



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

UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.  
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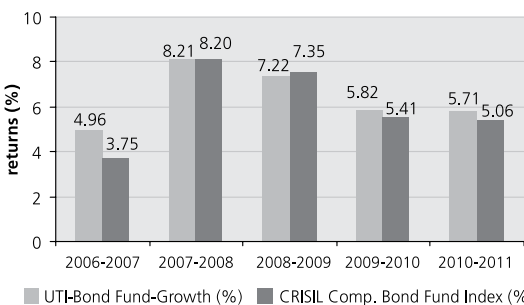
**Key Information Memorandum for  
INCOME SCHEMES**

- ▶ **UTI-Bond Fund**  
(An open end pure debt fund)
- ▶ **UTI-Dynamic Bond Fund**  
(An open ended income scheme)
- ▶ **UTI-Fixed Maturity Plan**  
(An close-ended Umbrella Income Scheme comprising of several Investment Plans)
- ▶ **UTI-Floating Rate Fund**  
(An open-ended Income Scheme)
- ▶ **UTI-Gilt Advantage Fund**  
(An open-ended Gilt Scheme)
- ▶ **UTI-G-Sec Fund**  
(An open end gilt fund)
- ▶ **UTI-Liquid Cash Plan**  
(An open-ended income scheme)
- ▶ **UTI-Mahila Unit Scheme**  
(An open-end debt oriented scheme)
- ▶ **UTI-MIS-Advantage Plan**  
(An open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus)
- ▶ **UTI-Money Market Fund**  
(An open-ended Money Market Mutual Fund)
- ▶ **UTI-Monthly Income Scheme**  
(An open-ended debt oriented scheme. Monthly income is not assured and is subject to availability of distributable surplus)
- ▶ **UTI-Short Term Income Fund**  
(An open-ended income scheme)
- ▶ **UTI-Treasury Advantage Fund**  
(An open-ended Income Scheme)
- ▶ **UTI-Unit Scheme for Charitable & Religious Trusts & Registered Societies**  
(An open-end income oriented scheme)



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

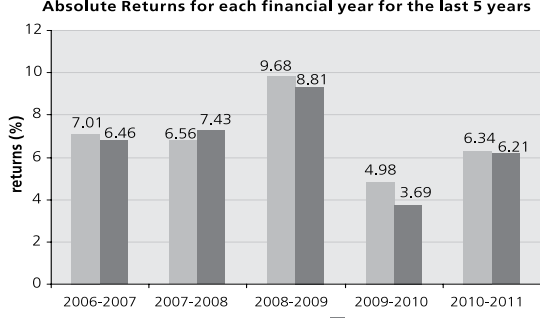
**The scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved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

<b>UTI-Bond Fund</b>																					
<b>Investment Objective</b>	The Scheme will retain the flexibility to invest in the entire range of debt and money market instruments. The flexibility is being retained to adjust the portfolio in response to a change in the risk to return equation for asset classes under investment, with a view to maintain risks within manageable limits.																				
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>		<b>Normal Allocation (% of Net Assets)</b>																		
	Debt Instruments (including securitised debt)		Minimum - 75%      Maximum - 100%																		
	Money Market Instruments (including cash/call money)		Minimum - 0%      Maximum - 25%																		
<b>Plans and Options</b>	1. Growth Option 2. Dividend Option (with reinvestment facility) Default Option – Growth Option																				
<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) / Micro SIP 2. Systematic Withdrawal Plan (SWP) is available to unitholders under the Growth Option 3. Systematic Transfer Investment Plan (STRIP) 4. Dividend Transfer Plan (DTP)																				
<b>Minimum Application Amount / Subsequent Minimum Investment in the same folio</b>	1. Growth Option – ₹ 1,000/- 2. Dividend Option - ₹ 20,000/- and in multiples of ₹ 1/- under all the options. 3. Subsequent Minimum Investment Amount is ₹ 1,000/- and in multiples of ₹ 1/-																				
<b>Benchmark Index</b>	CRISIL Composite Bond Fund Index																				
<b>Dividend Policy</b>	Dividend distribution under Dividend Option, may be made every calendar quarter or at such other intervals as may be decided by UTI AMC from time to time.																				
<b>Name of the Fund Manager</b>	Puneet Pal																				
<b>Performance of the scheme as on 31 March, 2011</b>	<b>UTI - Bond Fund</b>																				
	Compounded Annualised Returns*	Scheme Returns (%)	Crisil Comp. Bond Fund Index (%)																		
	Last 1 year	5.71	5.06																		
	Last 3 years	6.25	5.94																		
	Last 5 years	6.38	5.94																		
	Since Inception	8.33	NA																		
* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future			<b>Absolute Returns for each financial year for the last 5 years</b>  <table border="1"> <thead> <tr> <th>Financial Year</th> <th>UTI-Bond Fund-Growth (%)</th> <th>CRISIL Comp. Bond Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>2006-2007</td> <td>4.96</td> <td>3.75</td> </tr> <tr> <td>2007-2008</td> <td>8.21</td> <td>8.20</td> </tr> <tr> <td>2008-2009</td> <td>7.22</td> <td>7.35</td> </tr> <tr> <td>2009-2010</td> <td>5.82</td> <td>5.41</td> </tr> <tr> <td>2010-2011</td> <td>5.71</td> <td>5.06</td> </tr> </tbody> </table>	Financial Year	UTI-Bond Fund-Growth (%)	CRISIL Comp. Bond Fund Index (%)	2006-2007	4.96	3.75	2007-2008	8.21	8.20	2008-2009	7.22	7.35	2009-2010	5.82	5.41	2010-2011	5.71	5.06
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<b>Expenses of the Scheme</b>	<b>Entry load (As % of NAV)</b>		<b>Exit Load (As % of NAV)</b>																		
<b>(i) Load Structure</b>	NIL		<= 365 days - 1.00% > 365 days - Nil																		
<b>(ii) Recurring expenses</b>	First ₹100 crores – 2.25% Next ₹300 crores – 2.00% Next ₹300 crores – 1.75% Balance – 1.50%		Actual expenses for the period 01.04.10 to 31.03.11 : 1.94%																		
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: 0.352																				
<b>Investment Strategy</b>	The Scheme does active duration management by investing typically in medium to long term maturity corporate bonds and G-Secs. However, fund manager has the flexibility to invest in short end of the curve if the investment environment is not conducive for long or medium duration papers.																				
<b>Comparison with existing schemes</b>	UTI Bond Fund is an income scheme investing in medium to long term duration papers with the flexibility to invest in short term papers based on investment views. The scheme takes active duration calls along with credit calls and thus witnesses a certain amount of volatility compared to ultra short term or short term category of funds. In terms of risk return matrix, the Bond Fund would be in a higher risk-return quadrant vis-à-vis the Ultra Short Term category.																				
<b>Number of folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2011</b>	<b>Number of Folios</b>		<b>Asset Under Management (AUM)</b>																		
	27,344		₹ 382.79 Crore (Quarterly Average as on 31/03/2011)																		

