A) (3)] charged to the scheme.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the Options thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plans thereunder and affect the interests of Unitholders is carried out unless:

1. A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
2. The Unitholders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

CRISIL Debt Hybrid (60:40) is the benchmark for UTI-ULIP. CRISIL Debt Hybrid (60:40) has 60:40 debt equity weights. Returns for the debt component is taken as the return of CRISIL STBEX and returns for the equity component is taken as return of Nifty. CRISIL Debt Hybrid (60:40) has been chosen as the benchmark on the basis of the investment pattern/ objective of the scheme and the composition of the index. The benchmark may be changed in future if a benchmark better suited to the investment objective of the scheme is available.

H. WHO MANAGES THE SCHEME?

Shri Amandeep Chopra (debt portfolio) and Shri Ajay Tyagi (equity portfolio) are the Fund Managers of UTI-ULIP.

Shri Ritesh Rathod is the dedicated Fund Manager for investment in ADRs/GDRs/Foreign Securities.

Name & Age	Qualifications	Experience	Other Schemes managed
Amandeep Chopra 44 yrs (Managing the Scheme since December 2006)	BSc, MBA	He has over 22 years of total experience, with 20 years in Investment Management, having worked in the areas of Investment Research and Funds Management. As Head – Fixed Income and Fund Manager, he is handling various Income as well as Hybrid funds both open ended and closed ended, across tenors and duration buckets. Earlier, during 1994-98, he was in Securities Research – covering a wide range of industries and corporates. Prior to erstwhile Unit Trust of India, he has worked as Production Coordinator with Aaina Exports Ltd. from May, 1990 to January 1991, as Quality Control Inspector with Stenay Ltd. from February, 1991 to August, 1992.	UTI-Balanced Fund (Debt Portfolio); UTI-Bond Fund; UTI-Children's Career Balanced Plan (Debt Portfolio); UTI-CRTS (Debt Portfolio); UTI-Dynamic Bond Fund; UTI-G Sec Fund -STP; UTI-Gilt Advantage Fund; UTI-Mahila Unit Scheme (Debt Portfolio); UTI-MIS-Advantage Plan; UTI-Monthly Income Scheme (Debt Portfolio); UTI Retirement Benefit Pension Fund (Debt Portfolio). UTI-Money Market Fund UTI-Liquid Cash Plan UTI-Medium Term Fund (along with Shri Ritesh Nambiar)
Ajay Tyagi 37 yrs (Managing since December 2014)	BBA, MFC, CFA	He joined UTI AMC in the year 2000 and has been working in the Equity Research and Fund Management functions since then. He is presently working as a Fund Manager in the Portfolio Management Division (Equity). He is also acting as an Investment Advisor to a few India dedicated offshore funds of PMS Division as client. Prior to being designated as a Fund Manager he has worked as an Assistant Fund Manager in the Offshore Funds division.	UTI Mahila Unit Scheme (Equity Portfolio); UTI MIS Advantage Plan (Equity Portfolio); UTI Bluechip Flexicap Fund; UTI Equity Fund; Offshore Funds-Al Madina India Fund; Offshore Funds-Advisory-Shinsei UTI India Fund and UOB China India Fund
Ritesh Rathod 34 yrs (Managing since October 2015)	B.Com., MBA (Finance), CFA	Joined UTI AMC Ltd. on 05-11-2006 as Research Analyst in Dept. of Securities Research. Presently he is also Fund Manager for handling Overseas Investments.	Dedicated fund manager for investment in ADRs / GDRs / Foreign securities of all domestic schemes launched or to be launched by the UTI Mutual Fund.

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

Subject to SEBI (MFs) Regulations, guidelines on investment from time to time:

(a) The scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the Asset Management Company.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and collateralized borrowing and lending obligations.

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board:

Provided further that the schemes already in existence shall within an appropriate time and in the manner, as may be specified by the Board, conform to such limits.";

(b) The scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAV of the scheme. All such investments shall be made with the prior approval of the Trustees and Board of the AMC.

UTI Mutual Fund may constitute committees who can approve proposals for investments in unrated instruments. However, the detailed parameters for such investments shall be approved by the AMC Boards and the Trustees. The details of such investments shall be communicated by UTI AMC to the Trustees in their periodical reports. However, in case any security does not fall under the parameters, the prior approval of the Board of AMC and Trustees shall be required.

(c) Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments. It is further clarified that the investment limits are applicable to all debt securities, which are issued by public bodies/institutions such as electricity boards, municipal corporations, state transport corporations etc. guaranteed by either state or central government. Government securities issued by central/state government or on its behalf by the RBI are exempt from the above investment limits.

(d) No term loans will be advanced by this scheme for any purpose as per SEBI regulation 44(3) of SEBI (Mutual Funds) Regulations 1996.

(e) Pending deployment of funds of the scheme in securities in terms of the investment objective of the scheme, the funds of the scheme may be invested in short term deposits of scheduled commercial banks in accordance with SEBI guidelines.

(f) The Scheme shall not make any investment in any fund of fund scheme.

(g) The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction.

However the scheme may enter into derivatives transactions as may be permissible under the guidelines issued by SEBI.

(h) The Mutual Fund under all its schemes taken together will not own more than 10% of any Company's paid up capital carrying voting rights.

(i) The total holding of the scheme is held in the name of the scheme except for securities pertaining to companies, which are NPAs/BIFR companies. The Mutual Fund shall get the securities purchased by the scheme transferred in the name of the scheme, wherever investments are intended to be of long term nature.

(j) (i) This scheme may participate in the securities lending programme, in accordance with the terms of securities lending scheme announced by SEBI. The activity shall be carried out through approved intermediary.

(ii) The maximum exposure of the scheme to a single intermediary in the securities lending programme at any point of time would be 10% of the market value of the security class of the scheme or such limit as may be specified by SEBI.

(iii) If mutual funds are permitted to borrow securities, the scheme may, in appropriate circumstances borrow securities in accordance with SEBI guidelines in that regard.

(k) The scheme may invest in securities issued by overseas/foreign companies and listed abroad or securities issued by Indian Corporates to foreign/ overseas investors and listed on foreign stock exchanges directly by subscribing to such issues or purchasing them on the foreign stock exchanges in accordance with the SEBI/RBI guidelines issued in that regard from time to time.

(l) The scheme shall not make any investment in any unlisted security of an associate or Group Company of the sponsors; or any security issued by way of private placement by an associate or group company of the sponsors; or the listed securities of group companies of the sponsors which is in excess of 25% of the net assets.

(m) Investment in non-publicly offered debt: Depending upon the available yields the scheme, may invest in non-publicly offered debt securities to the extent to which such investment can be made by the scheme.

(n) Based upon the liquidity needs, the scheme may invest in Government of India/State Government Securities to the extent to which such investment can be made by the scheme.

(o) The aggregate value of "illiquid securities" of scheme, which are defined by SEBI as non traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of the scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value.

The scheme would aim to invest in a higher proportion of liquid and traded debt instruments including Government Securities. As the Indian Debt market is characterised by high degree of illiquidity, the proposed aggregate holding of assets considered "illiquid", including debt securities (for which there is no active established market), could be more than 10% of the value of the net assets of the scheme. In the normal course of business, the scheme would be able to make payment of redemption proceeds within 10 business days, as it would have sufficient exposure to liquid assets.

In case of the need for exiting from such illiquid instruments in a short period of time, the NAV of the scheme could be impacted adversely.

(p) Investment in the equity shares or equity related instruments of any company shall not exceed more than 10% of the NAV of the scheme at the time of investment.

(q) The scheme shall not invest more than 5% of its NAV in the unlisted equity shares or equity related instruments.

(r) Investment by this scheme in other Mutual Fund schemes will be in accordance with Regulation 44(1), Seventh Schedule of the SEBI (MFs) Regulations as under:

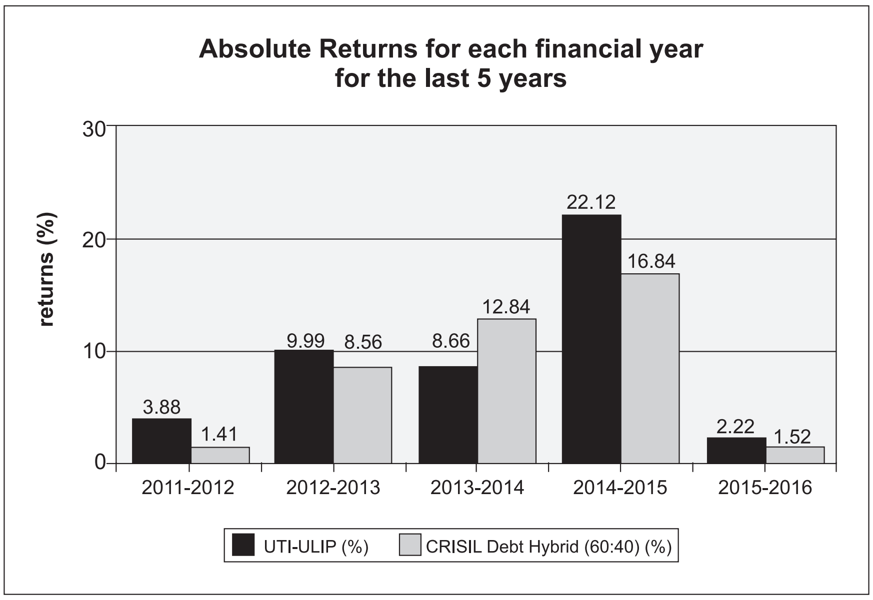
A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

Such investment will be consistent with the investment objective of the scheme. No fees will be charged by the AMC on such investments.

J. HOW HAS THE SCHEME PERFORMED?

1. Performance of the UTI-Unit Linked Insurance Plan

Performance of the scheme as on 30 April 2016	Compounded Annualised Returns	Scheme Returns (%)	CRISIL Debt Hybrid (60:40) (%)
	Last 1 year	5.67	3.76
	Last 3 years	10.56	9.69
	Last 5 years	9.35	8.33
	Since inception	10.85	NA



Past Performance may or may not be sustained in future.

K. Additional Scheme related disclosures

Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) (as on April 30, 2016)

UTI - Unit Linked Insurance Plan - Top 10 holdings in Equity (Issuer wise)		
Serial No	**Issuer Name**	**% of NAV**
1	HDFC Bank Ltd.	2.61
2	Indus Ind Bank Ltd.	2.50
3	Infosys Ltd.	2.46
4	Yes Bank Ltd.	2.17
5	Tata Consultancy Services Ltd.	1.90
6	Sun Pharmaceuticals Industries Ltd.	1.60
7	ITC Ltd.	1.56
8	HDFC Ltd.	1.29
9	Axis Bank Ltd.	1.18
10	Shree Cement Ltd.	1.17
	Total	**18.44**

UTI - UNIT LINKED INSURANCE PLAN

UTI - Unit Linked Insurance Plan - Top 10 holdings in Debt (Issuer wise)		
Serial No	**Issuer Name**	**% of NAV**
1	Govt. of India	13.75
2	IL&FS Transportation Networks Ltd.	5.48
3	Reliance Utilities & Power Pvt. Ltd.	4.52
4	Srei Equipment Finance Ltd.	3.17
5	Rural Electrification Corporation Ltd.	2.97
6	IDBI Bank Ltd.	2.77
7	Dewan Hsg Finance Corporation Ltd	2.63
8	National Bank For Agriculture & Rural Development	2.19
9	Religare Finvest Ltd.	1.70
10	Tata Power Company Ltd.	1.57
	Total	**40.75**

UTI - Unit Linked Insurance Plan - Top 10 holdings - Equity Sector Allocation		
Serial No	**Sector**	**% of NAV**
1	Financial Services	12.87
2	Information Technology	6.11
3	Consumer Goods	6.02
4	Pharma	5.14
5	Automobile	3.42
6	Industrial Manufacturing	1.62
7	Cement & Cement Products	1.17
8	Textiles	0.81
9	Metals	0.62
10	Construction	0.60
	Total	**38.38**

UTI - Unit Linked Insurance Plan - Top 10 holdings - Debt Sector Allocation		
Serial No	**Sector**	**% of NAV**
1	Financial Services	25.52
2	Sovereign	13.75
3	Energy	7.20
4	Services	6.37
5	Net Current Assets/Reverse Repo/CBLO/Others	2.46
6	Metals	2.36
7	Media & Entertainment	1.44
8	Fertilisers & Pesticides	0.85
9	Mutual Fund Units	0.02
	Total	**59.97**

3. **A website link to obtain scheme's latest monthly portfolio holding**
   http://www.utimf.com/Funds/PortfolioDisclosure/UTI-Unit-Linked-Insurance-Plan.pdf
4. Portfolio Turnover Ratio as on 30.04.2016: 1.02
5. The aggregate investment held in the scheme by the following categories of persons as on April 30, 2016:

Particulars	Aggregate Investments (Rs. in lakhs)
AMC's Board of Directors	Nil
Fund Manager(s) of the UTI-ULIP	Nil
Other key managerial personnel	16.98

III. UNITS & OFFER

This section provides details you need to know for investing in the scheme.

A. ONGOING OFFER DETAILS

<table>
<tr><td>Plans / Options offered</td><td>In addition to the Existing Plan, there is a Direct Plan. Both the Plans offer the following tenure plans/covers:
Choice of two plans: 10 year plan or 15 year plan.
Option of Declining Term Insurance Cover and Fixed Term Insurance Cover
Eligibility for Direct Plan – Only new commencement of membership on or after 1st January 2013 can be under the Direct Plan. All the Renewal Contributions (RC) in respect of Membership Accounts opened on or before December 31, 2012 will continue to remain in the Existing Plan.</td></tr>
<tr><td>Direct Plan</td><td>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.
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).
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.
How to apply: Investors subscribing under Direct Plan of UTI-Unit Linked Insurance Plan will have to indicate “Direct Plan” against the Scheme name in the application form, as for example, “UTI-Unit Linked Insurance Plan-Direct Plan”.
Treatment of applications under “Direct”/ “Regular/Existing” Plans:
<table>
<tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr>
<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/ Existing</td><td>Direct Plan</td></tr>
<tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr>
<tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr>
<tr><td>6</td><td>Direct</td><td>Regular/ Existing</td><td>Direct Plan</td></tr>
<tr><td>7</td><td>Mentioned</td><td>Regular/ Existing</td><td>Regular / Existing Plan</td></tr>
<tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular / Existing Plan</td></tr>
</table>
In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Existing Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.
For further details on Direct Plan, please refer to SAI
Scheme characteristics of Direct Plan:
1. Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the existing Plan and the Direct Plan.
2. Portfolio of the Scheme under the existing Plan and Direct Plan will be common.
Minimum Investment amount under the Direct Plan:
In case of already existing investments under the Existing Plan, if the investor wants to further invest in the Direct Plan he/she will be required to invest the minimum investment amount of the scheme, as applicable for that Scheme/Plan/Option/facility etc.
For further details please refer to relevant addenda/SAI.</td></tr>
</table>

UTI - UNIT LINKED INSURANCE PLAN

<table>
<tr>
<td>Who can invest

This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.</td>
<td>Investment in UTI-ULIP units is open to the following categories of investors (both resident as well as NRIs) between the age of 12 years and 55 1/2 years in case of the 10 year plan and between the age of 12 and 50 1/2 years for the 15 year plan, at the time of joining the plan on each occasion:

(a) An adult male person.
(b) An adult female person having regular and independent source of income. However adult female persons having no regular income of their own are allowed to participate in the scheme subject to the life insurance cover being restricted to ₹ 5,00,000/- even if the target amount chosen by them is above ₹ 5,00,000/-.
(c) A minor above 12 years of age through his parent. However, such minors having no regular and independent source of income will not be eligible for the life insurance cover.
(d) The investment in UTI-ULIP can also be made in the name of the spouse/children above the age of 12 years.
(e) A physically handicapped person can also join the scheme subject to lapse of 5 years from the date of event causing physical handicap and his holding gainful employment at the time of application and subject to such conditions as may be prescribed.