<b>UTI-Dynamic Bond Fund</b>		
<b>Investment Objective</b>	The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Indicative Allocation (% of Net Assets)</b>
	Money Market, Debentures and Securitised Debt* with residual maturity of less than one year	Minimum - 0%      Maximum - 99%
	Debt Instruments including Securitised Debt* with maturity more than one year	Minimum - 1%      Maximum - 100%
	<p>*Debt Securities will also include Securitised Debt, which may go up to 100% of the portfolio.</p> <p>The Fund may use derivative instruments like Stock/Index Futures, Interest Rate Swaps and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, within a permissible limit of 50% of portfolio, which may be increased as permitted under the Regulations and guidelines from time to time.</p> <p>Total investments in debt, money market instruments, units of mutual fund scheme and gross notional exposure in derivatives shall not exceed 100% of the net assets of the scheme.</p>	
<b>Plans and Options</b>	1. Growth Option 2. Dividend Option (with payout and reinvestment facilities) Default Option – Growth Option	
<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) 2. Systematic Transfer Investment Plan (STRIP)	
<b>Minimum Application Amount/Subsequent Minimum Investment in the same folio</b>	₹ 10,000/- and in multiples of ₹ 1/- under both the options.	
<b>Benchmark Index</b>	CRISIL Composite Bond Fund Index	
<b>Dividend Policy</b>	Dividend distribution, if any, under the scheme will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustee to make dividend distribution.	
<b>Name of the Fund Manager</b>	Puneet Pal	
<b>Performance of the scheme as on 31 March, 2011</b>	<b>UTI – Dynamic Bond Fund</b>	
	Compounded Annualised Returns*	Scheme Returns (%)      CRISIL Comp. Bond Fund Index (%)
	Since Inception	5.30      3.64
	The scheme has not completed one year	
<b>Expenses of the Scheme (i) Load Structure</b>	<b>Entry load (As % of NAV)</b>	<b>Exit Load (As % of NAV)</b>
	NIL	<b>Investment of any amount</b> 0.50% if withdrawn on or before 30 days from the date of investment
<b>(ii) Recurring expenses</b>	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.10 to 31.03.11: 0.37%
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: N.A.	
<b>Investment Strategy</b>	UTI-Dynamic Bond Fund will be an innovative long term investment option that provides the much-needed flexibility to counter a dynamic environment by actively managing its portfolio in line with the evolving interest rate scenario. It has the ability to mimic a Cash Fund when interest rates are rising thereby preserving capital and it can generate the attractive returns of an Income Fund when interest rates are declining. It will be a fund which could be positioned between a short term fund and a medium/long term fund.	
<b>Comparison with existing schemes</b>	UTI Dynamic Bond Fund will be an aggressively managed Fund taking active duration calls.	
<b>Number of folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2011</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	664	₹ 515.14 Crore (Quarterly Average as on 31/03/2011)

<b>UTI – Fixed Maturity Plan (UTI-FMP)</b>	
<b>Investment Objective</b>	The investment objective of the Scheme and Plans launched thereunder is to seek regular returns by investing in a portfolio of fixed income securities normally maturing in line with the time profile of the respective Plans, thereby enabling the investors to nearly eliminate interest rate risk by remaining invested in the Plan till the Maturity / Final Redemption. However there can be no assurance that the investment objective of the Scheme will be achieved. The Plans do not guarantee / indicate any returns.

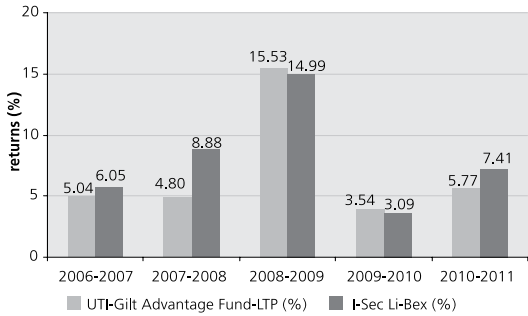
Asset Allocation Pattern of the scheme**	Types of instruments		Proportion % of corpus		
			Minimum	Likely	Max Upto
	Debt Securities and Money Market Securities (including Call Money, Reverse Repos) with residual average maturity of equal to or less than 410 days (or have put options within a period not exceeding 410 days) and including Securitised Debt.		20%	80%	100%
	Debt instruments with residual maturity of more than 410 days.		--	20%	80%
	** 1. Investment in securitised debt may be upto 100% of the net assets of the scheme. 2. Asset Allocation under the scheme would be in line with SEBI guidelines on investment in securities.				
Plans/Options	Schedule of UTI-Fixed Maturity Plan and details of the FMPs proposed to be launched under each Series viz., Options available thereunder and Fixed Maturity / Redemption Dates are as under				
	<b>Quarterly Series</b>		<b>Half Yearly Series</b>		<b>Yearly Series</b>
	i) Regular Plan a) Dividend Option b) Growth Option ii) Institutional Plan a) Dividend Option b) Growth Option		i) Regular Plan a) Dividend Option b) Growth Option ii) Institutional Plan a) Dividend Option b) Growth Option		i) Regular Plan a) Dividend Option b) Growth Option ii) Institutional Plan a) Dividend Option b) Growth Option
	<b>Fixed Maturity Series</b>	<b>Options under each FMP</b>	<b>Duration of the FMP</b>	<b>New Fund Offer Period</b>	<b>Fixed Maturity / Redemption Date</b>
	Quarterly Series (QFMP)	Growth and Dividend having Dividend Reinvestment facility	94 days	For a period not exceeding 7 business days (or such number of days not exceeding 30 days) at the end of which allotment shall be made. Units at par of ₹10/-	95 <sup>th</sup> day from the date of closure of the Offer Period of the Plan
	Half-Yearly Series (HFMP)	Growth and Dividend having Dividend Reinvestment facility	186 days	For a period not exceeding 7 business days (or such number of days not exceeding 30 days) at the end of which allotment shall be made. Units at par of ₹ 10/-	187 <sup>th</sup> day from the date of closure of the Offer Period of the Plan
	Yearly Series (YFMP)	Growth and Dividend having Dividend Reinvestment facility	396 days	For a period not exceeding 7 business days (or such number of days not exceeding 30 days) at the end of which allotment shall be made. Units at par of ₹ 10/-	397 <sup>th</sup> day from the date of closure of the Offer Period of the Plan
	The Scheme envisages the launch of the following Fixed Maturity Plans.				
	<b>Name of Series</b>		<b>Date of launch</b>		<b>Date of closure</b>
	Quarterly Series having a duration of 94 days		1 <sup>st</sup> of every month 16 <sup>th</sup> of every month		15 <sup>th</sup> of that month Last business day of that month
Half-Yearly Series having a duration of 186 days		1 <sup>st</sup> of every month		25 <sup>th</sup> of that month	
Yearly Series having a duration of 396 days		16 <sup>th</sup> of every month		Last business day of that month	
The units of each plan of the scheme will be listed on the National Stock Exchange (NSE) and/or any other stock exchange(s) as may be decided by UTI AMC, after the closure of the New Fund Offer (NFO) period. Investors will be able to enter & exit the fund through transactions in the Secondary Market.					
<b>Minimum Application Amount</b>	The minimum amount under Regular Plan is ₹ 10,000/- and in multiples of ₹ 1/- . Minimum amount under Institutional Plan is ₹ 1 crore and in multiples of ₹1/-.				
<b>Benchmark Index</b>	No comparable benchmark available.				
<b>Dividend Policy</b>	Under the dividend option, it is proposed to declare dividend, subject to availability of distributable surplus, on or before the Maturity Date / Final Redemption Date of the respective Plans or such other day / frequency as may be decided by the Trustees, as computed in accordance with SEBI Regulations.				
<b>Name of the Fund Manager</b>	Manish Joshi & Amandeep Chopra				
<b>Expenses of the Scheme</b>	Entry Load : Nil Exit Load : Nil at Maturity (Redemption is not permitted before maturity as the scheme will be listed on a Stock Exchange)				
<b>(i) Load Structure</b>					
<b>(ii) Recurring expenses</b>	Presently the total recurring expenses that can be charged to the scheme will not exceed 1.25% per annum of the average weekly net assets of the scheme. Expenses over and above 1.25% p.a. shall be borne by the AMC. In case any fresh levies are introduced in future, the Scheme may decide to change the above expense limit. However, any such change in the limit of the expenses to be charged to the scheme shall be effected only in accordance with the SEBI Regulations.		Actual expenses for the previous financial year of UTI-FMP (YFMP/03/11) :0.48 %		
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: N.A.				

<b>UTI-Floating Rate Fund – Short Term Plan</b>																					
<b>Investment Objective</b>	To generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns and fixed rate debt securities and money market instruments.																				
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>																				
	Floating Rate Debt Securities (including Securitised Debt, Money Market Instruments & Fixed Rate Debt Instruments swapped for floating rate returns)																				
	Fixed Rate Debt Securities (including securitised debt, Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns)																				
	<b>Normal Allocation (% of Net Assets)</b>																				
	65 – 100																				
	0 -35																				
	The scheme will not invest in Equity and Equity Linked Instruments.																				
<b>Plans and Options</b>	<p>1. UTI-Floating Rate Fund – (Short Term Plan) – Regular Plan</p> <p>2. UTI-Floating Rate Fund – (Short Term Plan) – Institutional Plan</p> <p>Both the plans have following options:</p> <p>(a) Growth Option</p> <p>(b) Daily Dividend Option (dividend will be compulsorily reinvested)</p> <p>(c) Weekly Dividend Option</p> <p>Weekly Dividend Option under Regular Plan will be compulsorily reinvested and Institutional Plan will have two sub-option namely</p> <p>(i) Dividend Payout Sub-Option</p> <p>(ii) Dividend Reinvestment Sub-Option</p> <p>Default Plan for the scheme is Institutional Plan if the investment amount is ₹ 50 lacs or more and default option is Growth Option. However, where the application amount is less than ₹ 50 lacs, default plan will be Regular Plan and default option will be Growth Option.</p>																				
<b>Facilities Offered</b>	<p>1. Systematic Withdrawal Plan (SWP) is available under Growth Option</p> <p>2. Systematic Transfer Investment Plan (STRIP)</p> <p>3. UTI-STRIP Advantage</p> <p>4. Systematic Investment Plan (SIP)/Micro SIP is available under Regular Plan– Growth Option</p> <p>5. Dividend Transfer Plan (DTP)</p>																				
<b>Minimum Application Amount/Minimum Account Balance/ Minimum Redemption Amount</b>	<p>Regular Plan - Minimum amount of initial investment is ₹ 5000/- and in multiples of ₹ 1/- thereafter.</p> <p>Institutional Plan - Minimum amount of investment is ₹ 50,00,000/- (₹ 50 lacs) and in multiples of ₹ 1/- thereafter or such amount as may be decided from time to time.</p> <p>Minimum account balance ₹ 1,000/-.</p> <p>Minimum redemption amount ₹ 1,000/- and in multiples of ₹ 1/-.</p>																				
<b>Benchmark Index</b>	CRISIL Liquid Fund Index																				
<b>Dividend Policy</b>	Subject to availability of distributable surplus the scheme may make the dividend distribution at such intervals as may be decided by the Trustee from time to time.																				
<b>Name of the Fund Manager</b>	Manish Joshi & Amandeep Chopra																				
<b>Performance of the scheme as on 31 March, 2011</b>	<b>UTI - Floating Rate Fund-STP</b>																				
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Liquid Fund Index (%)																		
	Last 1 year	6.34	6.21																		
	Last 3 years	6.98	6.22																		
	Last 5 years	6.90	6.51																		
	Since Inception	6.35	5.79																		
	<p>* Computed on compounded annualized basis using NAV of Growth option</p> <p>Past performance may or may not be sustained in future</p>																				
	<p style="text-align: center;"><b>Absolute Returns for each financial year for the last 5 years</b></p>  <table border="1"> <thead> <tr> <th>Financial Year</th> <th>UTI-Floating Rate Fund-STP (%)</th> <th>CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>2006-2007</td> <td>7.01</td> <td>6.46</td> </tr> <tr> <td>2007-2008</td> <td>6.56</td> <td>7.43</td> </tr> <tr> <td>2008-2009</td> <td>9.68</td> <td>8.81</td> </tr> <tr> <td>2009-2010</td> <td>4.98</td> <td>3.69</td> </tr> <tr> <td>2010-2011</td> <td>6.34</td> <td>6.21</td> </tr> </tbody> </table>			Financial Year	UTI-Floating Rate Fund-STP (%)	CRISIL Liquid Fund Index (%)	2006-2007	7.01	6.46	2007-2008	6.56	7.43	2008-2009	9.68	8.81	2009-2010	4.98	3.69	2010-2011	6.34	6.21
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2010-2011	6.34	6.21																			
<b>Expenses of the Scheme (i) Load Structure</b>	<p>Entry Load : NIL</p> <p>Exit Load : 0.75% if the investment is redeemed on or before 15 days from the date of acceptance</p>																				
<b>(ii) Recurring expenses</b>	<p>First ₹ 100 crores – 2.25%</p> <p>Next ₹ 300 crores – 2.00%</p> <p>Next ₹ 300 crores – 1.75%</p> <p>Balance – 1.50%</p>	<p>Actual expenses for the period 01.04.10 to 31.03.11 : 0.41%</p>																			
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: 4.296																				

<b>Investment Strategy</b>	<b>UTI-Floating Rate Fund</b>	
	<p>The Scheme will have an appropriate mix of Fixed Rate Debt / Money market securities and Floating Rate Debt/Money market securities (subject to the investment pattern given above) depending on the prevailing market outlook to generate stable returns.</p> <p>Debt securities include, but are not limited to, debt obligations of Central, State or local governments, statutory bodies, banks, public sector undertakings, development financial institutions, private sector corporate entities and securitised debt.</p> <p>Money market securities include, but are not limited to, treasury bills, government securities with unexpired maturity of one year or less, commercial paper, certificate of deposit, commercial bills arising out of genuine trade transactions (accepted / co-accepted by banks), fixed deposits with scheduled commercial banks, call/notice money, permitted securities under repo / reverse repo agreement, usance bill and any other like instruments as may be permitted by RBI / SEBI from time to time.</p>	
<b>Comparison with existing schemes</b>	<p>The UTI Floating Rate Fund aims at generating regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed debt. This fund also offers a moderate level of defense against volatile debt markets. The fund is positioned as Ultra Short Term category fund with low volatility stable returns as investment strategy. In terms of risk-return matrix, it is less risky than Short Term category of funds and is comparable with UTI Treasury Advantage Fund being slightly more risky than Liquid funds. Though the fund has the flexibility to invest across maturities, it generally invests in papers so that average portfolio maturity is less than 300 days.</p>	
<b>Number of folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2011</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	18,027	₹ 2,572.29 Crore (Quarterly Average as on 31/03/2011)

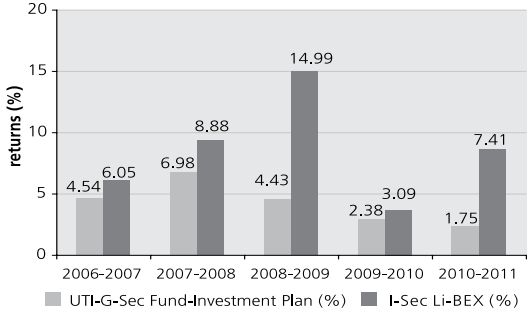
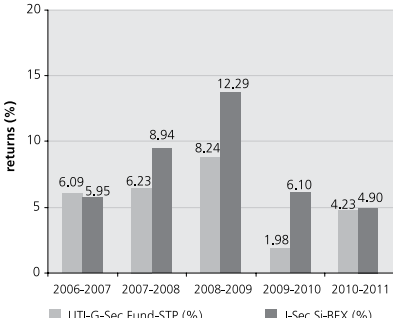
### UTI-Gilt Advantage Fund – Long Term Plan (UTI-GAF-LTP)

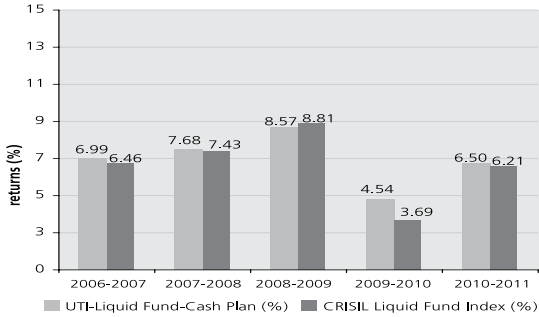
<b>Investment Objective</b>	To generate credit risk-free return through investment in sovereign securities issued by the Central and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Debt Securities	Government of India dated Securities and Treasury Bills 75 - 100% State Government dated Securities 0 - 25%
	Money Market Instruments	In addition to the securities stated in the table above, the scheme may enter into repos / reverse repos or other securities as may be permitted by the RBI. From time to time the scheme may hold cash. A part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
<b>Plans and Options</b>	<ol style="list-style-type: none"> <li>1. Growth Plan</li> <li>2. Dividend Plan (with reinvestment facility)</li> <li>3. PF Plan with             <ol style="list-style-type: none"> <li>(a) Prescribed Date Auto Redemption Option (PDAR),</li> <li>(b) Prescribed Appreciation Auto Redemption Option (PAAR),</li> <li>(c) Growth Option and</li> <li>(d) Dividend Option (with reinvestment facility).</li> </ol> </li> </ol> Default Plan – Growth Plan	
<b>Facilities Offered</b>	<ol style="list-style-type: none"> <li>1. Systematic Investment Plan (SIP) / Micro SIP</li> <li>2. Systematic Withdrawal Plan (SWP) under Growth Option</li> <li>3. Systematic Transfer Investment Plan (STRIP)</li> <li>4. Dividend Transfer Plan (DTP) and Switch Facilities are available.</li> </ol>	
<b>Minimum Application Amount/Minimum Account Balance/ Minimum Redemption Amount</b>	Growth & Dividend Option – ₹ 5000/- and in multiples of ₹ 1/- Prescribed Date Auto Redemption Option (PDAR) & Prescribed Appreciation Auto Redemption Option (PAAR) – ₹ 1 lac and in multiples of ₹ 1/- thereafter. Additional purchases of Units by existing Unitholders under all the Options can be for any amount in multiples of ₹ 1/- and subject to a minimum of ₹ 1,000/-. Minimum account balance ₹ 1,000/-. Minimum redemption amount ₹ 1,000/- or equivalent units.	
<b>Benchmark Index</b>	I-Sec Li-Bex	
<b>Dividend Policy</b>	Under Dividend Plan it is proposed to declare quarterly dividend, subject to availability of distributable profits, on the 15 <sup>th</sup> day of the last month of each quarter (i.e. quarter ending September, December, March and June). If this is not a business day then the record date would be the next business day. There is no assurance or guarantee that the dividend will be declared.	
<b>Name of the Fund Manager</b>	Puneet Pal	