However, the age of the applicant at entry to the scheme will be the one, which is as on the date on which UTI AMC accepts his application.

Investment by Individuals – Foreign Nationals

For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund,
1. Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999.
2. Foreign Nationals are required to comply (including taking necessary approvals) with all the laws, rules, regulations, guidelines and circulars, as may be issued/ applicable from time to time, including but not limited to and pertaining to anti money laundering, Know Your Customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder) including in all the applicable jurisdictions.

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

Note: “Neither this Scheme Information Document nor the units have been registered in any jurisdiction including the United States of America. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe any such restrictions. No persons receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document 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. Accordingly this Scheme Information Document does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation.

It is the responsibility of any persons in possession of this Scheme Information Document and any persons wishing to apply for units pursuant to this Scheme Information Document to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction”.

Subscriptions from Overseas Corporate Bodies (OCBs) in the Schemes of UTI MF will not be accepted.

Investments by Overseas Corporate Bodies (OCBs)

Pursuant to the Foreign Exchange Management [Withdrawal of General Permission to Overseas Corporate Bodies (OCBs)] Regulations, 2003, and the consequential amendments made in the Foreign Exchange Management (Transfer or issue of Security by a Person Resident outside India) Regulations, 2000, OCBs, cannot invest, inter alia, in Mutual Fund Schemes.</td>
</tr>
</table>

	'Overseas Corporate Body' (OCB) As per Regulation 2(xi) of the Foreign Exchange Management (Deposit) Regulations, 2000, 'Overseas Corporate Body' means a company, partnership firm, society and other corporate body owned directly or indirectly to the extent of at least sixty per cent by Non-Resident Indians (hereinafter referred to as 'NRIs') and includes overseas trust in which not less than sixty percent beneficial interest is held by Non-resident Indians (hereinafter referred to as 'Overseas Trust') directly or indirectly but irrevocably. For further details refer to SAI
Requirements for admission to the scheme:	1) **Every person desirous of participating in the scheme shall:-** (a) complete the application specified by the UTI AMC (b) furnish evidence of age in the manner prescribed by the UTI AMC; and (c) furnish evidence of good health by making a declaration in the manner specified by the UTI AMC in this behalf on the application form. 2) **Requirements for minors:** (a) Persons applying for units under the scheme on behalf of a minor or in the name of minor may be required to satisfy the UTI AMC about their eligibility to make such application and will have to comply with all requirements such as submission of the birth certificate etc. as may be prescribed by the UTI AMC from time to time. (b) An adult, being a parent, step-parent or other lawful guardian of a minor may hold units and deal with them on behalf of a minor. Such adult, if so required, may be called to furnish the proof of the age of the minor and his capacity to hold and deal with units on behalf of the minor in such manner as may be specified. (c) Where an investment is made on behalf of a minor, the provisions of the scheme shall be binding on the minor unitholder. (d) Till the minor unitholder attains the age of 18 years, the UTI AMC shall direct all correspondence to the parent applying on behalf of the minor. (e) A parent applying on behalf of a minor unitholder cannot nominate any other person. (f) On the minor unitholder attaining the age of 18 years he shall be deemed to be participating in the scheme on his own and the UTI AMC shall thereafter enter into all correspondence with him directly. (g) On minor unitholder attaining the age of 18 years, he may nominate a person. **Payment by NRIs** 3) NRI applicants/unitholders can pay their initial contribution as well as RCs by - (a) a rupee draft issued by a bank/exchange house abroad on its Indian correspondent bank (b) a rupee cheque/draft issued out of NRE deposits of the applicant. (c) a rupee cheque/draft issued out of NRO deposits of the applicant or out of the proceeds of the NRNR/NRSR deposits. **Note:** Nepalese and Bhutanese currencies and cash are not accepted. The maturity/redemption/claim proceeds in such cases will be paid by UTI AMC in rupees. Remittance, if any, thereof to a unitholder will depend on the source/s of the funds out of which contribution/s had been paid. If any contribution is paid from rupee originated funds or bank accounts, the proceeds may not qualify for remittance abroad.
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. For this purpose, Investors have to fill up and sign the KYC application form (as applicable for individual investors or non-individual investors) available on the UTI Mutual Fund's website, www.utimf.com 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. KYC done once with a SEBI registered intermediary will be valid with another intermediary. Intermediaries shall carry out In-Person Verification (IPV) of their clients. However, 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.

<table>
<tr><td></td><td>
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.

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) It shall be mandatory for existing investors to complete the IPV and provide the missing KYC information for additional subscription (including switches) in their existing folios.

(c) However, SIP and STP already registered till December 31, 2015 in such existing folios are exempted from the above stipulations.

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

<u>Non-Applicablility of KYC guidelines</u>

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

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

For further details on KYC requirements to be complied with by the Investors, please refer to SAI
</td></tr>
<tr><td>Details under Foreign Account Tax Compliance provisions (commonly known as FATCA) / Foreign Tax Laws</td><td>
FATCA is United States (US) Federal Law, aimed at prevention of tax evasion by US citizens and residents (“US persons” as defined in the applicable extant laws of the United States of America) through use of offshore accounts. FATCA provisions are part of Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature. Under FATCA, withholding tax may be levied on certain US source income/receipt of the Schemes of the Mutual Fund, unless they are FATCA compliant.

FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information on the accounts of to report accounts held by specified US Persons as well as passive NFFEs (Non-Financial Foreign Entities) in which controlling interest is held by specified US person. 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.
</td></tr>
</table>

	• FATCA due diligence will be applicable to each unit holder (including joint holders) irrespective of the country of residence/citizenship, and on being identified as reportable person/specified US person, all folios/accounts will be reported. Such information may include (not limited to) their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Unit holders will therefore be required to comply with the request of the AMC / Fund to furnish such information as and when deemed necessary by the AMC / Fund in accordance with the Applicable Laws. FATCA provisions are relevant not only at on-boarding stage of unit holders but also throughout the life cycle of investment with the Mutual Fund. Unit holders therefore should immediately intimate to the Fund/the AMC, any change in their status with respect to FATCA related declaration provided by them previously. In case unit holder / investor fails to furnish the relevant information and/or documentation in accordance with the Applicable Laws, the AMC / Fund reserves the right to reject the application or redeem the units held directly or beneficially and may also require reporting of such accounts/levy of withholding tax on payments made to investors. Prospective investors / Unit holders should consult their own advisors to understand the implications of FATCA provisions/requirements. The AMC reserves the right to change/modify the provisions mentioned at a later date. **With effect from November 1, 2015 all investors will have to mandatorily provide the declaration pertaining to FATCA/CRS for all new mutual fund units subscriptions.** **Common Reporting Standard (CRS) – The New Global Standard for Automatic Exchange of Information** On similar lines as FATCA, the Organisation 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). All Applicants whose country of tax residence is not India shall fill in the prescribed FATCA & CRS Form. **AMC reserves right to reject the application in case the applicant / investor fails to submit information /documentation for any of the above.** 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 AMFI India’s Circular No.135/ BP/63/2015-16 dated 18th September 2015 and SEBI Circular Nos. CIR/MIRSD/2/2015 dated 26th August 2015 & CIR/MIRSD/3/2015 dated 10th September 2015.
Uniform Procedure for Updation / Change of Address & Change / Updation of Bank details	**A. Updation / Change of address** Investors are requested to update their change of address within 30 days from the date of change. In case of Know Your Client (KYC) complied folios, Investors are required to submit the documents to the intermediaries of KYC Registration Agency (KRA), as may be specified by them, from time to time. For further details on list of documents to be submitted/acceptable etc, please refer to SAI. **B. Updation/Change of Bank details** Investors are requested to update/change their bank details using the Form for registration of multiple bank accounts separately and in future, it shall not be accompanied with redemption request. Such request shall be submitted prior to submission of the redemption request. Investors are required to submit self attested copy of the supporting documents, having validity at the time of submission, each towards Proof of Identity and proof of old and new bank accounts for updating / changing the bank details. For further details on documents to be submitted/acceptable in respect of old investments where bank details are not updated, procedural requirements to be completed in respect of investments made in the name of minor child on attaining majority, receiving of dividend/redemption payment in bank account etc, please refer to SAI. **Non-submission of required documents** In case of non-submission of required documents as required under A and B aforesaid, UTI Mutual Fund, at its sole and absolute discretion, may reject the transaction or may decide alternate method of processing such requests.

	C. Cooling Period In case the change of address and/or Updation /change of bank details are submitted together with the redemption request or standalone request within the period of 3 (Three) months prior to submission of redemption request, the redemption payment will be made after a cooling period of upto 8 business days and in any case within SEBI stipulated 10 business days from the date of such redemption request. However, in case of redemption requests received with a Change of Address and / or Change of Bank detail, which is not already registered with UTI MF, or change of address/bank details received lesser than 10 business days prior to dividend record date, such new/unregistered address /bank details may not be registered and will not be considered for payment of redemption / dividend proceeds. In such cases, the payment will be made to the last registered bank account, if any or sent to the last registered address. For further details regarding redemption requests in respect of folios not having registered bank details etc, please refer to SAI.
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. 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). However, the initial and renewal contribution/s received under UTI-ULIP for investment in the name of the spouse/children above the age of 12 years is exempted from the applicability of Risk Mitigation process against third party cheques, subject to the compliance of the following requirements: 1. For the initial investments made under the scheme, it is mandatory for both, the person investing and the unit holder/guardian in case of minor, to be KYC compliant as below: (a) In case of investment made by guardian in the name of minor, the guardian is required to be KYC compliant; (b) In case of investment made in the name of spouse, both the spouses i.e. the unit holder in whose name the investment is made and the person making the investment are required to be KYC compliant. 2. The spouse/guardian are required to submit in the application form, the details of the bank account from which the payment is made and specify relationship of the remitter with the unit holder. The Initial and renewal contribution/s received from Hindu Undivided Family (HUF) under UTI-ULIP for investment in the name of its Member/s is/are exempted from the applicability of Risk Mitigation process against third party cheques, subject to the compliance of the following requirements. 1. HUF and the Member in whose name investment is made are 'Know Your Client' (KYC) compliant. 2. HUF provides the details of the bank account from which the investment is made and the relationship with the beneficiary. 3. The payment instrument is issued from the above mentioned HUF's bank account only. **For further details on risk mitigation process, please refer to SAI**. **<u>Bank Mandate registration as part of the new folio creation</u>** In order to reduce the risk of frauds and operational risks and thereby protect the interests of the Unit holders/Investors from 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. In case, the application for subscription does not comply with the above requirements, UTI AMC, at its sole and absolute discretion, may reject/not process such application and may refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund.

	For further details on documents to be submitted under the process to identify third party payments etc, please refer to SAI/relevant Addenda.
Second named person	If at the time of joining the scheme or subsequent thereto, any unitholder had named a second person, such second person will jointly participate in the scheme in the similar way as the nominee participates. Claims, if any, by such second named persons will be settled in the same manner as prescribed for the claims made by nominees.
Ongoing price for purchase by investors. This is the price you need to pay for purchase	The face value of a unit is ₹ 10/- and units will be issued in fractions up to three decimal places. Purchase on all business days at the applicable NAV. The net amount of initial contribution and RCs after adjusting for payment of premia (if any) to LIC or any insurance company, as the case may be, will be invested in units of the scheme.
Life Insurance and Accident Insurance Cover	The life insurance cover has currently been provided by the Life Insurance Corporation of India (LIC). Presently arrangements for providing the personal accident insurance cover has been tied up with the Oriental Insurance Co. Ltd.
Dividend Policy	1. The income earned by or accrued to the scheme will be ploughed back in the scheme and therefore the scheme will not make any dividend distribution. However, there is no assurance of any fixed rate of return. 2. Notwithstanding what is stated in sub clause 1 above, in appropriate circumstances the UTI AMC may, at its discretion, consider distribution of income earned out of the income accrued to the scheme and/or out of the balance, if any, in revenue reserve. 3. Generally dividend distribution, if any, will automatically get reinvested in the scheme at the NAV prevailing as on the date fixed for such distribution and units including fractional units will be credited to the accounts of the unitholders. 4. Reinvestment of dividend distributed, if any, where a unitholder has died and where claim has not been made or settled or where the instalments are in default beyond the period available for revival of the membership, will not, in any manner, imply admission by the UTI AMC of the claim of the nominee/ legal heir or revival of the membership. **Maturity bonus:** (a) At present, on payment of all the renewal contributions and after the completion of 10/15 year plan period a unitholder may be entitled to get maturity bonus of 5%/7.5% of the target amount respectively. The amount of the maturity bonus at the time of maturity will become payable on the date of completion of the 10/15 year period by allotment of units or by issue of cheque or by credit to the unitholder's account to be paid alongwith the final redemption proceeds or as may be decided from time to time taking into consideration the administrative requirements. (b) The maturity bonus shall be accrued on a daily basis for all unitholders. The maturity bonus so accrued on a daily basis shall become payable to the unitholder on maturity. In case of premature / partial withdrawal the accrual made on a daily basis will be adjusted back on a daily basis for all such premature / partial withdrawal cases and no separate payment for maturity bonus will be made. (c) In case of death of a unitholder during the plan period even before payment of all due renewal contributions, the scheme will make payment of maturity bonus @ 0.5% p.a. for each completed year in the plan to the nominee / legal heirs as defined in clause Settlement of Death Claims. (d) The maturity bonus payable to the unitholder should not be construed as any kind of assured return. However, the maturity bonus liability, as created, on a daily basis, is set aside and thereafter NAV of the fund is computed. Hence, the maturity bonus liability is backed by the equivalent assets and the scheme shall be in a position to meet the liability at any point of time. (e) UTI MF may change this provision on maturity bonus payment at any point of time. **Post-maturity bonus:** The unitholder may be paid post maturity bonus @ 0.5% of the target amount depending on the period and amount of his investment after the maturity date. The amount of the post-maturity bonus will become payable by way of cheque or by allotment of units on the date of completion of each year or paid alongwith the final redemption proceeds as may be decided from time to time taking into consideration the administrative requirements, provided the full investment is maintained without any partial redemption before or after the plan period. The post-maturity bonus shall be accrued on a daily basis for all such unitholders. The post-maturity bonus so accrued on a daily basis shall become payable as stated above. In