<b>Performance of the scheme as on 31 March, 2011</b>		<b>UTI-Gilt Advantage Fund – Long Term Plan (UTI-GAF-LTP)</b>		
	Compounded Annualised Returns*	Scheme Returns (%)	I-Sec Li-Bex (%)	<b>Absolute Re turns for each financial year for the last 5 years</b> 
	Last 1 year	5.77	7.41	
	Last 3 years	8.16	8.38	
	Last 5 years	6.85	8.01	
	Since Inception	7.96	NA	
* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future				
<b>Expenses of the Scheme (i) Load Structure</b>	Entry Load : NIL **Exit Load : Growth Plan and Dividend Plan – NIL ** 1% is applicable under the PF Plan of UTI-GAF only if redeemed within a period of 365 days from the date of investment. However, no exit load would be levied in case of redemptions under the PDAR and PAAR options, which are reinvested into the same plan under reinvestment facility. Exit load in UTI-GAF (LTP-PF Plan) will be applicable on all accounts redeemed within 365 days from the date of investment, however, investors opting for re-investment option (whether full or principal) under PDAR and PAAR will not be subject to Exit load. Minimum Application size in PDAR option & PAAR options is ₹ 1 lakh.			
<b>(ii) Recurring expenses</b>	Presently the total recurring expenses that can be charged to the Scheme will not exceed 1.50% per annum of the average daily net assets of the scheme. Expenses over and above 1.50% p.a. shall be borne by the AMC.  In case any fresh levies are introduced in future, the Scheme may decide to change the above expense limit. However any such change in the limit of the expenses to be charged to the scheme shall be effected only in accordance with the SEBI Regulations.		Actual expenses for the period 01.04.10 to 31.03.11 :1.50%	
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: 0.287			
<b>Investment Strategy</b>	The portfolio of the Scheme and the plans thereunder shall be focused on investments in sovereign securities issued by the Central Government and/or a State Government, with a strategy to generate returns free of credit risk. The PF Plan will have the same investment objective, investment pattern and risk profile as that of the Long Term Plan and shall be managed with the common portfolio as that of the Long Term Plan. <b>Investment Strategy and Risk Control</b> - UTI-GAF shall invest in Government Securities, which are generally free from credit risk. Fund Management therefore shall predominantly involve interest rate risk management. The factors affecting yields and therefore prices of the government securities are both global and local and broadly encompass the following: <ol style="list-style-type: none"> <li>Macroeconomic indicators</li> <li>Fiscal policy and fiscal situation</li> <li>Interest rate trends</li> <li>Shape of the yield curve</li> <li>Monetary policy and its effect on the economy</li> <li>Liquidity conditions in the money market</li> <li>Market Sentiment due to political situation and other developments</li> </ol> The investment team at the UTI AMC shall continuously analyse these factors affecting yields and shall (re) structure and position the portfolio, based on the analysis. In the absence of significant credit risks the management decision process has to predominantly consider interest rate risk.			
<b>Comparison with existing schemes</b>	The UTI Gilt Advantage Fund endeavors to offer stable and regular returns along with a decent capital appreciation over a period of time for those investors with a long term horizon by investing in G-Secs. The fund can also invest in state government securities. The Fund retains a higher degree of flexibility in altering its duration even for short-term market movements.			
<b>Number of folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2011</b>	<b>Number of Folios</b>		<b>Asset Under Management (AUM)</b>	
	1,104		₹ 140.50 Crore (Quarterly Average as on 31/03/2011)	

<b>UTI-G-Sec Fund</b>		
<b>Investment Objective</b>	To generate credit risk-free return by way of income or growth by investing in Central Government Securities, Treasury Bills, Call Money and Repos. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/ created by the Central Government.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Debt Securities	100% investment in Central Government Securities, Treasury Bills, Call Money, Repos and Money Market Instruments. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/created by the Central Government.
	Money Market Instruments	While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme.



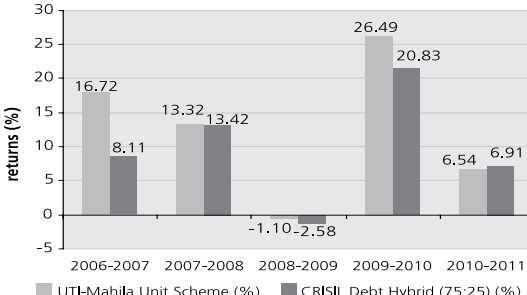
<b>Plans and Options</b>	1. UTI-G-Sec Investment Plan 2. UTI-G-Sec Short Term Plan Both the plans have following options : (a) Dividend Option (with reinvestment facility) (b) Growth Option Default Plan / Option – Investment Plan & Growth Option				
<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) / Micro (SIP) 2. Systematic Withdrawal Plan (SWP) under Growth Option 3. Systematic Transfer Investment Plan (STRIP) 4. Dividend Transfer Plan (DTP) 5. Automatic Trigger facilities are available.				
<b>Minimum Application Amount / Subsequent Minimum Investment</b>	1. Growth Option – ₹ 1,000/- 2. Dividend Option – ₹ 10,000/- and in multiples of ₹ 1/- under both the options. 3. Subsequent Minimum Investment Amount ₹ 1,000/- and in multiples of ₹ 1/-				
<b>Benchmark Index</b>	1. UTI G-Sec Investment Plan - I-Sec Li-BEX 2. UTI G-Sec Short Term Plan - I-Sec Si-BEX (1-3 years) given by ICICI Securities				
<b>Dividend Policy</b>	Dividend distribution, if any, under the Dividend Options of the schemes will be made subject to availability of distributable surplus at such period/s as UTI AMC may fix.				
<b>Name of the Fund Manager</b>	Puneet Pal				
<b>Performance of the scheme as on 31 March, 2011 respectively</b>	<b>UTI-G-Sec Fund – Investment Plan</b>			<b>UTI-G-Sec Fund – Short Term Plan</b>	
	Compounded Annualised Returns*	Scheme Returns (%)	I-Sec LIBEX (%)	Scheme Returns (%)	I-Sec SIBEX (%)
	Last 1 year	1.75	7.41	4.23	4.90
	Last 3 years	2.85	8.38	4.79	7.72
	Last 5 years	4.00	8.01	5.34	7.60
	Since Inception	7.12	NA	5.03	NA
	<b>Absolute Re turns for each financial year for the last 5 years</b> 			<b>Absolute Re turns for each financial year for the last 5 years</b> 	
	* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future				
<b>Expenses of the Scheme (i) Load Structure</b>	1. UTI-G-Sec Fund - Short Term Plan Entry Load : NIL      Exit Load : NIL 2. UTI-G-Sec Fund – Investment Plan Entry Load : NIL      Exit Load : NIL				
<b>(ii) Recurring expenses</b>	First ₹ 100 crores – 1.00% Next ₹ 300 crores - 1.00% Next ₹ 300 crores– 1.00% Balance– 1.00%		Actual expenses for the period 01.04.10 to 31.03.11 : 1. UTI-G-Sec Fund Investment Plan : 0.94% 2. UTI-G-Sec Fund-STP : 0.75%		
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: UTI-G-Sec Fund-Growth Option: -2.371 UTI-G-Sec Fund-STP: -1.306				
<b>Investment Strategy</b>	<b>UTI-G-Sec Investment Plan</b>		<b>UTI-G-Sec Fund-Short Term Plan</b>		
	The fund does not invest in state government securities and generally has a low portfolio churn. The UTI-G-Sec STP aims at low volatility of returns by investing in short term gilts. The maximum average maturity of the portfolio of UTI-G-Sec STP is capped at 3 years.				
<b>Comparison with existing schemes</b>	The UTI-G-Sec Fund endeavors to offer stable and regular returns along with a decent capital appreciation over a period of time for those investors who invest with a long-term horizon. The fund does not invest in state government securities and generally has a low portfolio churn.		The UTI-G-Sec Fund endeavors to offer stable and regular returns along with a decent capital appreciation over a period of time for those investors who invest with a long-term horizon. The fund does not invest in state government securities and generally has a low portfolio churn. The UTI G-Sec STP aims at low volatility of returns by investing in short term gilts. The maximum average maturity of the portfolio is capped at 3 years.		
<b>Number of folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2011</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>	
	4,109	₹ 262.47 Crore (Quarterly Average as on 31/03/2011)	1,977	₹ 62.54 Crore (Quarterly Average as on 31/03/2011)	

<b>UTI-Liquid Cash Plan</b>																					
<b>Investment Objective</b>	The Scheme seeks to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of money market securities and high quality debt.																				
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>																			
	Debt Securities (including Central Govt. securities)	Minimum - 0%	Maximum - 35%																		
	Money Market Instruments	Minimum - 65%	Maximum - 100%																		
<b>Plans and Options / Sub-Options</b>	<p>1. UTI-Liquid Cash Plan (Regular) :</p> <p>a) Dividend – (only reinvestment facility available)</p> <p>b) Monthly</p> <p>c) Growth</p> <p>2. UTI-Liquid Cash Plan (Institutional)</p> <p>a) Dividend – (option for payout and reinvestment available. Dividend reinvestment option is available only under daily and weekly frequencies)</p> <p>– Daily</p> <p>– Weekly</p> <p>– Monthly</p> <p>b) Growth</p> <p>In case where neither of the Plans is exercised or in case of any ambiguity, the applicant will be deemed to be under the UTI Liquid Cash Plan Regular. However, if the application is for amounts of ₹ 1 crore and above ( or such minimum amount as may be prescribed under the plan) then the default Plan for such unitholders will be UTI-Liquid Cash Plan Institutional.</p> <p>In case where neither of the options is exercised by the applicant or in case of any ambiguity he will be deemed to be under the Dividend Option (Daily Reinvestment).</p>																				
<b>Facilities Offered</b>	<p>1. Systematic Investment Plan (SIP) / Micro SIP is available under UTI-Liquid Cash Plan-Regular-Growth Option.</p> <p>2. Systematic Transfer Investment Plan (STRIP)</p> <p>3. UTI-STRIP (Systematic Transfer Investment Plan) Advantage</p> <p>4. Systematic Withdrawal Plan (SWP) is available under UTI-Liquid Cash Plan-Regular-Growth Option</p> <p>5. Dividend Transfer Plan (DTP)</p>																				
<b>Minimum Application Amount</b>	<p>1. UTI-Liquid Cash Plan (Regular) - ₹ 1 Lac</p> <p>2. UTI-Liquid Cash Plan (Institutional) - ₹ 1 crore</p> <p>3. Subsequent minimum investment amount</p> <p>UTI-Liquid Cash Plan (Regular) - ₹ 10,000/-</p> <p>UTI-Liquid Cash Plan (Institutional) – ₹ 10 Lacs</p>																				
<b>Benchmark Index</b>	CRISIL Liquid Fund Index.																				
<b>Dividend Policy</b>	Subject to availability of distributable surplus the scheme may make the dividend distribution at such intervals as may be decided by the Trustee from time to time.																				
<b>Name of the Fund Manager</b>	Amandeep Chopra and Manish Joshi																				
<b>Performance of the scheme as on 31 March, 2011</b>	<b>UTI - Liquid Cash Plan</b>																				
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Liquid Fund Index (%)																		
	Last 1 year	6.50	6.21																		
	Last 3 years	6.53	6.22																		
	Last 5 years	6.96	6.51																		
	Since Inception	6.73	5.85																		
	* Computed on compounded annualized basis using NAV of Growth option		<p style="text-align: center;"><b>Absolute Returns for each financial year for the last 5 years</b></p>  <table border="1"> <thead> <tr> <th>Financial Year</th> <th>UTI-Liquid Fund-Cash Plan (%)</th> <th>CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>2006-2007</td> <td>6.99</td> <td>6.46</td> </tr> <tr> <td>2007-2008</td> <td>7.68</td> <td>7.43</td> </tr> <tr> <td>2008-2009</td> <td>8.57</td> <td>8.81</td> </tr> <tr> <td>2009-2010</td> <td>4.54</td> <td>3.69</td> </tr> <tr> <td>2010-2011</td> <td>6.50</td> <td>6.21</td> </tr> </tbody> </table>	Financial Year	UTI-Liquid Fund-Cash Plan (%)	CRISIL Liquid Fund Index (%)	2006-2007	6.99	6.46	2007-2008	7.68	7.43	2008-2009	8.57	8.81	2009-2010	4.54	3.69	2010-2011	6.50	6.21
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	Past performance may or may not be sustained in future																				
<b>Expenses of the Scheme (i) Load Structure</b>	Entry Load : NIL Exit Load : NIL (Minimum amount for redemption is ₹ 10,000/-)																				
<b>(ii) Recurring expenses</b>	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.10 to 31.03.11 :0.20%																			
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: 2.820																				
<b>Investment Strategy</b>	The fund is positioned as low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short term surpluses. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, w.e.f. 1st May 2009, the scheme can invest in/purchase debt and money market securities with maturity of up to 91 days																				
<b>Comparison with existing schemes</b>	The UTI Liquid Cash Plan is positioned as a low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short-term surpluses. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, w.e.f 1st May 09, fund can invest in/ purchase debt and money market securities with maturity of upto 91 days. Also the NAV treatment and Tax treatment are different for this liquid category of funds vis-a-vis other debt funds.																				

Number of folios and Asset Under Management (AUM) as on 31 <sup>st</sup> March 2011	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	2,586	₹ 7,326.71 Crore (Quarterly Average as on 31/03/2011)

### UTI – Mahila Unit Scheme (UTI-MUS)

<b>Investment Objective</b>	To invest in a portfolio of equity/equity related securities and debt and money market instruments with a view of generating reasonable income with moderate capital appreciation.		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	
	Equity and Equity Linked Instruments	Minimum - 0%	Maximum - 30%
	Debt Securities	Minimum - 70%	Maximum - 100%
	Money Market Instruments	Investment in money market instruments will be kept to the minimum so as to be able to meet the liquidity needs of the scheme.	
<b>Plans and Options</b>	1. Growth Option 2. Dividend Option with facility for reinvestment of dividends.		
<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) 2. Systematic Withdrawal Plan (SWP) is available under the Growth Option 3. Systematic Transfer Investment Plan (STRIP) 4. Dividend Transfer Plan (DTP)		
<b>Minimum Application Amount</b>	Growth Option – ₹ 1,000/- Dividend Option – ₹ 5,000/- Default Option – Growth Option		
<b>Benchmark Index</b>	CRISIL Debt Hybrid (75:25)		
<b>Dividend Policy</b>	Subject to availability of distributable surplus the scheme may make the dividend distribution at such intervals as may be decided by the Trustee from time to time.		
<b>Name of the Fund Manager</b>	Amandeep Chopra		

<b>Performance of the scheme as on 31 March, 2011</b>	<b>UTI – Mahila Unit Scheme (UTI-MUS)</b>			<b>Absolute Returns for each financial year for the last 5 years</b> 
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Debt Hybrid (75:25) (%)	
	Last 1 year	6.54	6.91	
	Last 3 years	10.05	7.96	
	Last 5 years	12.01	9.07	
	Since Inception	15.14	NA	
*Computed on compounded annualized basis. Past performance may or may not be sustained in future.				