	case of withdrawal/ partial withdrawal before the completion of any year, the accrual made on a daily basis will be adjusted back on a daily basis for all such withdrawal/ partial withdrawal cases for that uncompleted year only. All accruals for each completed year will be paid along with the maturity proceeds. The post maturity bonus payable to the unitholder should not be construed as any kind of assured return. However, the post-maturity bonus liability, as created, on a daily basis, is set aside and thereafter NAV of the fund is computed. Hence, the post-maturity bonus liability is backed by the equivalent assets and the scheme shall be in a position to meet the liability at any point of time.
Direct payment through Salary:	(a) The UTI AMC may accept from unitholders the payment of RCs through deduction from their salaries to be made by their employers under a Salary Savings Scheme (SSS). Presently, payment of RCs (through SSS) are accepted only under the 10 year plan from unitholders working with select organisations/companies. The UTI AMC may extend the SSS arrangements to other organizations / companies and also under the 15 year plan. (b) Persons intending to join ULIP through SSS shall be required to pay the first half yearly contribution alongwith the application for joining the scheme and shall authorise his employer with whom UTI AMC has arrangements to deduct from his salary every month an equated monthly instalment as intimated by UTI AMC. Presently, payments under SSS are applied towards RC payable under the half yearly plan. (c) The unitholder paying RCs under the SSS may continue under the SSS even after his resigning / leaving that organisation provided that the new organization he joins has entered into similar arrangements with UTI AMC. In the event such new organisation is not covered under the SSS or his not joining any organisation, he will be required to pay the UTI ULIP RCs directly to UTI AMC on the basis of half yearly plan. His failure to pay the RCs on due date/s will make him liable for ceasing to be participating in the scheme forthwith and thereby loosing the insurance cover on his life simultaneously. (d) A unitholder would be allowed to join the scheme through SSS only if he joins it afresh, the existing unitholders of the scheme would not be allowed to pay RCs under the SSS
Mode of Payment- Cash/ Transfer of funds through NEFT/RTGS	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 (even from such small investors who may not be tax payers and may not have Permanent Account Number (PAN)/bank accounts, subject to the following procedure. For further details, refer to SAI **Transfer of funds through National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS) :** Investor shall ensure that the payment is made from one of his/her registered bank accounts in the folio. If the name of the remitter/account number from where the amount is remitted is not matching with the registered / to be registered bank accounts details, such remittances shall be treated as third party payments and such applications are liable to be rejected. In such cases, UTI MF will refund the amount to the remitter within 30 calendar days from the date of receipt of the funds, as per the details made available to UTI MF by the remitting Bank. **However, for transfer of funds through RTGS, the Investment amount shall be of ₹ 2 lacs and above.** For further details, please refer to SAI.
Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. *Example: If the applicable NAV is ₹ 10, exit load is 2% then redemption price will be:* *₹ 10* (1-0.02) = ₹ 9.80*	1. Unitholders are expected to continue in the scheme for 10/15 year period except when his membership or scheme itself is terminated. 2. The date of completion of plan period is mentioned in the statement of account issued to unitholders at the time of joining the scheme and also in the updated statement of account issued from time to time. Since the scheme is NAV based and the redemption rate is calculated on a daily basis as per the scheme provisions, unitholders opting for redemption in full or part will be paid at redemption price prevailing on the date of acceptance of the redemption request at the office of the UTI AMC where the redemption request is processed. 3. Any unitholder's continuation in the scheme after maturity will be on the following terms: (a) He will not be required to pay any RC. (b) He will continue to get personal accident insurance cover. (c) He will be entitled to a post-maturity bonus @ 0.5% of the target/balance amount. (d) Life insurance cover will cease to be available as the entire targeted amount has been contributed.

UTI - UNIT LINKED INSURANCE PLAN

<table>
<tr><td>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.</td>
<td>Purchase : For Purchases less than ₹ 2 lacs:
<table>
<tr><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr>
<tr><td>Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.</td><td>Upto 3 p.m.</td><td>Closing NAV of the day of receipt of the application.</td></tr>
<tr><td>Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.</td><td>After 3 p.m.</td><td>Closing NAV of the next business day.</td></tr>
<tr><td>Valid applications received with outstation cheques / demand drafts (for the schemes/investors as permitted in the Scheme Information Documents) not payable at par at the place where the application is received.</td><td>Within Business Hours</td><td>Closing NAV of the day on which cheque/demand draft is credited to the Scheme.</td></tr>
<tr><td colspan="3">Purchase : For Purchases of ₹ 2 lacs and above:</td></tr>
<tr><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr>
<tr><td>The funds are available for utilization before cut off and valid applications received with cheques /demand drafts</td><td>Upto 3 p.m.</td><td>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.</td></tr>
<tr><td colspan="3">The above mentioned rule will be applicable irrespective of the date of debit to investor’s account. ₹ 2 lacs shall be considered after considering multiple applications received from the investor under all the schemes/plans on the day and also under all modes of investment i.e. additional purchase, Systematic Investment Plan (SIP)/Micro SIP, Systematic Transfer Investment Plan (STRIP), Switch, etc. The investor will be identified through PAN registered with UTI MF.</td></tr>
<tr><td>Redemption :</td><td></td><td></td></tr>
<tr><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr>
<tr><td>Valid applications received</td><td>Upto 3 p.m.</td><td>Closing NAV of the day of receipt of the application</td></tr>
<tr><td>Valid applications received</td><td>After 3 p.m.</td><td>Closing NAV of the next business day.</td></tr>
</table>
Redemption requests: Where, under a scheme, units are held under both the Existing 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.

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.</td></tr>
<tr><td>Where can the applications for purchase/redemption switches be submitted?</td><td>The details of official points of acceptance are given on the back cover page. It is mandatory for investors to mention their bank account particulars in their applications/ requests for redemption.</td></tr>
<tr><td>How to Apply</td><td>Please refer to the SAI and Application form for the instructions.</td></tr>
<tr><td>Minimum and maximum target amount for an investor.</td><td>(a) The plan period under this scheme shall be either 10 years or 15 years or such other period as may be decided from time to time. Presently, the minimum target amount under the scheme is ₹ 15000/- which is required to be invested over 10/15 year period. The UTI AMC may change the minimum target amount if and when it is considered necessary. It will be applicable to those investors who will be joining the scheme after such a change is made effective. Beyond the minimum, the target amount can be chosen in multiples of ₹ 1000 / ₹ 1500 for participating in the 10/15 year plan respectively. Accordingly, unitholders are eligible to participate for the target amount up to ₹ 15,00,000/- provided the target amount is in multiples of ₹ 1000/- and ₹ 1500/- as the case may be.</td></tr>
</table>

	The target amount can be increased or reduced in association with LIC or any insurance company, as the case may be. A person can participate in the scheme to the extent of the maximum target amount either through one or more applications over a period of time subject to his being not above the maximum age prescribed for entry to the scheme. (b) The first/initial contribution shall have to be paid along with the application for joining the scheme. Subsequent contributions (renewal contributions) are required to be paid by the unitholders either half-yearly or annually or any number of contributions upfront to the extent desired by the unitholder or at such other intervals, as the UTI AMC may permit from time to time, as per the option indicated by him at the time of joining the scheme. The period and mode of contribution once exercised is final and cannot be changed. (c) When the unitholder joins the 10 year plan, the amount of each contribution shall be 1/20th of the target amount in the case of the half-yearly mode of payment and 1/10th of the target amount in the case of the annual mode of payment. For the unitholders joining the scheme for 15 years, each contribution shall be $1/30^{th}$ of the target amount in the case of the half-yearly mode of payment and $1/15^{th}$ of the target amount in case of the annual mode of payment. If it is decided to permit contribution at any other interval/s the number of contributions will also be prescribed at that time. (d) The half-yearly renewal contributions shall fall due in the seventh month from the month in which initial contribution is paid and the month in which the unitholder had joined the scheme (the due month). If the yearly mode is opted, the RC will fall due every year in the month in which the unitholder had joined the scheme. Illustratively, if the initial contribution is paid in the month of January, the half yearly contributions will fall due on the first day of the months of July and January every year. Similarly, in case of yearly mode all the subsequent contributions shall fall due on the first day of the month of January every year. However, the unitholder is allowed to pay any number of renewal contributions in advance in multiples of the instalment amount. The contribution paid in advance will have no effect on the life insurance cover. (e) Depending on the “due month” for payment of the renewal contribution as detailed above, the renewal contribution has to be paid latest by the 1st of the “due month” otherwise the policy will lapse and no cover will be available. (f) The initial/renewal contributions will not be accepted during book closure, if any, under the scheme. (g) The investor can invest more than the maximum target amount of ₹ 15 lacs in one or more instalments, the life insurance cover will, however, be limited to ₹ 15 lacs. The maximum target amount of ₹ 15 lacs is the combined target amount available for the Declining term Insurance cover and Fixed Term Insurance Cover together.
Minimum balance to be maintained and consequences of non maintenance.	Partial redemption may be allowed after completion of 7 years and 10 years from the date of acceptance of the application under the 10 year and 15 year plans respectively subject to maintaining a minimum balance of ₹ 5,000/- to be reckoned at the NAV prevailing on the date of such redemption. No maturity bonus will be paid in case all instalments are not paid by the unitholder and the 10/15 year plan period is not completed.
Special Products available	Systematic Investment Plan (SIP). The features of SIP are: (i) Monthly Systematic Investment Plan (MSIP) and Quarterly Systematic Investment Plan (QSIP) is offered under UTI-ULIP. Investors will be considered to be under the yearly mode of contribution and premium applicable for yearly payment will be considered. The premium payable for a year will be deducted from the first SIP instalment received that year. (ii) MSIP under UTI-ULIP is open to investors between the age group 12 years and 48 ½ years in case of the 10 year plan and between the age group 12 years and 42 ½ years in case of the 15 year plan. (iii) QSIP under UTI-ULIP is open to investors between the age group 12 years and 55 ½ years in case of the 10 year plan and between the age group 12 years and 50 ½ years in case of the 15 year plan. (iv) The load applicable under SIP is the same as for regular investments viz. Purchase load: Nil, Redemption load: 2% if redeemed before maturity. (v) **Monthly Instalment:** The initial investment (to be given by cheque) and SIP instalments should be of uniform amount. The minimum monthly instalment under SIP is ₹ 500/- and in multiples of ₹ 100/- i.e. the minimum target amount under the 10 year Plan is ₹ 60,000/- and in multiples of ₹ 12,000/- (Total subscriptions during the term shall be ₹ 72,000/-, ₹ 84,000/-, ₹ 96,000/- ...... and so on) and the minimum target amount under the 15 year Plan is ₹ 90,000/- and in multiples of

₹ 18,000/-. (Total subscriptions during the term shall be ₹ 1,08,000/-, ₹ 1,26,000/-, ₹ 1,44,000 .... and so on).

Quarterly Instalment: The initial investment (to be given by cheque) and SIP instalments should be of uniform amount. The minimum quarterly instalment under SIP is ₹ 1,500/- and in multiples of ₹ 100/- i.e. the minimum target amount under the 10 year Plan is ₹ 60,000/- and in multiples of ₹ 4,000/- (Total subscriptions during the terms shall be ₹ 64,000/-, ₹ 68,000/-, ₹ 72,000 ...... and so on) and the minimum target amount under the 15 year Plan is ₹ 90,000/-, (Total subscriptions during the term shall be ₹ 96,000/-, ₹ 1,02,000/-, ₹ 1,08,000/- ...... and so on).

(vi) Under Declining Term Insurance Cover: Life insurance cover is to the extent of the unpaid but not due amount of the chosen target amount as applicable for the yearly instalment payment. No life insurance cover is payable in case of death less than 6 months from the commencement of membership. For 6 months and above but less than 1 year the life insurance cover is 50% of the target amount unpaid but not due. For example for target amount of ₹ 120,000/- under the 10 year plan, the yearly instalment due is ₹ 12,000/- and the unitholder has died after paying only ₹ 7000/- (7 monthly instalments) the Life Insurance Cover payable is 50% of ₹ 120,000/- less ₹ 12,000/- i.e. ₹ 54,000/- and not ₹ 56,500/- (50% of ₹ 120000/- less ₹ 7000/-). For 1 year and above 100% of the target amount unpaid but not due is payable. For example under the 10 year Plan for a target amount of ₹ 1,20,000/- in case a unitholder dies after paying 15 instalments (₹ 15000/-) the life insurance cover payable is ₹ 1,20,000/- less ₹ 24,000/- i.e. ₹ 96000/-.

Under Fixed Term Insurance Cover: No life insurance cover is payable in case of death less than 6 months from the commencement of membership. For 6 months and above but less than 1 year the life insurance cover is 50% of the target amount. For 1 year and above 100% of the target amount is payable.

(vii) SIP Mandate Form should be submitted atleast 1 month before the first SIP instalment date. Such of the Forms that are received within the period of 1 month before the first SIP instalment date, will be considered from the SIP date of the subsequent month, as per the date opted by the Investor. Currently investment can be made on the 1st, 7th, 15th or 25th of a month.

(viii) The period of SIP shall be the plan period chosen by the investor i.e. 10 years or 15 years. For a 10 year SIP there will be the initial investment plus 119 SIP instalments for Monthly SIP and 39 SIP installments for Quarterly SIP. For a 15 year SIP there will be the initial investment plus 179 SIP instalments for Monthly SIP and 59 SIP instalments for Quarterly SIP. Post dated cheques will have to be given for a period of atleast 1 year at a time.

(ix) Existing Investor cannot start the SIP for target amounts already chosen by him. SIP can be started only for additional target amounts. Investors should attach the SIP Enrolment Form with the Scheme Application Form. All details about the Investor will be as provided by the Investor in the Scheme Application Form.

(x) Units Allotment: Units will be allotted at NAV based sale price declared on the applicable dates i.e. 1st or 7th or 15th or 25th of the month/quarter. In case the date falls on a non-business day or falls during a book closure period, the immediate next business day will be taken into account for the purpose of determining the price. The applications will be accepted at all UTI AMC Financial Centres.

(xi) Instalments can be made using ECS Debit or Direct Debit or through post dated cheques.

- (a) All SIP Cheques must be dated 1st or 7th or 15th or 25th of the month/quarter. All SIP instalment cheques under MSIP/QSIP should be of uniform amount.
- (b) Cheques should be drawn on UTI-ULIP.
- (c) Returned Cheques, if any, may not be presented again.
- (d) The Auto Debit Facility is available as under:
  - (i) Direct Debit: The Direct Debit Facility is available only with the banks with which UTI AMC or its service provider has tied up for Direct Debit.
  - (ii) ECS Debit: Currently SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI) is offered only to the investors having bank account in select cities.

(xii) If the monthly/quarterly instalment required for payment of premium i.e. the 13th, 25th, 37th etc. instalment is not honoured, premium will be paid to the Life Insurance Corporation of India or any other insurance company by redeeming the existing units subject to authorization by the unitholder in the application form and availability of active units in the unitholder's folio. In the absence of such authorisation, the

	unitholder will cease to participate in the scheme and the insurance cover on the life of such unitholder will terminate simultaneously. If the next monthly/quarterly instalment is received from the unitholder the SIP will continue and the unitholder's participation in the scheme will be considered as revived subject to the terms of the scheme. **SIP/MICRO SIP is subject to the terms and conditions given in the SIP enrolment form.** Systematic Transfer Investment Plan – Available **Please refer to Statement of Additional Information (SAI) for STRIP details.** Systematic Withdrawal Plan – Not available
Statement of Account (SoA)	(a) SoA will be a valid evidence of admission of the applicant into the scheme. However, where the units are issued subject to realisation of cheque/ draft any issue of units to such unitholders will be cancelled and treated having not been issued if the cheque/ draft is returned unpaid. (b) Every unitholder will be given a folio number which will be appearing in SoA for his initial investment. Further investments in the same name(s) would come under the same folio, if the folio number is indicated by the applicant at the time of subsequent investment. The folio number is provided for better record keeping by the unitholder as well as by UTI AMC. (c) The AMC shall issue to the investor whose application has been accepted, an SoA specifying the number of units allotted. UTI AMC shall issue a SoA within 5 business days from the date of acceptance of an application. (d) 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 to investors (where PAN details of 1st holder are available) 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 Transfer of Investment Plan (STRIP) and merger, if any. However, Folios under Micro pension arrangement shall be exempted from the issuance of CAS. For further details on other Folios exempted from issuance of CAS, PAN related matters of CAS etc, please refer to SAI. **CAS for Demat accounts** (e) Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014 requiring Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts, the following modifications are made to the existing guidelines on issuance of CAS – (i) Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository. (ii) 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. (iii) 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. (iv) The CAS will be generated on monthly basis. (v) 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. (vi) 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.