<b>Expenses of the Scheme</b>	<b>Entry load (As % of NAV)</b>	<b>Exit Load (As % of NAV)</b>
	(i) Load Structure	< 1 year : 0.75% => 1 year : Nil
(ii) Recurring expenses	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.10 to 31.03.11 : 2.18%

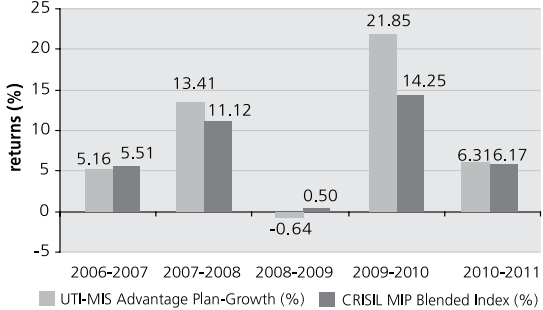
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: 0.272
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<b>Investment Strategy</b>	It is a fund with a conservative mix of debt and equity. The equity portfolio is constructed using a bottomup approach. The debt portfolio is designed with the objective of providing stability of returns to the fund.
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<b>Comparison with existing schemes</b>	This is a debt oriented balanced fund, with a conservative mix of debt and equity. The asset allocation in the fund is designed keeping in mind the necessity of providing consistent returns and which over a medium term holding period could be higher than a pure income fund. The equity portfolio is constructed using a bottom-up approach. The debt portfolio is designed with the objective of providing stability of returns to the fund. The debt to equity asset allocation is generally managed at around 70:30 ratio though investment views may change the asset allocation from time to time.
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Number of folios and Asset Under Management (AUM) as on 31 <sup>st</sup> March 2011	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	39,569	₹ 261.99 Crore (Quarterly Average as on 31/03/2011)

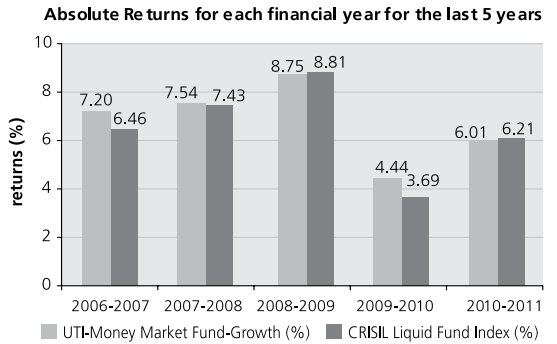
## UTI – MIS Advantage Plan

<b>Investment Objective</b>	To generate regular income through investments in fixed income securities and capital appreciation / dividend income through investment of a portion of net assets of the scheme in equity and equity related instruments so as to endeavor to make periodic income distribution to Unit holders.			
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>		
	*Debt and Money Market Instruments (including securitised debt)	Upto 100%		
	Equity & Equity Related Instruments	Upto 25%		
	<b>*Note:</b> It is the intention of the Scheme that the investments in securitised debt will not, normally exceed 60% of the net assets of the respective plans.			
<b>Plans and Options</b>	The Scheme offers investors four Plans namely the: 1. Monthly Dividend Plan 2. Flexi Dividend Plan 3. Monthly Payment Plan 4. Growth Plan Default Plan – Growth Plan			
<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) / Micro SIP 2. Systematic Withdrawal Plan (SWP) available under Growth Plan 3. Systematic Transfer Investment Plan (STRIP) 4. Dividend Transfer Plan (DTP) and Switch Facilities are available.			
<b>Minimum Application Amount/Minimum Account Balance/ Minimum Redemption Amount</b>	Monthly Dividend Plan & Monthly Payment Plan – ₹ 25,000/- Flexi Dividend Plan & Growth Plan – ₹ 5,000/- and in multiples of ₹ 1/- thereafter under all the plans. Subsequent minimum investment in the same folio is ₹ 1,000/- and in multiples of ₹ 1/-. Minimum account balance ₹ 1,000/- under all the Plans. Minimum redemption amount ₹ 1,000/- and in multiples of ₹ 1/-.			
<b>Benchmark Index</b>	CRISIL MIP Blended Index			
<b>Dividend Policy</b>	<p><b>(1) Monthly Dividend Plan</b> – It is envisaged to declare dividends on a monthly basis subject to availability of distributable surplus computed in accordance with SEBI Regulations.</p> <p><b>(2) Flexi Dividend Plan</b> – The Fund will endeavour to declare dividends from time to time subject to availability of distributable surplus. The quantum of dividend would be as decided and approved by the AMC / Trustees from time to time.</p> <p><b>(3) Monthly Payment Plan</b> – The Scheme intends to make monthly payments to investors by redeeming units. The investor can opt for receiving monthly payouts beginning the last business day of the month following the month of investment subject to the declaration of the dividend under the Monthly Dividend Plan. Under the Plan, the investor will provide standing instructions to the AMC to redeem such Units as equivalent in value terms to the amount of Gross dividend per unit (total of Net dividend in the hands of the investor and dividend tax paid by the AMC) that the Fund will be declaring under the Monthly Dividend Plan, from his existing balance of Units as on the record date of the dividend. The redemption of the Units not being in the nature of the dividends payments, the Fund will not be required to pay the dividend tax on such redemptions being paid to the Unit holders. On receipt of such instructions, the AMC will redeem at monthly rests appropriate part of the unit holdings of the investor and dispatch the redemption proceeds.</p>			
<b>Name of the Fund Manager</b>	Amandeep Chopra			
<b>Performance of the scheme as on 31 March, 2011</b>	<b>UTI – MIS Advantage Plan</b>			
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL MIP Blended Index (%)	<b>Absolute Returns for each financial year for the last 5 years</b> 
	Last 1 year	6.31	6.17	
	Last 3 years	8.78	6.83	
	Last 5 years	8.96	7.41	
	Since Inception	10.15	7.27	
*Computed on compounded annualized basis using NAV of Growth Option. Past performance may or may not be sustained in future.				
<b>Expenses of the Scheme</b> <b>(i) Load Structure</b>	<b>Entry load (As % of NAV)</b>		<b>Exit Load (As % of NAV)</b>	
	Nil		Investment of any amount	
			≤ 90 days	1.50%
			> 90 days ≤ 180 days	1.25%
			> 180 days ≤ 365 days	1.00%
		> 365 days	Nil	

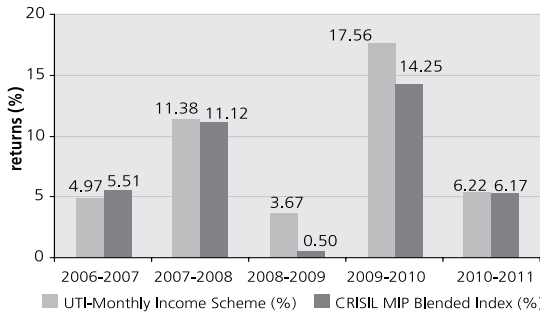
<b>(ii) Recurring expenses</b>	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.10 to 31.03.11 : 1.81%
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: 0.284	
<b>Investment Strategy</b>	<b>UTI-MIS-Advantage Plan</b> The fund follows a bottom-up approach for the equity portfolio. Debt portfolio objective is to generate regular income and provide capital preservation. <b>Investment Strategy and Risk control</b> The Scheme proposes to invest primarily in debt and money market instruments and a limited portion of its net assets into equity and equity related instruments. The Scheme seeks to generate regular returns through investments primarily in Debt and Money Market Instruments and attempts to enhance returns through investments between 0-25% of its net assets in equity/equity related instruments, depending upon the perceived market outlook.	
<b>Comparison with existing schemes</b>	The UTI MIS-Advantage is positioned as a monthly income scheme aiming to generate regular income with a slightly higher risk return profile than Monthly Income Scheme. The fund follows a bottom up approach for the equity portfolio. Debt portfolio objective is to generate regular income and provide capital preservation. The debt to equity asset allocation is generally managed at around 75:25 ratio though investment views may change the asset allocation from time to time.	
<b>Number of folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2011</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	63,177	₹ 1196.73 Crore (Quarterly Average as on 31/03/2011)

<b>UTI – Money Market Fund (UTI-MMF)</b>		
<b>Investment Objective</b>	To provide highest possible current income – consistent with preservation of capital and providing liquidity – from investing in a diversified portfolio of short-term money market securities.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Instruments / Securities</b>	<b>Maximum Exposure (% of Net Assets)</b>
	Government Dated Securities	75
	Private Corporate Debt	75
	PSU Bonds	75
	Mortgaged backed Securities	75
	FI & Banking Sector Bonds	75
	Call Money	100
	Treasury Bills	100
	Commercial Paper	75
	Certificates of Deposit	75
	Repo Transactions	100
Bills Rediscounting	50	
<b>Plans and Options</b>	1. UTI-Money Market Fund – Regular Plan with a) Growth Option b) Dividend Option 2. UTI-Money Market Fund – Institutional Plan with a) Growth Option b) Dividend Option - Daily Dividend (only with Reinvestment option) - Weekly Dividend (Payout and Reinvestment option) Default Plan for the scheme is Institutional Plan if the investment amount is ₹ 50 lacs or more and default option is Growth Option. However, where the application amount is less than ₹ 50 lacs, default plan will be the Regular Plan and default option will be the Growth Option.	
<b>Facilities Offered</b>	1. Systematic Transfer Investment Plan (STRIP) is available 2. UTI-STRIP (Systematic Transfer Investment Plan) Advantage is available 3. Systematic Investment Plan (SIP) / Micro SIP is available under Regular Plan-Growth Option 4. Systematic Withdrawal Plan (SWP) is available under Regular Plan-Growth Option 5. Dividend Transfer Plan (DTP)	
<b>Minimum Application / Redemption Amount and balance required in a folio</b>	1. UTI-Money Market Fund – Regular Plan Minimum amount of initial investment ₹ 10,000/-. Subsequent amount of investment in the same folio is ₹ 10,000/- and in multiples of ₹ 1/- thereafter. 2. UTI-Money Market Fund – Institutional Plan Minimum amount of initial investment ₹ 50,00,000/- and in multiples of ₹ 1/- thereafter or such amount as may be decided from time to time. Under both the plans minimum amount for redemption is ₹ 10,000/- & minimum balance to be maintained in a folio is ₹ 10,000/-.	
<b>Benchmark Index</b>	CRISIL Liquid Fund Index	
<b>Dividend Policy</b>	Subject to availability of distributable surplus the scheme may make dividend distribution under Dividend Option, at such intervals as may be decided by UTI AMC from time to time.	

<b>Name of the Fund Manager</b>	Manish Joshi & Amandeep Chopra		
<b>Performance of the scheme as on 31 March, 2011</b>	<b>UTI Money Market Fund</b>		
	Compounded Annualised Returns*	Scheme Returns (%)	Crisil Liquid Fund Index (%)
	Last 1 year	6.01	6.21
	Last 3 years	6.38	6.22
	Last 5 years	6.78	6.51
	Since Inception	7.46	NA
*Computed on compounded annualized basis using NAV of Growth Option. Past performance may or may not be sustained in future.			
<b>Expenses of the Scheme</b>	<p><b>(i) Load Structure</b> Entry Load : NIL Exit Load : NIL</p> <p><b>(ii) Recurring expenses</b> First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50%</p>		
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: 2.973		
<b>Investment Strategy</b>	The fund is positioned as low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short term surpluses. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, w.e.f. 1st May 2009, the scheme can invest in/purchase debt and money market securities with maturity of up to 91 days.		
<b>Comparison with existing schemes</b>	The UTI Money Market Fund is positioned as a low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short-term surpluses. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, w.e.f 1st May 09, fund can invest in/ purchase debt and money market securities with maturity of upto 91 days. Also the NAV treatment and Tax treatment are different from this Liquid category of fund vis-a-vis other debt funds.		
<b>Number of folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2011</b>	<b>Number of Folios</b>		<b>Asset Under Management (AUM)</b>
	20,894		₹ 2087.82 Crore (Quarterly Average as on 31/03/2011)



<b>UTI – Monthly Income Scheme (UTI-MIS)</b>		
<b>Investment Objective</b>	This is an open-end debt oriented scheme with no assured returns. The scheme aims at distributing income, if any, periodically.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Debt (Government Securities and Money Market instruments including Corporate rated debts)	Minimum – 85%    Maximum – 100%
	Equity/Equity Related Instruments	Minimum – NIL    Maximum – 15%
	1. To minimise the credit risk in debt instruments, investment would be made only in investment grade papers rated AA and above, at the time of investment. 2. The Equity investment universe would include stocks of companies with strong fundamentals and growth potential.	
<b>Plans and Options</b>	1. Growth Option 2. Dividend Option – Option for re-investment available. Compulsory re-investment where value of investment is below ₹ 30,000/-. Default Option – Growth Option	
<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) / Micro (SIP) 2. Systematic Withdrawal Plan (SWP) is available under the Growth Option. 3. Systematic Transfer Investment Plan (STRIP) 4. Dividend Transfer Plan (DTP)	
<b>Minimum Application Amount</b>	1. Growth Option – ₹ 1,000/- 2. Dividend Option – ₹ 10,000/- # and in multiples of ₹ 1/- under both the options. # Dividend distribution, if any, on the value of investment below ₹ 30,000/- amount will be compulsorily re-invested. Subsequent amount of investment in the same folio ₹ 1,000/- and in multiples of ₹ 1/-	
<b>Benchmark Index</b>	CRISIL MIP Blended Index (15% of Nifty Index returns and 85% to Composite Bond Index Fund)	

<b>Dividend Policy</b>	1. Though it is the intention of the scheme to make regular dividend distribution under the dividend option, there may be instances when no dividend distribution could be made. 2. Dividend distribution under the Dividend option, if any, will be made subject to availability of distributable surplus and a decision is taken by UTI AMC to make dividend distribution. 3. There is no assurance or guarantee to the unitholders as to the rate of dividend distribution. 4. Dividend distribution, if any, will be made every month or at such intervals as may be decided by UTI AMC from time to time.			
<b>Name of the Fund Manager</b>	Amandeep Chopra (Debt Portfolio) and Srivasta (Equity Portfolio)			
<b>Performance of the scheme as on 31 March, 2011</b>	<b>UTI Monthly Income Scheme</b>			
	Compounded Annualised Returns*	Scheme Returns (%)	Crisil MIP Blended Index (%)	
	Last 1 year	6.22	6.17	
	Last 3 years	8.99	6.83	
	Last 5 years	8.65	7.41	
	Since Inception	8.34	8.54	
* Computed on compounded annualized basis using NAV of Growth option. Past performance may or may not be sustained in future.			<b>Absolute Returns for each financial year for the last 5 years</b> 	
<b>Expenses of the Scheme</b>	<b>Entry load (As % of NAV)</b>		<b>Exit Load (As % of NAV)</b>	
<b>(i) Load Structure</b>	Nil		Investment of any amount	
			<= 90 days	1.50%
			> 90 days <= 180 days	1.25%
			> 180 days <= 365 days	1.00%
			> 365 days	Nil
<b>(ii) Recurring expenses</b>	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50%		Actual expenses for the period 01.04.10 to 31.03.11 : 1.80%	
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: 0.372			
<b>Investment Strategy</b>	The scheme emphasis is on preserving capital and paying out income under the income option. Hence a more conservative style of management of the funds is adopted. The fund will aim to be low on volatility and consistency in generating returns. Equity component is capped at 15% with a higher weightage to Large Cap stocks.			
<b>Comparison with existing schemes</b>	UTI MIS is ideally suited for investors looking for income over a horizon of over 1 year. Emphasis is on preserving capital and paying out income under the income option. Hence a more conservative style of management of the funds is adopted. The fund aims to be low on volatility and consistency in generating returns. Equity component is capped at 15% with a higher weightage to Large Cap stocks.			
<b>Number of folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2011</b>	<b>Number of Folios</b>		<b>Asset Under Management (AUM)</b>	
	31,437		₹ 708.20 Crore (Quarterly Average as on 31/03/2011)	