	Following Folios, shall be exempted for issuance of CAS: • Units held in demat mode. • Units held in minor's name. • Folios where units are held by way of unit certificates. • In case of UTI CCP, where the investment is made by Government departments like District Health Department, Women's Development Corporation, Bihar etc. in favour of beneficiary children. • One UTI Mutual Fund scheme invests in other UTI Mutual Fund scheme/s. • Folios under Micropension arrangement. For further details on other Folios exempted from issuance of CAS, PAN related matters of CAS etc, please refer to SAI. (f) For those unit holders who have provided an e-mail address/mobile number:- The AMC shall continue to allot the units to the unit holders whose application has been accepted and also send confirmation specifying the number of units allotted to the unit holders by way of e-mail and/or SMS to the unit holder's registered e-mail address and/or mobile number as soon as possible but not later than five business days from the date of receipt of the request from the unit holders. The unit holder will be required to download and print the SoA/other correspondences after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered SoA/other correspondences, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to advise UTI Mutual Fund of such difficulty within 24 hours after receiving the e-mail, will serve as an affirmation regarding the acceptance by the Unit holder of the SoA/other correspondences. It is deemed that the Unit holder is aware of all securities risks including possible third party interception of the SoA/other correspondences and the content therein becoming known to third parties. Under no circumstances, including negligence, shall the Mutual Fund or anyone involved in creating, producing, delivering or managing the SoA of the Unit Holder, be liable for any direct, indirect, incidental, special or consequential damages that may result from the use of or inability to use the service or out of the breach of any warranty. The use and storage of any information including, without limitation, the password, account information, transaction activity, account balances and any other information available on the Unit holder's personal computer is at risk and sole responsibility of the Unit holder. The unitholder may request for a physical account statement by writing/calling the AMC/R&T.
Friend in Need	"Friend in Need" facility is introduced for the Individual investors (Resident as well as Non-resident) of UTI MF under all the schemes, whereby there is an option to furnish the contact details including name, address, relationship, telephone number and email ID of any person other than the applicant/s and nominee. This will facilitate obtaining the latest contact details of the investors, if UTI MF is unable to establish contact with the investors. For further details, please refer to SAI.
Dividend	If it is decided to make payment of the dividend distribution, if any, the same will be paid by issue of dividend distribution warrants or through ECS within a period not exceeding 30 days from the date of declaration of such dividend distribution or such period as may be prescribed by SEBI from time to time. In case of funds received through Cash Payment mode, the dividend proceeds shall be remitted only to the designated bank account. **Threshold Limit for 'Dividend Payout' Option** (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. (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. In the event of failure of despatch of dividend within the stipulated 30 day period, the AMC shall be liable to pay interest to the unit holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).

Redemption	The redemption proceeds shall be dispatched to the unitholders within 10 business days from the date of redemption. In case of funds received through Cash Payment mode, the redemption proceeds shall be remitted only to the designated bank account.
Delay in payment of redemption proceeds	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Transfer/Pledge/Assignment of Units	Units issued under the scheme are not transferable/pledgeable/ assignable.
Termination of membership under the scheme:	(a) All RC payments made by unitholders should reach the UTI AMC latest by the month/s specified in clause 'Minimum and maximum target amount for an investor' above. For any unit holder who has not authorised redemption of units for payment of premia and whose RC remains unpaid even after the expiry of the specified period in clause 'Minimum and maximum target amount for an investor' above, shall cease to participate in the scheme forthwith unless otherwise decided by the UTI AMC. Insurance cover on the life of such a unitholder will also stand to terminate simultaneously. (b) A unitholder whose participation in the scheme stands terminated in terms of subclause (a) above, may approach the UTI AMC not later than one year from the first day of the month of the earliest contribution in default, to revive his participation. This request will be considered subject to such terms and conditions as may be prescribed by the UTI AMC in consultation with the LIC or any insurance company as the case may be. Example - For a person joining the scheme on 3rd December 2014, the date on which RC is due is December. He can pay the yearly contributions any time till 1st December. If the unitholder defaults in paying the second yearly contribution by December 2015, he has one year from 1st December 2015 to 30th November 2016 to renew his membership. In the above example if the unitholder had joined the half-yearly mode the dates on which his RCs are due are 1st December and 1st June. If he has defaulted in the payment of H02 falling due latest by 1st June 2015 then he has one year from 1st June 2015 to 31st May 2016. (c) A unitholder may terminate his participation in the scheme by giving a request in writing to the UTI AMC with complete bank particulars. (d) In the event of termination of the membership in terms of (a) and (c) above, the UTI AMC may consider the erstwhile unitholder's request for redemption of outstanding unit holding as on the date on which the UTI AMC's requirement for settling of his account are complied with in all respects. (e) The UTI AMC may consider permitting the unitholder whose membership has been terminated in terms of (a) and (c) above to continue in the scheme on such terms and conditions as it may prescribe from time to time.

B. LIFE INSURANCE PREMIUM

(i) Declining Term Insurance Cover

(a) As per the terms of the arrangement, the life insurance premium is payable by the unitholder from each contribution made for obtaining group insurance cover on the life of the unitholders from LIC or any insurance company under arrangements with LIC or any insurance company. Presently, annual premia paid to LIC for every ₹ 1,000/- of the target amount is indicated in the table below. The premia is paid for a period of 7 and 10 years for the 10 and 15 year plan periods respectively:

Age at entry Years.	Term of Assurance 10 years		Term of Assurance 15 years	
	Premium paying term 7 years		Premium paying term 10 years	
	Annual Prem. Payable Yearly. (₹)	Annual Prem. Payable Half-Yearly. (₹)	Annual prem. Payable Yearly. (₹)	Annual Prem. Payable Half-Yearly. (₹)
12-21	1.00	1.05	1.10	1.15
22-23	1.00	1.05	1.15	1.20
24-25	1.05	1.10	1.20	1.25
26	1.10	1.15	1.25	1.30
27	1.15	1.20	1.35	1.40
28	1.20	1.25	1.40	1.45

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Age at entry Years.	Term of Assurance 10 years		Term of Assurance 15 years	
	Premium paying term 7 years		Premium paying term 10 years	
	Annual Prem. Payable Yearly. (₹)	Annual Prem. Payable Half-Yearly. (₹)	Annual prem. Payable Yearly. (₹)	Annual Prem. Payable Half-Yearly. (₹)
29	1.25	1.30	1.50	1.55
30	1.30	1.40	1.60	1.65
31	1.40	1.50	1.70	1.75
32	1.50	1.60	1.80	1.85
33	1.60	1.70	1.95	2.00
34	1.70	1.80	2.10	2.20
35	1.85	1.95	2.30	2.40
36	2.00	2.10	2.50	2.60
37	2.20	2.30	2.75	2.85
38	2.40	2.55	3.00	3.15
39	2.65	2.80	3.35	3.50
40	2.95	3.15	3.75	3.90
41	3.30	3.50	4.15	4.30
42	3.65	3.85	4.60	4.80
43	4.05	4.30	5.10	5.30
44	4.50	4.75	5.65	5.85
45	5.00	5.30	6.25	6.50
46	5.55	5.85	6.90	7.20
47	6.15	6.50	7.60	7.90
48	6.80	7.15	8.40	8.75
49	7.50	7.90	9.25	9.60
50	8.25	8.75	10.10	10.50
51	9.10	9.65	-	-
52	10.05	10.65	-	-
53	11.05	11.70	-	-
54	12.15	12.90	-	-
55	13.35	14.15	-	-

Presently, the premium in respect of each unitholder is payable according to the age nearer to a birthday of a unitholder on the entry date. For example, if the age is 21 years and less than or equal to 6 months, premium payable for 21 years is paid. If the age is 21 years and more than 6 months premium for 22 years is paid.

(b) The premia rate can be changed from time to time by an arrangement with LIC or any insurance company. The balance amount (i.e. after reducing the amount payable towards premia to LIC or any insurance company, as the case may be,) of the initial/renewal contributions paid by the unitholders, shall be utilised to allot units including fractional units, arrived at the ruling purchase price of units as on the date of acceptance of each contribution. In case of contributions paid in advance, the premia is payable by the unitholder from each such contribution and units allotted for the balance amount. Such premia will be paid to LIC or any insurance company at the respective due dates or refunded to the investor in case of premature withdrawal.

(c) At present, the life insurance cover is not available after the completion of the plan period chosen at the time of joining the scheme i.e. after completion of 10 / 15 years. But the investment is still eligible for benefits like bonus, dividend distribution, etc. declared by the scheme from time to time.

(ii) Fixed Term Insurance Cover A combined target amount of ₹ 15 lacs is available for both the Covers together. The premium payable for availing Fixed Term Insurance Cover is given in the table below. The premium payable is same for both the modes (half yearly/yearly) and terms (10 yr / 15 yr) and is payable for the entire term. The premium paid will vary with the age of the unit holder. For eg. if the investor joins the scheme at 21 years and less than or equal to 6 months, premium for 21 years is paid. If the age is 21 years and more than 6 months, premium for 22 years will be paid. The next year premium for 22 years/23 years respectively will be paid and so on. The plans available, age of investor and other features of Fixed Term Insurance Cover will be same as the Declining Term Insurance Cover. “Fixed Term Insurance Cover” means “a type of pure life protection insurance policy where the life coverage remains the same during the entire term of the policy.

AGE	PREMIUM/1000 SA	AGE	PREMIUM/1000 SA
12-17	1.20	47	4.05
18 – 30	1.30	48	4.50
31	1.30	49	5.00
32	1.35	50	5.55
33	1.40	51	6.15
34	1.45	52	6.80
35	1.55	53	7.50
36	1.65	54	8.25
37	1.75	55	9.05
38	1.90	56	9.90
39	2.05	57	10.75
40	2.25	58	11.55
41	2.45	59	12.50
42	2.60	60	13.65
43	2.80	61	15.00
44	3.05	62	16.60
45	3.35	63	18.35
46	3.65	64	20.35

(iii) Non-receipt of Contribution

In the event of non-receipt of a contribution/instalment from the unitholder, premium will be paid to the Life Insurance Corporation of India or any other insurance company by redeeming the existing units subject to authorisation by the unitholder in the application form and availability of active units in the unitholder's folio. No exit load will be charged on such redemption of units for payment of premium. However, such redemption of units should not reduce the value of investment below ₹ 5000/- to be reckoned at the NAV prevailing on the date of such redemption.

C. SETTLEMENT OF DEATH CLAIMS

(a) Where there is no nominee:

(i) The executors or administrators to the estate of the deceased unitholder or the holder of succession certificate issued under Part X of the Indian Succession Act, 1925 (39 of 1925) shall upon providing such evidence to his title, as the UTI AMC shall consider sufficient, be entitled to receive from the UTI AMC, an amount equivalent to the redemption price of units standing in the name of the deceased unitholder prevailing on the date on which the UTI AMC's requirements in connection with the settlement of the claim are complied with in full, besides the insurance amount indicated in sub-clause (ii) below.

(ii) Payment towards the amount of insurance cover will be limited to the extent indicated in the following table:

Period elapsed since the commencement of membership/date of revival of the membership and death of the unitholder	Extent of the amount of the Life insurance cover payable to the successor/nominee
Less than 6 months	Refund of premia paid to LIC or any insurance company providing the life insurance cover between the date of commencement of the participation or the date of reinstatement of the participation, as the case may be, and the date of death.
6 months and above but less than 1 year	50% of the target amount unpaid but not due under declining term insurance cover and 50% of the target amount under fixed term insurance cover.
1 year and above	100% of the target amount unpaid but not due under declining term insurance cover and 100% of the target amount under fixed term insurance cover.

(iii) However, the limitation indicated in table at (ii) above will not apply in case of death due to an accident and the claimant in such case may get full amount of the life insurance cover viz. the unpaid but not due target amount.

(iv) Even when the renewal contributions have been paid in advance the same procedure for death claims as detailed above will be applicable. The scheme for settlement can be modified at any point of time depending on the tie-up with the insurance company.

(v) Explanation

"Death due to accident" shall mean death occurring within six calendar months of the happening of bodily injury, resulting solely and directly from accident caused by violent, external and visible means independent of any other cause but not the death caused by/ resulting from:

(i) intentional self-injury, suicide or attempted suicide, insanity or immorality or whilst the unitholder is under the influence of intoxicating liquor, drug or narcotics; or

(ii) injuries from riots, civil commotion, rebellion, war (whether war be declared or not), invasion, hunting, mountaineering, steeplechasing or racing of any kind; or

(iii) the unitholder committing any breach of the law.

(b) Where a person is nominated:

(i) In the event of the death of a unitholder before completion of the period of the scheme, the membership of the unitholder shall stand terminated and the nominee will be recognized by the UTI AMC as the person entitled to receive the following payments on its being fully satisfied, in the prescribed manner about the death of the unitholder.

(ii) the redemption proceeds of units standing in the name of the deceased unitholder at the price prevailing on the date on which the UTI AMC's requirements in connection with settlement of nominee's claim are complied with in all respects, and

(iii) the amount payable by the LIC or by any other insurance company towards the life insurance cover on the life of the deceased unitholder as indicated in the table given above. No interest shall, on any account, be payable to the claimant on the amount due under the clause "Settlement of Death Claims" given above.

Note :

(a) Life insurance cover for female unitholders having no regular and independent income is restricted to a maximum of ₹ 5,00,000/- and the premia payable to LIC for such female unitholders will be calculated only for the target amount of ₹ 5,00,000/- even where the target amount selected by the unitholder is above ₹ 5,00,000/-.

(b) Minor children above the age of 12 years are allowed to join the scheme. However, such children having regular and independent income only will be eligible for the life insurance cover.

D. PERSONAL ACCIDENT INSURANCE COVER

(a) The UTI AMC in addition to life insurance cover may also extend the benefits of personal accident insurance cover under arrangement with an insurance company (hereinafter referred to as 'Insurer') to the unitholders of the scheme to such extent and to cover such risks as the UTI AMC may decide and deem proper. The benefit of any such personal accident insurance cover that the UTI AMC may extend shall be subject to such terms, provisions, exclusions, definitions and conditions expressed or endorsed in the policy which the UTI AMC may procure from the Insurer for the benefit of the unitholder.

(b) The payment of premia to the insurer shall form part of the recurring expense of the scheme.

(c) The amount of personal accident insurance cover will be such as may be decided by the UTI AMC under arrangements with the Insurer from time to time. Presently, the personal accident insurance cover available to a unitholder is up to the maximum of ₹ 50,000/- which is irrespective of the number of memberships or target amount/s he might be having.

(d) The amount of personal accident insurance cover will depend on the nature of the accident and will be limited to the extent indicated in the table below:

Event	**Amount of personal accident insurance cover (₹)**
Death due to accident	50,000/-
Total permanent disablement due to accident	50,000/-
Loss of both eyes or both hands or both feet or one hand and one foot or one eye and one hand or one foot due to accident	50,000/-
Loss of one eye or one hand or one foot due to accident	25,000/-

(e) If a unitholder is participating in the scheme under one or more memberships the benefit of the personal accident insurance cover can be availed of or would accrue to such unitholder only in respect of one of the memberships irrespective of the number of memberships taken by him.

(f) In the event of an injury arising out of an accident, resulting in the death of the unitholder the benefit of such personal accident insurance cover will be available to the nominee or to the legal heir as defined in clause on Settlement of Death Claims in case where a person has not been nominated.

(g) If a unitholder meeting with the accident is alive, the benefits of personal accident insurance will be provided to the unitholder only.

(h) The benefits of such personal accident insurance cover will be extended by the UTI AMC at its own discretion, to such surviving member or in case of death of the unitholder to the legal heirs/ nominee as defined in the clause on Settlement of Death Claims as it may deem fit and the unitholders/ nominees shall have no claim whatsoever as to the entitlement or the continuance thereof.

(i) The personal accident insurance cover in respect of death or disability or injury arising out of an accident shall be available to a unitholder on a year to year basis commencing from the date of membership and ending with the cessation of the membership.

(j) Any claim preferred to in respect of death or disability or injury of a unitholder arising out of an accident, shall be confined to the year for which the personal accident insurance cover is valid and operative.

(k) The decision of the UTI AMC in the matter of dealing with or settlement of the claim in respect of the personal accident insurance cover shall be final and no unitholder or any claimant shall have any recourse to the Insurer on any ground whatsoever. As regards the personal accident insurance cover benefit extended to the unitholders of the scheme, the unitholders would be deemed to have acquired the membership of the scheme only on this express understanding.

(l) The UTI AMC shall be at liberty to withdraw any time the benefit of personal accident insurance cover, both in respect of the existing as well as the future unitholders, without giving any notice if it considers expedient or necessary to do so in the interest of the UTI AMC/scheme.

E. PERIODIC DISCLOSURES

Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.	The Mutual Fund shall declare the Net asset value separately for both the Plans by 9 p.m. on every business day on the website of UTI Mutual Fund, www.utimf.com. and on AMFI's website www.amfiindia.com. The NAV shall be calculated for all business days and published in atleast two daily newspapers having nationwide circulation on every business day.
Monthly Portfolio Disclosure	The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all its schemes on its website on or before the tenth day of the succeeding month in a user-friendly and downloadable format. The format for monthly portfolio disclosure shall be the same as that of half yearly portfolio disclosures. The Mutual Fund shall also disclose additional information (such as ratios etc) subject to compliance with the SEBI Advertisement Code.
Disclosure of Assets Under Management	The Mutual Fund shall disclose the following on monthly basis, in the prescribed format, on its website and also share the same with Association of Mutual Funds in India (AMFI): a. AUM from different categories of schemes such as equity schemes, debt schemes, etc. b. Contribution to AUM from B-15 cities (i.e. other than top 15 cities as identified by AMFI) and T-15 cities (Top 15 cities). c. Contribution to AUM from sponsor and its associates. d. Contribution to AUM from entities other than sponsor and its associates. e. Contribution to AUM from investors type (retail, corporate, etc.) in different scheme type (equity, debt, ETF, etc.). In order to have a holistic picture, Mutual Fund wise and consolidated data on the above parameters shall also be disclosed on AMFI website in the prescribed format.
Half Yearly Disclosure: Portfolio / Financial Results	The Mutual Fund shall within one month from the close of each half year, (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website. The Mutual Fund shall publish an advertisement disclosing the hosting of such financial results on the website, in atleast two newspaper one national English daily newspaper having nationwide circulation and one in a newspaper having wide circulation published in the language of the region where the Head Office of UTI MF is situated. The Mutual Fund shall also, within one month from the close of each half year, (i.e. 31st March and 30th September), publish by way of an advertisement a complete statement of its scheme portfolio in one English daily circulating in the whole of India and in a newspaper published in the language of the region where the head office of UTI MF is situated.
Additional Disclosure:	The Mutual Fund shall, in addition to the total commission and expenses paid to distributors, make additional disclosures regarding distributor-wise gross inflows, net inflows, AAUM and ratio of AUM to gross inflows on its website on an yearly basis. In case, the data mentioned above suggests that a distributor has an excessive portfolio turnover ratio, i.e., more than two times the industry average, the AMC shall conduct additional due-diligence of such distributors. The Mutual Fund shall also submit the data to AMFI and the consolidated data in this regard shall be disclosed on AMFI website.

Annual Report	An abridged annual report in respect of the scheme shall be mailed to the Unit holders not later than four months from the date of closure of the relevant accounting year and the full annual report shall be made available for inspection at UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. A copy of the full annual report shall also be made available to the Unit holders on request on payment of nominal fee, if any.
Disclosures of Votes Cast by the Mutual Funds	a. The AMC shall record and disclose in the prescribed format specific rationale supporting its voting decision (for, against or abstain) with respect to each vote proposal (SEBI Circular SEBI/IMD/CIR No 18/198647/2010 dated March 15, 2010). b. The AMC shall additionally publish in the prescribed format summary of the votes cast across all its investee company and its break-up in terms of total number of votes cast in favor, against or abstained from. c. AMCs shall disclose votes cast on their website on a quarterly basis, within 10 working days from the end of the quarter. The AMC shall continue to disclose voting details in their annual report.
Associate Transactions	Please refer to Statement of Additional Information (SAI).

Taxation

The information given below is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax/legal advisors with respect to the specific tax and other implications arising out of his or her participation in the schemes.

For further details on taxation please refer to the clause on Taxation in the SAI

Mutual Fund	UTI Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under section 10 (23D) of the Income Tax Act, 1961 to have its entire income exempt from income tax. The Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act. As per the section 10(35) of the Income Tax Act 1961 (the Act), dividend received by investors under the schemes of UTI MF is exempt from income tax in the hands of the recipient unit holders.
Tax on Dividend and Dividend Distribution - applicable for other than equity schemes	As per section 115R of the Act, the dividend distribution tax is a) 25% plus surcharge on distribution made to any person being an individual or a HUF, b) 30% plus surcharge on income distributed to any other person. However, w.e.f. 01st June 2013, where any income is distributed by a mutual fund under an infrastructure debt fund scheme (as defined) to a non-resident (not being a company) or a foreign company, the mutual fund shall be liable to pay additional income-tax at the rate of five per cent on income so distributed. The rate of surcharge on income distribution tax is increased from 5% to 10% w.e.f. 01st April 2013. As per the Finance (No.2) Act 2014, with effect from 01st October 2014, for determining the dividend distribution tax payable, the amount of distributed income be increased to such amount as would, after reduction of the dividend distribution tax from such increased amount, be equal to the income distributed by the Mutual Fund (dividend distribution tax will be payable after grossing up). Education cess @ 2% and secondary and higher education cess @ 1% would also be charged on amount of tax plus surcharge. **Finance Bill 2015 :** DDT rates for other than equity schemes will increase as surcharge for DDT proposed increased to 12% w.e.f 1st April 2015.
For other than equity oriented schemes:	**Resident Investors:**
Long Term Capital Gains	As per the Finance Act 2014, with effect from 11th July 2014, for other than equity oriented schemes, long term capital gains arising on redemption of units by residents is subject to treatment indicated under Section 48 and 112 of the Act. Long term capital gains in respect of units held for more than 36 months is chargeable to tax @ 20% after factoring the benefit of cost inflation index. The said tax rate is to be increased by surcharge, if applicable.
Short Term Capital Gains	Units held for not more than thirty six months preceding the date of their transfer are short term capital assets. Capital gains arising from the transfer of short term capital assets for other than equity schemes will be subject to tax at the normal rates of tax applicable to such assessee.

Tax benefits under section 80C:	Contribution made by resident individuals and HUFs will be eligible for deduction of the whole of the amount paid or deposited subject to a maximum of ₹ 1,50,000/- under Section 80 C of the Income Tax Act, 1961 as provided therein. The tax rebate, in the case of individual is available for self, one's spouse and children and in the case of HUF for any member of such HUF. Investments by NRIs will qualify for deduction under section 80 C of the Income Tax Act 1961, if the investment is made from income chargeable to tax in India.
	Termination before 5 years – As per Section 80C(5)(ii) of the Act, if participation in ULIP is terminated or participation in ULIP is ceased by reason of failure to pay any contributions, by not reviving the participation, before contributions have been paid for five years, no deduction shall be allowed under section 80C and the aggregate amount of deduction of income so allowed on previous year(s) shall be deemed to be the income of the year in which such termination takes place or participation is ceased. Under section 80CCE of the Act, the aggregate amount of deductions under section 80C, section 80CCC and sub-section (1) of section 80CCD shall not exceed Rs.1,50,000/- for a financial year.
Investor services	**All investors could refer their grievances giving full particulars of investment at the following address:** Shri G S Arora Vice President – Department of Operations UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. Tel: 022-6678 6666, Fax: 022-26523031 Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in

F. COMPUTATION OF NAV

(a) The Net Asset Value (NAV) of each of the scheme shall be calculated by determining the value of the scheme's assets and subtracting therefrom the liabilities of the scheme taking into consideration the accruals and provisions. NAV shall be declared separately for the different Plan(s) and Options of the scheme.

(b) The NAV per unit shall be calculated by dividing the NAV of the scheme by the total number of units issued and outstanding on the date of calculation under the scheme.

NAV of the Units under the Scheme shall be calculated as shown below:-

$$\text{NAV} = \frac{\text{Market or Fair Value of Scheme's investments + Current Assets - Current Liabilities and Provision}}{\text{No of Units outstanding under Scheme on the Valuation Date}}$$

The NAV under the Scheme would be rounded off to 4 decimals and Units will be allotted upto four decimal places or such other formula as may be prescribed by SEBI from time to time.

(c) A valuation day is a day other than (i) Saturday and Sunday (ii) a day on which both the stock exchanges (BSE and NSE) and the banks in Mumbai are closed (iii) A day on which the purchase and redemption of units is suspended. If any business day in UTI AMC, Mumbai is not a valuation day as defined above then the NAV will be calculated on the next valuation day and the same will be applicable for the previous business day's transactions including all intervening holidays.

(d) The NAVs shall be published atleast in two daily newspapers having nationwide circulation on every business day and will also be available by 9 p.m. on every business day on website of UTI Mutual Fund www.utimf.com and website of AMFI www.amfiindia.com.

IV. FEES AND EXPENSES

This section outlines the expenses that will be charged to the scheme.

A. ANNUAL SCHEME RECURRING EXPENSES

(1) These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:

The AMC has estimated that upto 2.25% of the daily net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the mutual fund.

UTI - UNIT LINKED INSURANCE PLAN

Particulars	% of Net Assets UTI-ULIP - Existing Plan
Investment Management and Advisory Fees	Up to 2.25%
Trustee Fee	
Audit Fees	
Custodian Fees	
RTA Fees	
Marketing and Selling expense including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education and awareness (at least 2 bps)	
Brokerage and transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp.	
Service tax on expenses other than investment and advisory fees	
Service tax on brokerage and transaction cost	
Other Expenses	
Maximum total expense ratio (TER) permissible under Regulations 52 (6) (c)	
Additional expenses under regulation 52(6A) (c)	Up to 0.20%
Additional expenses for gross new inflows from specified cities under Regulation 52(6A)(b)	Up to 0.30%

Note: Direct Plan (Investments not routed through a distributor) shall have a lower expense ratio excluding distribution expenses, commission etc. and no commission shall be paid from such plan.

The purpose of the table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly. These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations.

(2) The total annual recurring expenses of the scheme excluding redemption expenses but including the investment management and advisory fees shall be subject to the following limits:

(i) On the first ₹ 100 crore of the daily net assets – 2.25%

(ii) On the next ₹ 300 crore of the daily net assets – 2.00%

(iii) On the next ₹ 300 crore of the daily net assets – 1.75%

(iv) On the balance of the assets – 1.50%

(3) **Total Expense ratio (TER) and Additional Total Expenses:**

(i) Charging of additional expenses based on new inflows from beyond 15 cities

1. Additional TER shall be charged upto 30 bps on daily net assets of the scheme if the new inflows from beyond top 15 cities (as per SEBI Regulations/Circulars/AMFI data) are at least (a) 30% of gross new inflows in the scheme or (b) 15% of the Average Assets under Management (AAUM) (year to date) of the scheme, whichever is higher. The additional TER on account of inflows from beyond top 15 cities so charged shall be clawed back in case the same is redeemed within a period of 1 year from the date of investment. The same can be used only for distribution expenses on account of new inflows from beyond top 15 cities.

2. In case inflows from beyond top 15 cities is less than the higher of (a) or (b) above, additional TER on daily net assets of the scheme shall be charged as follows:

$$\frac{\text{Daily net assets X 30 basis points X New inflows from beyond top 15 cities}}{\text{365* X Higher of (a) or (b) above}}$$

* 366, wherever applicable.

3. Additional expenses, not exceeding 0.20 per cent of daily net assets of the scheme, shall be charged towards Investment Management and Advisory fees charged by the AMC ('AMC fees') and for recurring expenses (like custodian fees, audit fees, expenses for Registrars services etc) charged under different heads as mentioned under SEBI Regulations.

4. The 'AMC fees' charged to the respective scheme(s) with no sub-limits will be within the TER as prescribed by SEBI Regulations.

5. In addition to the limits indicated above, brokerage and transaction costs not exceeding
   1. 0.12% in case of cash market transactions, and
   2. 0.05% in case of derivatives transactions

   shall also be charged to the schemes/ plans. Aforesaid brokerage and transaction costs are included in the cost of investment which are incurred for the purpose of execution of trade. Any payment towards brokerage and transaction cost, over and above the aforesaid brokerage and transaction costs shall be charged to the schemes/ plans within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the Trustee or Sponsors
6. For further details on TER, please refer to SAI

(ii) Service Tax

1. UTI AMC shall charge service tax on investment and advisory fees to the scheme in addition to the maximum limit of TER.
2. Service Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER.
3. Service Tax on entry/exit load, if any, shall be paid out of the load proceeds. Exit load, net of service tax, if any, shall be credited to the scheme.
4. Service Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under SEBI Regulations

(iii) 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.

(iv) Illustration of impact of expense ratio on scheme's returns

Simple illustration to describe the impact of the expense ratio on returns of the scheme.

A	Amount invested (₹)	10,000
B	Gross returns - assumed	14%
C	Closing NAV before expenses (₹)	11400
D	Expenses (Rs.)	200
E	Total NAV after charging expenses (C-D)	11200
F	Net returns to investor	12%

- As per SEBI Regulation expenses are charged to the scheme on daily basis on daily net assets and as per percentage limits specified by SEBI.
- The illustration is to simply describe the impact of expenses charged to the Scheme on schemes returns and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- The above calculations are based on assumed NAVs, and actual returns on investment would be different.

B. LOAD STRUCTURE FOR ALL CLASSES OF INVESTORS

(1) Exit Load is an amount which is paid by the investor to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website of the AMC www.utimf.com or call at 1800 22 1230 (toll free number) or 022 2654 6200 (non toll free number) or your distributor.

(2) **Entry & Exit Load:**

Entry load: In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No./168230/09 dated June 30, 2009 no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plans/ Systematic Transfer Investment Plans accepted by the Fund.

Entry Load (As % of NAV)	Exit Load (As % of NAV)
Nil (any application size)	If withdrawn prematurely – 2% On or after maturity – Nil

Switch in/out, Systematic Investment Plan (SIP) and Systematic Transfer Investment Plan (STRIP) will also attract Load like regular Purchases and Redemption.

The investor is requested to check the prevailing load structure of the scheme before investing.

For any change in load structure AMC will issue an addendum and display it on the website/UTI Financial Centres.

(3) Transaction charges

Pursuant to SEBI circular no.CIR/IMD/DF/13/2011 dated August 22, 2011, a transaction charge of ₹ 100/- for existing investors and ₹ 150/- in the case of first time investor in Mutual Funds, per subscription of ₹ 10,000/- and above, respectively, is to be paid to the distributors of UTI Mutual Fund products. However, there shall be no transaction charges on direct investment/s not made through the distributor/financial advisor etc.

There shall be no transaction charge on subscription below ₹ 10,000/-.

In case of SIPs, the transaction charge shall be applicable only if the total commitment through SIPs amounts to ₹ 10,000/- and above. In such cases, the transaction charge shall be recovered in 3-4 instalments.

The transaction charge, if any, shall be deducted by UTI AMC from the subscription amount and paid to the distributor and the balance shall be invested. Allocation of Units under the scheme will be Net of Transaction Charges. The Statement of Account (SoA) would also reflect the same.

If the investor has not ticked in the Application form whether he/she is an existing/new investor, then by default, the investor will be treated as an existing investor and transaction charges of ₹ 100/- will be deducted for investments of ₹ 10,000/- and above and paid to distributor/financial advisor etc., whose information is provided by the investor in the Application form. However, where the investor has mentioned 'Direct Plan' against the scheme name, the Distributor code will be ignored and the Application will be processed under 'Direct Plan' in which case no transaction charges will be paid to the distributor.

Opt in/Opt out by Distributors:

Distributors shall be able to choose to opt out of charging the transaction charge. However the 'opt out' shall be at distributor level and not at investor level i.e., a distributor shall not charge one investor and choose not to charge another investor.

Distributors shall also have the option to either opt in or opt out of levying transaction charge based on category of the product. The various category of product are as given below

Sr. No.	Category of product
1	Liquid/ Money Market Schemes
2	Gilt Schemes
3	Debt Schemes
4	Infrastructure Debt Fund Schemes
5	Equity Linked Saving Schemes (ELSS)
6	Other Equity Schemes
7	Balanced Schemes
8	Gold Exchange Traded Funds
9	Other Exchange Traded Funds
10	Fund of Funds investing Overseas
11	Fund of Funds – Domestic

Where a distributor does not exercise the option, the default Option will be Opt–out for all above categories of product. The option exercised for a particular product category will be valid across all Mutual Funds.

The ARN holders, if they so desire, can change their option during the special two half yearly windows available viz. March 1st to March 25th and September 1st to September 25th and the new option status change will be applicable from the immediately succeeding month.

Upfront commission, if any, on investment made by the investor, shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

(3) Any imposition or enhancement of exit load shall be applicable on prospective investments only. The AMC shall not charge any load on issue of bonus units and units allotted on reinvestment of dividend for existing as well as prospective investors.

At the time of changing the exit load structure, the Mutual Fund shall consider the following measures to avoid complaints from investors about investment in the scheme without knowing the exit load:

(i) The addendum detailing the changes shall be attached to the scheme information documents and key information memorandum. The addendum shall be circulated to all the distributors/brokers so that the same can be attached to all scheme information documents and key information memoranda already in stock.

(ii) Arrangements shall be made to display the addendum in the scheme information document in the form of a notice in all the official points of acceptance and distributors/ brokers office.

(iii) The introduction of the exit load alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and shall also be disclosed in the statement of accounts issued after the introduction of such load.

(iv) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.

(v) Any other measures which the Mutual Fund may feel necessary.

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

VI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

Status of the information in this regard as furnished by the respective sponsors mentioned below is provided as under:

1. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees/Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

UTI - UNIT LINKED INSURANCE PLAN

(a) **Penalties imposed against Life Insurance Corporation of India (Amount in ₹):-**

Penalties imposed by IRDA

A. The following penalties were imposed by IRDA against LIC for the year 2014-15 on its Inspection as per the following details:-

Particulars of Inspection observations	Penalty levied by IRDA-Amount	Status of payment of penalty
• Instances were noticed wherein filled in proposal forms were altered without necessary authentication from the proposers • Policies issued with terms and conditions other than as applied by the Proposers • Policies are split and more than one policy issued under a single proposal	Penalty of ₹ 5 Lacs under S.102(b) of the Act imposed	Paid
All equity investment in a single Investee company (from all funds of the corporation) cannot be more than 10% of outstanding shares (face value) of the Investee company	Penalty of ₹ 5 lacs imposed on the Insurer under S.102(b) of the Act	Paid

B. Service Tax

Financial Year	Particulars	Amount	Status
2010-2011	Service Tax	1018.00	Paid
2011-2012	Service Tax	14986.00	Paid
2012-2013	Service Tax	799268.00	Paid

No penalties have been imposed during the last three years by the Income Tax Authorities.

(b) **Penalties and Proceedings against Bank of Baroda:-**

Zone: Maharashtra & Goa

(i) Sponsor and Branch: Bank of Baroda, Laxmi Road, Pune City

Name of Complainant: Pune Municipal Corporation (PMC)

Court/Tribunal / Case No. & Year: Supreme court SLP (C) No. 23299/2010

Amount involved: Octroi penalty of ₹ 94.22 lacs

Nature of Case/Type of offence & section: Bank filed a writ petition before Bombay HC challenging the arbitrary demand of the PMC & the provisions under Pune Municipal Corporation (Octroi) Rules 2008 imposing penalty being contrary to the provisions of Section 398 of the Bombay Provincial Municipal Corporation Act, 1949. The Bombay HC allowed the appeal holding corporation does not have power to impose penalty equivalent to 10 times the Octroi without following the due process of law as envisaged under section 398 of Act of 1949.

Bank's reply/defence: Bank paid the amount of octroi of ₹ 9,42,200/- but refused to pay penalty amounting to ₹ 94,22,000/- (10 times of octroi amount).

Present Status & Remarks: Against the order of the HC, PMC filed SLP in SC. The Hon'ble SC after hearing the Counsels was of the view that there is conflicting judgments on the issue and the same requires some time for hearing. On 13/10/2011 the Hon'ble SC said since bank has already paid the Octroi and matter involved herein is only about penalty imposed by corporation, let the matter come up for hearing in regular course. Matter has not come in the regular board till date.

(ii) Sponsor and Branch: Bank of Baroda, Nasik City

Name of Complainant: Nasik Municipal Corporation

Court/Tribunal / Case No. & Year: Supreme Court SLP (C) No. 9706/2010

Amount involved: Octroi penalty of ₹ 5.95 lacs

Nature of Case/Type of offence & section: Bank filed a writ petition before Bombay HC challenging the arbitrary demand of the NMC & the provisions under Nashik Municipal Corporation (Octroi) Rule 2005 imposing penalty being contrary to the provisions of Section 398 of the Bombay Provincial Municipal Corporation Act, 1949. The Bombay HC allowed the appeal holding corporation does not have power to impose penalty equivalent to 10 times the Octroi without following the due process of law as envisaged under section 398 of Act of 1949.

Bank's reply/defence: Bank paid the amount of octroi, but refused to pay penalty amounting to ₹ 59.50 lacs (10 times of Octroi amount).

Present Status & Remarks: Against the order of the HC, NMC filed SLP in SC. The Hon'ble SC after hearing the Counsels was of the view that there is conflicting judgments on the issue and the same requires some time for hearing. On 13/10/2011 the Hon'ble SC said since bank has already paid the Octroi and matter involved herein is only about penalty imposed by corporation, let the matter come up for hearing in regular course. Matter has not come in the regular board till date.

Total no. of cases: 2

Total amount involved/claimed amount: ₹ 100.17 lacs

Region-DMR-1 (NZ):

(iii) Sponsor and Branch: Bank of Baroda, IBB branch

Name of the party/complainant: Special Directorate of Enforcement

Name of the Court/Forum & Case no.: CRL Appeal No. 256/2009 before HC, Delhi in Comp/ u/s 8(1), 64(2) and also read with sections 6(4), 6(5), 49 and 73(3) of FERA, 1973.

Amount involved: ₹ 10 lacs

Advocate Name: Pramod Agarwala

Nature of the case/type of offences and Section: Complaint u/s 6(4), 6(5), 8(1), 64(2) and 73(3) of FERA Act 1973.

Details/brief nature of the case: Allegations of violation of FERA regarding Deposit of Foreign Currency Notes in NRE A/c of Mr. Gurcharan Singh Sethi and Smt. Surinder Kaur. The Directorate of Enforcement in order dated 11.08.04 held that Bank has failed to ensure the genuineness of the transactions and has contravened the provisions of FERA. Penalty of ₹ 10 lacs was imposed. Bank has denied the allegations on the ground that individual transactions were of less than ₹ 10 lacs.

Bank's Reply/defence: Bank's contention is that each time deposits are made of the amount of less than 10000 USD, hence there is no violation of provisions of FERA Act, 1973.

Present Status and remarks: On 03.03.2010 interim stay orders have been made absolute. Matter will be listed in due course in regular matters.

(iv) Sponsor and Branch: Bank of Baroda, IBB branch

Name of the party/complainant: Special Directorate of Enforcement

Name of the Court/Forum & Case no.: CRL Appeal No. 325/2008 before HC Delhi in Comp/ u/s 8(1), 64(2) and also read with sections 6(4), 6(5), 49 and 73(3) of FERA, 1973.

Amount involved: ₹ 5 lacs

Advocate Name: Pramod Agarwala

Nature of the case/type of offences and Section: Complaint u/s 6(4), 6(5), 8(1), 64(2) and 73(3) of FERA Act 1973.

Details/brief nature of the case: Allegations of violation of FERA regarding Deposit of Foreign Currency Notes in NRE A/c of one Mr. Sarbir Singh, from 25.01.92 to 31.01.92. The Directorate Enforcement in order dated 11.08.04 held that Bank has failed to ensure the genuineness of the transactions and has contravened the provisions of FERA. Penalty of ₹ 5 lacs was imposed. Appeal filed with Appellate Authority, which has been dismissed on 07.12.2007. Criminal Appeal before the Delhi High Court has been filed, which is pending.

Bank's Reply/defense: Bank's contention is that each time deposits are made of the amount of less than 10000 USD, hence there is no violation of provisions of FERA Act, 1973.

Present Status and remarks: On 03.03.2010 interim stay orders have been made absolute. Matter will be listed in due course in regular matters.

Total No. of Cases: 2

Total amount involved: ₹ 15 lacs

(v) Sponsor and Branch: Bank of Baroda, Eastern Zone, Camac Street

Name of the party: Special Director of Enforcement Directorate

Court/Tribunal & Case no./Year: Enforcement Directorate

Amount involved/claimed: ₹ 10 Lacs

Nature of the case/type of offences and Section: Breach of provisions of FERA

Details/brief nature of the case: Bank had given loan of ₹ 2.55 crores to M/s Corpus Credit & Leasing Ltd., against FCNR FDR of $1 million (US) belonging to Mrs. And Mr. Bhagwandas & Devbala Pawani held with Camac Street Branch. The then Chief Manager procured the said FDR of Pawanis from their International Branch and handed over the same to borrower. Investigations conducted under provisions of FERA revealed that the signatures of Mrs. and Mr. Pawani on the account opening form did not match with those on the consent letter, discharged FCNR FDR. Chief Manager had not verified the genuineness of the documents collected from Notice No. 4 either from the Pawanis or from International Branch, Bank of Baroda, Dubai.

Bank's Reply/defence: Bank followed all the directions of RBI and remittance of $ 1 million (US) was received by Bank through authorized banking channel and was genuine. Further, the proceeds of the FCNR FDR, along with interest thereon, was paid by the Bank to the Pawanis on maturity, in accordance with established remittance. Hence, there was no violation of FERA. The loan granted to the borrower company M/s Corpus Credit & Leasing Ltd. was a rupee loan and involved no outgo of foreign exchange.

Present Status and remarks: Special Director has imposed a penalty of ₹ 10,00,000 (Rupees Ten Lakhs) on the Bank for violation of FERA. Bank filed an appeal against the same before the Appellate Authority for Foreign Exchange, Ministry of Law, Justice & Company Affairs. LDH 6.03.2014 no hearing took place as opposite party did not appear. NDH 17.07.2014.

Region – Bihar, Patna

Zone – Bihar, Jharkhand & Orissa, Patna:

(vi) Sponsor and Branch: Bank of Baroda, Patna Main branch

Name of the party/Litigant/Complainant: Assessing Officer, Income Tax Department, Patna

Court/Tribunal & Case No./Yr.: High Court, Patna. Appeal No. MA-632/2013

Amount involved/claimed: ₹ 96.96 Lacs

Nature of case/type of offence and section: TDS claim by Assessing Officer, Income Tax, Patna

Details/brief nature of case: Patna Main branch has not deducted TDS from the FDRs held in different organisations for the F.Y. 2007-08 and 2008-09.

Bank's reply/defence: Appeal filed by bank before the Income Tax Appellate Tribunal was dismissed. Against the order of the ITAT bank has filed Misc. Appeal in the Hon'ble High Court, Patna which is pending.

Present Status and remarks: The appeal in the High Court was last listed on 03.03.2014 for hearing. The oral order has been passed on 03.03.2014 wherein it is directed that notify the case for admission hearing. The matter is not listed in the cause list of the cases for hearing after 03.03.2014.

Total No. of Cases: 01

Total amount involved/claimed amount: ₹ 96.96 Lacs

(c) **Penalties and Proceedings against Punjab National Bank:-**

As informed by the Punjab National Bank, no penalties /strictures were imposed on the bank by SEBI/Stock Exchange in respect of matters related to Capital Market during last three years.

(d) **Penalties imposed on foreign offices and foreign subsidiaries of State Bank of India during 2013-14**

Period	Name of Office/Branch/ Subsidiary	Penalty imposed by	Brief details	Penalty imposed/Rupee equivalent	Date of payment of penalty
April 2013	Jeddah Branch	Saudi Arabia Monetary Agency (SAMA)	delayed submission of financial statement as at the end of December 2012	SAR 19,000 (₹ 2.68 lac)	07.04.2013
April 2013	Jeddah	--do-	Non adherence to the requirement of incorporating National ID/Civil Register Number of the drawer of the cheque in the slip of all dishonoured cheques	SAR 11,700 (₹ 1.64 lacs)	27.04.2013
June 2013	Regional Representative Office, Manila	Securities Exchange Commission of Manila (SEC)	delayed submission of General Information Sheet and proof of Inward Remittance (for Manila Representative office	PHP 8,561.79 (₹ 0.39 lacs)	24.07.2013
April 2013	Bank SBI Indonesia	Bank Indonesia	delayed submission of Commercial Bank Daily Report,	IDR 2,000,000 (₹ 0.13 lacs)	10.04.2013
December 2013	Bank SBI Indonesia	Bank Indonesia	error in reported data for calculation of minimum statutory reserve	IDR 17,712,377 (₹ 0.87 lacs)	12.12.2013
December 2013	Bank SBI Indonesia	Bank Indonesia	25 forex purchase transactions done by a customer were considered to be in violation of Bank Indonesia's regulation concerning foreign exchange purchases against IDR	IDR 250,000,000 (₹ 12.23 lacs)	30.12.2013
June 2013	SBI Mauritius* (SBIML)	Bank of Mauritius	This was due to Bank of Mauritius found that SBI Mauritius has failed to comply with the guidelines of Anti-Money Laundering and Combating the Financing of Terrorism.	MUR 500,000 (₹ 9.96 lacs)	17.07.2013

*Bank of Mauritius imposed a penalty of MUR 100,000/- i.e. equivalent of ₹ 1.75 lacs for a violation reported in December 2012. This was due to non-adherence of guidelines on advertisement by Bank of Mauritius.

Penalties imposed on State Bank of India during 2013-14 on Domestic Operations

Period	Name of Office/Branch/ Subsidiary	Penalty imposed by	Brief details	Penalty imposed (Rupees in lacs)	Date of Payment
July 2013	State Bank of India	Reserve Bank of India	Penalty under Section 47A (1)(c) read with Section 46(4) of the Banking Regulation Act 1949, for alleged violation of its guidelines/statutory provisions on issue/sale of drafts/gold coins against cash, non capturing of beneficial owner details in CBS and non-availability of a scenario for generating alerts for monitoring transactions in accounts with high turnover but low end day balance.	₹ 300.00 lacs	15.07.2013
March 2014	CAG New Delhi Branch	Income Tax Authorities	Late remittance of TDS pertaining to CAG New Delhi branch.	₹ 12.57 lacs	31.03.2014
FY 2013-14	All the Circles of SBI: penalties relating to the Agency Banking &Reconciliation Department	Reserve Bank of India	Reasons such as non conduct of surprise verification of Currency Chest (CC) branches, shortage in soiled note remittances and CC balance, detection of mutilated/ counterfeit notes in reissuable packets etc. (**detailed in the annexure)**	₹ 237.06 lacs	Penalties paid on various dates in Circles of SBI. (Dates of payment for penalties of ₹ 1.00 lacs and above are furnished in the list annexed)

Penalties above one lac and nature of penalty thereof

(₹ in lacs)

Circle	Nature of penalty	Penal Amount	RBI DR Date of Penalty Amount
Ahmedabad	Non conduct of surprise verification of CC balance	1.00	22-0ct-13
Bengal	Shortage in Soiled Note Remittance and CC balance	20.00	22-0ct-13
Bhubaneshwar	Shortage in Soiled Note Remittance and CC balance	2.10	27-Nov-13
Chandigarh	Detection of mutilated/counterfeit notes in re-issuable packets	3.75	27-Sep-13
New Delhi	Denial of facilities/services to linked branch of other banks	5.00	16-Jan-14
New Delhi	Detection of mutilated/counterfeit notes in re-issuable packets	5.00	16-Jan-14
New Delhi	Detection of mutilated/counterfeit notes in re-issuable packets and soiled note remittance	4.74	11-Jul-13
New Delhi	Wrong reporting of Remittance to RBI (as withdrawal)	45.00	04-Jul-13
New Delhi	Non conduct of surprise verification of cc balance	4.97	25-Jul-13
Hyderabad	Non conduct of surprise verification of cc balance	5.00	12-Jul-13
Hyderabad	Shortage in Soiled Note Remittance in CC balance	1.00	24-Jan-14
Lucknow	Shortage in SNR and Currency Chest balance	2.60	16-Sep-13
Mumbai	Shortage in SNR and Currency Chest balance	1.13	27-Mar-14
North East	Shortage in SNR and Currency Chest balance	1.56	25-Jul-13
Patna	Detection of mutilated/counterfeit notes in re-issuable packets and Soiled note remittance	3.22	05-Jun-13

2. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed. –

Bank of Baroda

(a) Bank of Baroda was one of the bankers to the public issue of shares of Jaltarang Motels Limited ("Jaltarang"). The issue opened for public subscription on December 21, 1995 and closed on December 26, 1995.

The prospectus issued by the Company categorically stated that the company's shares would be listed on the stock exchanges at Ahmedabad and Bombay but permission for listing could be obtained only from Ahmedabad Stock Exchange (ASE).

While ASE accorded approval on March 4, 1996, Bombay Stock Exchange (BSE) rejected the request of the company (Jaltarang) for listing of shares. However, the Bank (Bank of Baroda), on March 25, 1996 transferred a sum of Rs.38,89,218/- collected from the public, to the company's (Jaltarang) account.

Since BSE had refused to list the company's shares, the public issue became void in terms of section 73 of the Companies Act necessitating refund of the application money forthwith to the applicants.

The matter came to the notice of SEBI. To protect the interest of applicants SEBI, after holding an inquiry, by its order dated January 19, 2000 directed the bank to refund the sum of Rs.4,031,018/- being the application money with interest at 15% from March 25, 1996 i.e. the day the bank allowed withdrawal of the funds by Jaltarang in respect of funds collected from the public issue.

The Bank preferred an appeal before the Securities Appellate Tribunal against the aforesaid order of SEBI. The tribunal, by its order dated July 27, 2000, rejected the appeal of the Bank. On which the bank filed an appeal (Appeal No.2 of 2000) before the High Court, Mumbai against the said order of the Tribunal. The High Court, Mumbai, on November 13, 2000, granted interim relief of stay of the operation of the orders dated July 27, 2000 of the Securities Appellate Tribunal and January 19, 2000 of SEBI and has further directed that the matter be placed on the board for final hearing.

Present Status: The matter is still pending with High Court Mumbai.

There are no further communication/queries from any regulatory authority to BOBCAPS in the matter.

(b) The merchant banking division of the Bank of Baroda was the pre-issue lead manager for the public issue of shares of Trident Steels Limited ("Trident") in November, 1993.

SEBI issued a show cause notice dated April 29, 2004 calling upon the merchant banking division of the Bank to show cause why action should not be taken against it for failing in its duty to exercise due diligence in the above mentioned public issue. SEBI alleged that the merchant banking division of the Bank did not disclose the material fact that 750,000 shares out of the pre issue capital of Trident had been pledged by the directors and shareholders of those shares to the Industrial Finance Branch of the Bank towards enhancement of various credit facilities extended by the Bank to Trident.

In October 1989, the directors and holders of those shares have given an undertaking that as long as the dues of Trident to the Bank are not paid in full, they will not transfer, deal with or dispose off equity or preference shares held by them in the company or any shares that might be acquired in future, without prior written consent of the Bank.

BOBCAPS, in its reply to the show cause notice of SEBI, has submitted that it was the obligation of Trident to give true disclosures and that any punitive action will lie solely against Trident Steels Ltd., its promoters and directors.

Present Status: There are no further communication/ queries from SEBI to BOBCAPS in the matter.

The enquiry has been dropped by SEBI.

(c) The Bank of Baroda had acted as lead managers to the public issue of Kraft Industries Limited ("Kraft") in May 1995. It is alleged that the Managing Director and Promoter of Kraft Industries Ltd. did not possess the qualifications as mentioned in the prospectus filed for raising the funds.

SEBI required from the Bank being merchant banker to the issue, the copies of qualification certificates of the company's Managing Director.

On enquiring, the Managing Director of Kraft Industries Ltd. informed the Bank of having lost the certificates in transit. The bank has replied accordingly to SEBI.

The inquiry is still pending.

Present Status: There are no further communication/ queries from SEBI to BOBCAPS in the matter.

(d) M. S. Shoes East Limited (MS Shoes) came out with a public issue of 17,584,800 zero interest unsecured fully convertible debentures in February 1995. The Bank of Baroda was one of the Lead Managers to the issue with responsibility for post issue management and had underwritten the issue up to ₹ 150,000,000.

After the closure of the issue, MS Shoes complained to the underwriters that some of the cheques accompanying the application for subscription were returned unpaid resulting in the collected amount falling short of the minimum subscription amount. Therefore MS Shoes called upon the underwriters to discharge their underwriting liability to the extent of proportionate devolution and raised a claim on the bank for ₹ 116,665,043 towards devolution of underwriting liability.

The bank declined the claim on the ground that since the issue was declared oversubscribed by the Registrars to the issue no liability can devolve on the Bank under its underwriting commitment.

SEBI has issued an enquiry notice dated July 20, 1995 to the bank, but closed the matter without imposing any penalty on the bank.

Complaint was filed on behalf of MS Shoes, at Vikaspuri Police Station against SBI Capital Markets Limited, the bank, its principal officers including the then CMD and others alleging cheating and breach of trust. The High Court, New Delhi, by order dated December 11, 2000 ordered transfer of the case to Central Bureau of Investigation (CBI).

The investigation by the CBI is still pending.

Present Status: There are no further communication/ queries from CBI or SEBI to BOBCAPS in the matter.

The enquiry has been dropped by SEBI.

State Bank of India

Against Sponsor:

SEBI served show cause notice dated 08.11.2012 under rule 4 of the adjudication Rules for the deficiencies observed in Debenture Trustee operations during their inspection conducted from 26.07.2010 to 30.07.2010 at State Bank of India, Mumbai Main branch. Bank has made payment of Rs. 6.80 lacs towards the settlement charges to SEBI on 13.01.2015 for the same. The settlement order was passed on 28.01.2015 by the Adjudicating Officer thus disposing of the said Adjudication Proceedings pending in respect of SBI.

3. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

UTI AMC Ltd.

a) A writ petition has been filed by UTI Asset Management Company Ltd., UTI Mutual Fund and UTI Trustee Company Private Ltd. challenging the order dated 06.08.2008 passed by the Central Information Commission on the applicability of the Right to Information Act, 2005, which has been stayed by the Honourable High Court, Bombay. The writ has been admitted and stay will continue pending the hearing and final disposal of the petition. The matter will come up for hearing in due course.

b) There are 9 criminal cases pending related to normal operations of the schemes of UTI MF such as non-transfer of units, non-receipt of unit certificates, non-receipt of redemption proceeds or income distribution, closure of scheme/plan. These cases are not maintainable and judging from our experience such cases are generally dismissed by Courts or withdrawn by the complainant.

All the cases were filed in the name of the then Manager/Branch Manager/Chairman (Key personnel) of the erstwhile Unit Trust of India. We have already settled all these cases by paying the amount/issuing certificate to the complainant. However, cases are continuing due to procedural aspect as final orders of the Courts are to be pronounced. All the cases filed before 2003, stood transferred to the successor of UTI i.e., UTI MF due to transfer of scheme after passing of The Unit Trust of India (Transfer of Undertaking & Repeal Act) 2002.

c) There are 32 cases pending at different courts related to suits/petitions filed by a) contract workmen, b) employees association, c) employees/ ex-employees etc. These cases are pending at different levels for adjudication.

d) A Special Leave Petition has been filed by Bajaj Auto Ltd. before the Honourable Supreme Court of India against the final judgement and order dated 09.10.2006 of the Honourable High Court of Bombay in the matter of the winding up of UTI Growth & Value Fund- Bonus Plan with effect from 01.02.2005 in pursuance to circular dated 12.12.2003 of SEBI. The matter is admitted on 10.07.2008 and will be heard in due course.

e) One Writ Petition filed by Shri. R K Sanghi pending before High Court of Madhya Pradesh Principal Seat at Jabalpur challenging termination of Senior Citizens Unit Plan (SCUP). We have already filed affidavit in reply in the matter and now petition will be heard in due course.

f) The Maharashtra Sales Tax authorities have disallowed refund claim and raised tax demand under the Maharashtra Value Added Tax Act 2002 for UTI GETF for a sum of Rs. 2,23,38,170/- plus interest and penalty for the years 2007-08 to 2011-12. Part relief has been granted by setting aside the penalty for some years. The matter is being contested, Appeals have been filed/are being filed with the appellate authorities against the denial of the refund claim and raising of demand.

Income Tax Related Matter

The company has filed appeals with CIT (A) in respect of Assessment Years 2009-10 & AY 2010-11 against Demand of ₹ 6.42 & ₹ 2.27 Cr respectively. The matter is pending for hearing.

The Commissioner has passed order u/s 263 for the Assessment Year 2006-07 directing the assessing officer to do a fresh assessment in respect of scheme expenses. The company has filed an appeal before Hon'ble Tribunal against the order of the commissioner. Subsequently the assessing officer has passed the reassessment order raising demand of ₹ 2.39 Cr, against which based on the stay order obtained, Company has paid ₹ 1.19 Cr. The company has again filed an appeal before CIT (A) against such order.

On all the above issues the company does not expect the demand to crytalise into liability.

UTI GETF:

The Maharashtra Sales Tax authorities have disallowed refund claim and raised tax demand under the Maharashtra Value Added Tax Act 2002 for UTI GETF for a sum of Rs. 2,23,38,170/- plus interest and penalty for the years 2007-08 to 2011-12. The matter is being contested, Appeals have been filed/are being filed with the appellate authorities against the denial of the refund claim and raising of demand.

4. Any deficiency in the systems and operations of the Sponsor and/or the AMC or the Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency. - NIL

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the Guidelines there under shall be applicable.

UTI Mutual Fund

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:** "Keshav Complex", First Floor, Opp. Dhanvantary College, Pandit Nehru Marg, Jamnagar – 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, Juntion of S V Road & Shimpoli, Soni Wadi Corner, Borivali (West), Mumbai – 400 092. Tel. No.: (022) 2898 0521/ 5081, **Ghatkopar** : Shop No.1-4, Ground Floor, Sai Plaza, Junction of Jawahar Road and R. B. Mehta Road, Near Ghatkopar Rly Station, Ghatkopar (East), Mumbai - 400 077, Tel: (022) 25012256/25010812/715/833, **Goregaon**: 101, 1st Floor, Accord Commercial Complex, Opposite Bus Depot, Station Road, Goregaon (East), Mumbai – 400 063. Maharashtra, Tel. No.: 022 – 26850849, 26850850, **JVPD**: Unit No.2, Block 'B', Opp. JVPD Shopping Centre, Gul Mohar Cross Road No.9, Andheri (W), Mumbai-400049, Tel:(022) 26201995/26239841, **Kalyan:** Ground Floor, Jasraj Commercial Complex, Chitroda Nagar, Valli Peer, Station Road, Kalyan (West) - 421 301, Tel: (0251) 2316063/7191, **Lotus Court** : Lotus Court Building, 196, Jamshedji Tata Road, Backbay Reclamation, Mumbai-400020, Tel: (022) 22821357, **Marol:** Plot No.12, Road No.9 Behind Hotel Tunga Paradise MIDC Marol, Andheri (East), Mumbai – 400 093, Maharashtra, Tel.: (022) 2836 5138, **Powai** : A-1, Ground Floor, Delphi Orchard Avenue, Hiranandani Business Park, Hiranandani Gardens, Powai, Mumbai–400 076, Tel: (022) 67536797/98, **Thane:** Suraj Arcade, Ground Floor, Next to Deodhar Hospital, Opp. To HDFC Bank, Gokhale Road, Thane (West)-400 602, Tel: (022) 2533 2409, **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:** 1099A, First Floor, Maheshwari Vidya Pracharak Mandal Building, Near Hotel Chetak, Model Colony Road, Shivaji Nagar, Pune-411 016, Tel.: (020) 25670419, **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:** 104, B2, South Block, 1st Floor, Bahu Plaza, Jammu – 180 014, Tel.: (0191) 247 0627, **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. No.: (0177) 2657 803.

DELHI REGION

Dehradun: 56, Rajpur Road, Hotel Classic International, Dehradun-248 001, Tel: (0135) 2743203, **Faridabad:** Shop No.6, First Floor, Above AXIS Bank, Crown Complex, 1 & 2 Chowk, NIT, Faridabad-121 001, Tel: (0129) 2424771, **Ghaziabad:** C-53 C, Main Road, RDC, Opp. Petrol Pump, Ghaziabad - 201001, Uttar Pradesh, Tel: (0120) 2820920/23, **Gurgaon:** SCO 28, 1st floor, Sector 14, Gurgaon–122 001, Haryana, Tel: (0124) 4245200, **Haridwar:** First Floor, Ashirwad Complex, Near Ahuja Petrol Pump, Opp Khanna Nagar, Haridwar – 249407, Tel.: (01334) 312828, **Janak Puri:** Bldg. No.4, First Floor, B-1, Community Centre, B-Block, Janak Puri, New Delhi – 110 058, Tel.: (011) 25523246/47/48, **Laxmi Nagar:** Flat No. 104-106, 1st Floor, Laxmi Deep Building, Laxmi Nagar District Centre, Laxmi Nagar, New Delhi – 110092, Tel. No. (011) 2252 9398 / 9374, **Meerut:** 10/8 Ground Floor, Niranjan Vatika, Begum Bridge Road, Near Bachcha Park, Meerut - 250 001, Uttar Pradesh, Tel.: (0121) 648031/2, **Moradabad:** Shri Vallabh Complex, Near Cross Road Mall, Civil Lines, Moradabad – 244 001, Uttar Pradesh, Tel.: (0591) 2411220, **Nehru Place**: G-7, Hemkunt Tower (Modi Tower), 98, Nehru Place (Near Paras Cinema), New Delhi-110 019, Tel: (011) 28898128, **New Delhi**: 13th Floor, Jeevan Bharati, Tower II, Connaught Circus, New Delhi – 110 001. Tel: (011) 2332 7497, 2373 9491/2, **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**: 2nd Floor, Anand Bhavan, Sansar Chandra Road, Jaipur-302 001, Tel: (0141)-4004941/43 to 46**, Jodhpur**: 51 Kalpataru Shopping Centre, Shastri Nagar, Near Ashapurna 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. Bhihani 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.

UTI - UNIT LINKED INSURANCE PLAN

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, Laheraisarai, 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 Devisthan (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 Bunglow Crossing), Fraser Road, Patna – 800 001, Bihar, Tel: (0612) 2200047.

NORTH EAST REGION

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

ORISSA & JHARKHAND REGION

Bokaro: Plot C-1, 20-C (Ground Floor), City Centre, Sector – 4, Bokaro Steel City, Bokaro – 827 004, Jharkhand, Tel.: (06542) 323865, 233348, **Dhanbad:** 111 & 112, Shriram Mall, Shastri Nagar, Bank More, Dhanbad-826 001, Tel.: (0326) 6451 971/2304676, **Jamshedpur:** 1-A, Ram Mandir Area, Gr. & 2nd Floor, Bistupur, Jamshedpur-831 001, Tel: (0657) 2756074, **Ranchi :** Shop No. 8 & 9, SPG Mart, Commercial Complex, Old H B Road, Bahu Bazar, Ranchi-834 001, Tel: (0651) 2900 206/07, **Balasore:** Plot No.570, 1st Floor, Station Bazar, Near Durga Mandap, Balasore – 756 001, Orissa, Tel.: (06782) 241894/241947, **Berhampur:** 4th East Side Lane, Dharma Nagar, Gandhi Nagar, Berhampur - 760 001, Orissa, Tel.: (0680) 2225094/95, **Bhubaneshwar:** 1st & 2nd Floor, OCHC Bldg., 24, Janpath, Kharvela Nagar, Nr. Ram Mandir, Bhubaneshwar-751 001, Tel: (0674) 2410995, **Cuttack:** Roy Villa, 2nd floor, Bajrakabati Road, P.O.-Buxi Bazar, Cuttack-753 001, Orissa, 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:** Plot No.2252/3495, 1st Floor, Budharaja, Opp. Budharaja Post Office, Sambalpur, Orissa-768 004, Tel: (0663) 2520214.

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, Parbirhata, Bardhaman – 713 101, West Bengal, Tel.: (0342) 2647238, **Durgapur:** 3rd Administrative Bldg., 2nd Floor, Asansol Durgapur Dev. Authority, City Centre, Durgapur-713216, Tel: (0343) 2546831, **Kalyani:** B-12/1 Central Park, Kalyani -741 235, District: Nadia, West Bengal, Tel.: (033) 25025135/6, **Kharagpur:** M/s. Atwal Real Estate Pvt. Ltd., 1st Floor, M S Tower, O.T. Road, Opp. College INDA, Kharagpur, Paschim Midnapore-721 305, Tel: (0322) 228518, 29, **Kolkata** : Netaji Subhash Chandra Road, Kolkata-700 001, Tel: (033) 22436571/22134832, **Malda:** 10/26 K J Sanyal Road, 1st Floor, Opp Gazole Taxi Stand, Malda – 732 101, West Bengal, Tel.: (03512) 223681/724/728, **Rash Behari** : Ground Floor, 99 Park View Appt., Rash Behari Avenue, Kolkata-700 029, Tel.: (033) 24639811, **Salt Lake City** : AD-55, Sector-1, Salt Lake City, Kolkata-700 064, Tel.: (033) 23371985, **Serampore:** 6A/2, Roy Ghat Lane, Hinterland Complex, Serampore, Dist. Hooghly – 712 201, West Bengal, Tel.: (033) 26529153/9154, **Siliguri:** Ground Floor, Jeevan Deep Bldg., Gurunanak Sarani, Sevoke Rd., Silliguri-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, **Punjagutta** : 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjagutta, 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 Byepass 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:** House No.9-2-31, Shop No.23 & 24, 1st Floor, Nirmala Mall, J P N Road, Warangal-506 002, Tel: (0870) 2441099 / 2440766.

KARNATAKA REGION

Bengaluru : 1st Floor, Centenary Building, No.28, M G Road, Bengaluru – 560001, Karnataka, Tel. No. (080) 2559 2125, Belgaum: 1st Floor, 'Indira', Dr. Radha Krishna Marg 5th Cross, Subhash Market, Hindwadi, Belgaum - 590 011, Karnataka, Tel.: (0831) 2423637, Bellary: Kakateeya Residency, Kappagal Road, Gandhinagar, Bellary – 583 103, Karnataka, Tel: (08392) 255 634/635, Davangere: No.998 (Old No.426/1A) "Satya Sadhana", Kuvempu Road, Lawers Street, K. B. Extension, Davangere - 577 002, Karnataka, Tel.: (08192) 231730/1, Gulbarga: F-8, First Floor, Asian Complex, Near City Bus Stand, Head Post Office Road, Super Market, Gulbarga – 585 101, Karnataka, Tel.: (08472) 273864/865, Hubli: 1st Floor, Kalburgi Square, Desai Cross, T B Road, Hubli-580 029, Dist Dharwad, Karnataka State, Tel: (0836)-2363963/64, Jayanagar : 427 / 14-1, Harmony, 9th Main Road, Near 40th Cross, 5th Block, Jayanagar, Bengaluru -560 041, Tel: (080) 22440837, 64516489, Malleswaram : No.60, Maruthi Plaza, 8th Main, 18th Cross Junction, Malleswaram West, Bengaluru-560 055, Tel.: (080) 23340672, Mangalore: 1st Floor, Souza Arcade, Near Jyothi Circle, Balmatta Road, Mangalore-575 001, Karnataka, Tel: (0824) 2426290, 2426258, Mysore: No.2767/B, New No. 83/B, Kantharaj Urs Road, Saraswathipuram 1st Main, Opposite to Saraswathi Theatre, Mysore-570 009, Tel: (0821)-2344425,

TAMIL NADU & KERALA

Annanagar : W 123, III Avenue, Annanagar, Chennai – 600 040, Tel: (044) 65720030, **Chennai Main** :"Ruby Regency", First Floor, New No.69/4, (Old Door No.65/4), Anna Salai, Chennai-600 002, Tel: (044) 2851 1727/2851 4466, **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:** U R House, 1st Floor, 1056-C, Avinashi Road, Opp. Nilgiris Dept. Stores, Coimbatore-641 018, Tel: (0422) 2244973, **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, Thriuvananthapuram-695 010, Tel: (0471) 2723674, **Trichur:** 26/621-622, Kollannur Devassy Building, 1st Floor, Town Hall Road, Thrissur-680 020, Tel. No.:(0487) 2331 259/495, **Tirunelveli:** 1st Floor, 10/4 Thaha Plaza, South Bypass Road, Vannarpet, Tirunelveli–627 003. Tel.: (0462) 2500186, **Tirupur:** 47, Court Street, Sabhapathipuram, Tirupur – 641 601, Tamil Nadu, Tel.: (0421) 223 6337/6339, **Trichy:** Kingston Park No.19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirapalli-620 017, Tel.: (0431) 2770713, **Vellore:** S R Arcade, 1st floor, 15/2 No.30, Officers Line, Vellore – 632 001, Tamil Nadu, Tel.: (0416) 223 5357/5339.

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. No.: (0477) 2251110, **Ananthapur:** # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur-515 001, Tel.: (08554) 244449, **Andaman & Nicobar Islands:** C/o Shri P N Raju, 5, Middle Point, 112, M G Road, Midyna Tower, Ground Floor, Port Blair, Andaman & Nicobar Islands – 744 101, Tel.: 03192-233083, **Angul:** C/o Shri Surya Narayan Mishra, 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, **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, **Bankura:** C/o Shri Subhasis Das, Rampur Road (Old Rathtola), Near City Nursing Home, P O & Dist Bankura -722101 West Bengal, Phone No. 03242-259584, **Bhojpur:** C/o Mr. V P Gupta, Mahadeva Road, Ara, Bhojpur, Bihar – 802 301, Tel. No.: (06182) 244 334, **Bilaspur:** C/o Mr Vijay Kumar Khaitan, Investor Centre, 1st Floor, Hotel Mid Town Complex, Telephone Exchange Road, Bilaspur – 495 001, Tel. No.: (07752) 414 701, **Bongaigaon:** C/o Shri Uday Chatterjee, Natun Para, College Road, P.O. Bongaigaon Dist. Bongaigaon-783380 Assam. Phone No. 03664-230488, **Chandrapur:** C/o. 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. Phone No. 07168-235223, **Dhule:** Ground Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule – 424 001, Tel: (02562) 282823, **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul-624 001, Tel.: (0451) 2436077/177, **East Midnapore:** C/o Shri Manoj Kumar Dolai, Town Padumbasan, P O Tamluk, East Midnapore, West Bengal, Pin-721636, Mob.: 953228266242, **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru - 534 002, Tel.: (08812) 227851 to 54, **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode-638 003, Tel.: (0424) 2225615, **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad-382 011, Tel.: (079) 28529222 / 23249943 / 4955, **Hajipur**: C/o Mr. V N Jha, Business Development Associate for UTI Mutual Fund, 2nd Floor, Canara Bank Campus Kachhari Road, Hajipur 844101, Bihar Phone No. 06224 (260520), **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 Phone No. 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, **Jalpaiguri:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri–735 101, Tel.: (03561) 224207/225351, **Jammu & Kashmir:** C/o Smt Sunita Malla (Koul), Near New Era Public School, Rajbagh, Srinagar, Jammu & Kashmir -190008, Tel.: (0194) 2311868, **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284 001, Tel.: (0510) 2333685, **Jorhat:** C/o Shri Mohan Chandra Hazarika, T R Phookan Road, Opp. Assam Gramin Vikas Bank, Abul Kamal Memorial Building, Ist Floor, Jorhat 785001 Assam. Phone No. 0376-2322092, **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. No.: (01746) 232 486, **Kannur:** C/o Mr T Prakashan, 1st Floor, Supex Corner, Near Training School, Kannur – 670002, Tel. No.: (0497) 2702157 **Karimnagar:** H. No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001, Tel.: (0878) 2244773/ 75/79, **Karnal:** 18/369, Char Chaman, Kunjpura Road, Karnal – 132 001, Haryana, Tel:(0184) 2251524 / 2251525 / 2251526, **Katihar:** C/o Mr Rabindra Kumar Sah, Keshri Market, Barbanna Gali, Baniatola Chowk, M G Road, Katihar, Dist-Katihar, Bihar – 854 105, Tel. No.: (06452) 244 155, **Khammam:** 2-3-117, Gandhi Chowk, Opp. Siramvari Satram, Khammam-507 003, Tel.: (08742) 258567, **Kheda:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, Kheda – 387001, Gujarat, Tel.: (0268) 2565557, **Kollam:** Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam–691 008, Tel.: (0474) 3012778, **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, **Munger:** C/o Mr. Bijoy Kumar, Business Development Associate, S/o Late Mathura Bhagat, Kallu Bara, Near Hanuman Mandir, Munger – 811 201. Tel. No.: (06344) 222 230, **Nadia:** C/o Shri Prokash Chandra Podder, Udayan, 20, M.M. Street, (Nr. Sadar Hospital, Traffic More), PO Krishnagar, Dist. Nadia, West Bengal, Pin-741101, Mob.: 953472255806, **Nadiad:** 104-105, City Point, Near Paras Cinema, Opp. IFFCO Vala Hall, Nadiad-387 001, Gujarat, Tel: (0268) 256 3245, **Nagaon:** C/o Shri Sajal Nandi, A D P Road, Christianpatty, Nagaon, Assam, Pin-782001, Tel.: 03672-233016, **Nagarcoil:** 3 A, South Car Street, Parfan Complex, Nr The Laxmi Vilas Bank, Nagarcoil –629 001, Tel: (04652) 233551/52/53, **Nalanda:** C/o MD Mokhtar Alam, Hotel Anukul Complex, Post Office Road, P.O. Biharsharif, Dist. Nalanda, Bihar, Pin-803101, Tel.: 06112-227199, **Nanded**: Shop No.4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded, Maharashtra – 431 602 – Tel.: 02462 – 237885, **Nizamabad:** C/o Mr Chouti Giridhar, H.No.5-6-570/A2, Beside Bombay Nursing Home, Hyderabad Road, Nizamabad – 503 002, Telangana. Tel. No.: (08462) 243266, **Ongole:** Y R Complex, Near Bus Stand, Opp. Power House, Kurnool Road, Ongole-523 002, Tel.: (08592) 657801/282258, **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat, Tel.: (0491) 2547143/373, **Paradip:** C/o Mr Prasanna Kumar Routaray, New Trade Center-1, Unit No-5, 2nd Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha–754142, Tel. No.: (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. No.: (07582) 221 871, **Saharanpur:** 18 Mission Market, Court Road, Saharanpur– 247 001, Uttar Pradesh, Tel.: (0132) 3297451, **Sangli:** C/o. Shri Shridhar D Kulkarni,

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“Gurukrupa Sahniwas” CS No.478/1, Gala No. B-4, Sambhare Road, Gaon Bhag, Near Maruti Temple, Sangli – 416 416, Maharashtra, Tel.: (0233) 2331228, **Satara:** C/o. Shri Deepak V. Khandake, ‘Pratik’, 31 Ramkrishna Colony Camp, Satara – 415 001, Tel.: (02162) 230657, **Satna:** C/o Mr Ajay Dinkar Modak, Prem Nagar, Near MPEB Office, Satna – 485 001, Tel. No.: (07672) 237030, **Shimoga**: LLR Road, Opp. Telecom Gm Office, Durgi Gudi, Shimoga–577 201, Tel.: (08182) 227485, **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. No.: (0469) 3205676**, Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin–628 003, Tel.: (0461) 2334601/602, **Udupi:** C/o Shri Walter Cyril Pinto, C/o Feather Communications, 13-3-22A1, Vishnu Prakash Building, Ground Floor, Udupi, Karnataka, Pin-576101, Tel.: 0820-2529063, **Ujjain:** C/o Shri Sumit Kataria, Business Development Associate of UTI Mutual Fund, 68, Mussadipura, Sati Marg, Ujjain, MP – 456006 Tel.: (0734) 2554795, **Uttar Dinajpur:** C/o Shri Prasanta Kumar Bhadra, Sudarshanpur, Near Telecom Exchange, P.O. Raiganj, Uttar Dinajpur, West Bengal, Pin-733134, Tel.: 03523-253638, **Valsad:** Shop No 2, Phiroza Corner, ICICI Bank Char Rasta, Tithal Road, Valsad–396 001, Tel.: (02632) 326902.

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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.