<b>UTI-Short Term Income Fund (UTI-STIF)</b>		
<b>Investment Objective</b>	The Scheme seeks to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of money market securities and high quality debt.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Government Securities issued by Central &/or State Govt. and other fixed income/debt Securities including but not limited to corporate bonds and securitised debt.	Minimum - 30%    Maximum - 100%
	Money Market Instruments	Minimum - 0%    Maximum - 70%
	Investment in Securitised Debt upto 100% of debt portfolio.	
<b>Plans and Options / Sub-Options</b>	1. Regular Option 2. Institutional Option  The following sub options are available within Regular and Institutional Option. i) Growth Sub-Option ii) Monthly Dividend Sub-Option – (option for payout and reinvestment available)  Default Sub-Option – Monthly Dividend Sub-Option (Reinvestment)	



<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) / Micro (SIP) 2. Systematic Withdrawal Plan (SWP) is available under Regular Option-Growth Sub-Option 3. Systematic Transfer Investment Plan (STRIP) 4. Dividend Transfer Plan (DTP)		
<b>Minimum Application Amount</b>	1. UTI-Short Term Income Fund (Regular) - ₹ 30,000/- 2. UTI-Short Term Income Fund (Institutional) – ₹ 1 crore 3. Subsequent minimum investment amount UTI-Short Term Income Fund (Regular) - ₹ 10,000/- UTI-Short Term Income Fund (Institutional) – ₹ 10 Lacs.		
<b>Benchmark Index</b>	CRISIL Short Term Bond Fund Index.		
<b>Dividend Policy</b>	Subject to availability of distributable surplus the scheme may make the dividend distribution at such intervals as may be decided by the Trustee from time to time.		
<b>Name of the Fund Manager</b>	Puneet Pal		
<b>Performance of the scheme as on 31 March, 2011</b>	<b>UTI - Short Term Income Fund</b>		
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Short Term Bond Fund Index (%)
	Last 1 year	5.70	5.12
	Last 3 years	7.77	6.91
	Last 5 years	7.58	7.04
	Since Inception	6.75	5.94
	* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future		
<b>Expenses of the Scheme</b>	<b>Entry load (As % of NAV)</b>		<b>Exit Load (As % of NAV)</b>
	Nil		Investment of any amount
			<= 90 days 1.00% > 90 days <= 180 days 0.50% Above 180 days Nil
<b>(i) Load Structure</b>			
<b>(ii) Recurring expenses</b>	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50%		Actual expenses for the period 01.04.10 to 31.03.11 :0.54%
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: 0.684		
<b>Investment Strategy</b>	It aims to generate reasonable returns with low risk and high liquidity from a portfolio of Money Market securities and high quality debt securities. The fund attaches importance to low credit risk and portfolio diversification. The fund intends to maintain the average maturity of the portfolio upto 4 years.		
<b>Comparison with existing schemes</b>	The Short-Term Income Fund aims at to generate reasonable returns with low risk and high liquidity from a portfolio of Money Market and debt securities. The Fund attaches importance to low credit risk and portfolio diversification. The fund intends to maintain the average maturity of the portfolio upto 4 years. Thus, in terms of risk return matrix the fund is less risky compared to the Bond Fund but riskier than the Ultra Short Term category of funds.		
<b>Number of folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2011</b>	<b>Number of Folios</b>		<b>Asset Under Management (AUM)</b>
	543		₹ 626.78 Crore (Quarterly Average as on 31/03/2011)

<b>UTI – Treasury Advantage Fund</b>			
<b>Investment Objective</b>	The scheme will endeavour to generate an attractive return for its investors consistent with capital preservation and liquidity by investing in a portfolio of quality debt securities money market instruments and structured obligations.		
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Proportion (% of Corpus)</b>	
		Min.	Likely
		Max. Upto	
	Debt Securities (including Securitised debt)	-	80
	Money Market (including cash / call money)	10	20
	The subtotal of securitised debt would be a maximum of 25% of the corpus.		
	The scheme will not invest in Equity and Equity Linked Instruments.		

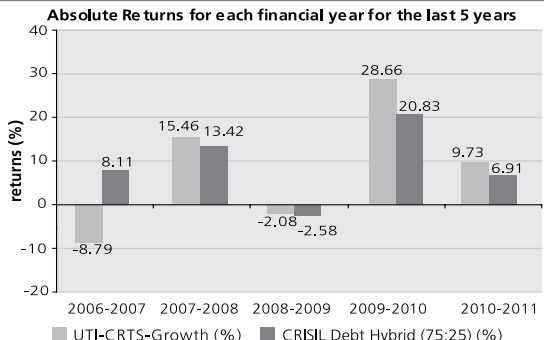


<b>Plans and Options</b>	<ol style="list-style-type: none"> <li>1. Growth Plan</li> <li>2. Bonus Plan</li> <li>3. Daily Dividend Plan</li> <li>4. Weekly Dividend Plan</li> <li>5. Monthly Dividend Plan</li> <li>6. Quarterly Dividend Plan</li> <li>7. Annual Dividend Plan</li> <li>8. Institutional Plan with: <ol style="list-style-type: none"> <li>(a) Growth Option</li> <li>(b) Daily Dividend Option</li> <li>(c) Weekly Dividend Option</li> <li>(d) Monthly Dividend Option</li> <li>(e) Quarterly Dividend Option</li> <li>(f) Annual Dividend Option and</li> <li>(g) Bonus Option</li> </ol> </li> </ol> <p>Only dividend reinvestment option is available under daily and weekly frequencies. However, under Institutional Plan-Weekly Dividend Option, Payout facility is also available.</p> <p>Default Plan / Option – Daily Dividend Plan / Option</p>																																							
<b>Facilities Offered</b>	<ol style="list-style-type: none"> <li>1. Systematic Investment Plan (SIP) / Micro (SIP) only under Growth Plan</li> <li>2. Systematic Withdrawal Plan (SWP) under growth option</li> <li>3. Systematic Transfer Investment Plan (STRIP)</li> <li>4. UTI-STRIP Advantage</li> <li>5. Dividend Transfer Plan (DTP) and Switch Facilities are available.</li> </ol>																																							
<b>Minimum Application Amount/Subsequent Minimum Investment in the same folio</b>	<p>Minimum amount of investment is ₹ 1 lac and in multiples of ₹ 1/- thereafter.  Institutional Plan –Minimum amount of investment is ₹ 1 Crore and in multiples of ₹ 1/- thereafter.</p> <p><b>For additional purchase by existing unitholders</b>  Subsequent minimum additional investment is ₹ 10000/- and in multiples of ₹ 1/ thereafter.  Institutional Plan – Subsequent minimum additional investment is ₹ 1 lac and in multiples of ₹ 1/ thereafter.</p> <p>Minimum redemption amount is ₹ 1,000/- or equivalent units.  Institutional Plan – For any amount in multiples of ₹ 1,000/-.</p>																																							
<b>Benchmark Index</b>	CRISIL Liquid Fund Index																																							
<b>Dividend Policy</b>	<p><b>Annual Dividend Plan – UTI-TAF &amp; Annual Dividend Option – UTI-TAF-IP</b>  Under this plan/option dividend is proposed to be declared once a year subject to availability of distributable surplus.</p> <p><b>Quarterly Dividend Plan UTI-TAF &amp; Quarterly Dividend Option – UTI-TAF-IP</b>  Under this plan/option, it is proposed to declare quarterly dividend, subject to availability of distributable profits, on the 15<sup>th</sup> day of the last month of each quarter (i.e. quarter ending September, December, March and June). If this is not a business day then the record date would be the next business day.</p> <p><b>Daily Dividend Plan, Weekly Dividend Plan and Monthly Dividend Plan-UTI-TAF &amp; Daily Dividend Option, Weekly Dividend Option and Monthly Dividend Option-UTI-TAF-IP</b>  Dividend is proposed to be declared on a daily, weekly and monthly basis subject to availability of distributable surplus.</p>																																							
<b>Name of the Fund Manager</b>	Puneet Pal																																							
<b>Performance of the scheme as on 31 March, 2011</b>	<p style="text-align: center;"><b>UTI-Treasury Advantage Fund</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">Compounded Annualised Returns*</th> <th style="width: 25%;">Scheme Returns (%)</th> <th style="width: 25%;">CRISIL Liquid Fund Index (%)</th> <th style="width: 25%;"></th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>6.23</td> <td>6.21</td> <td rowspan="5"> <p><b>Absolute Returns for each financial year for the last 5 years</b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th>Financial Year</th> <th>UTI-Treasury Advantage Fund-Growth (%)</th> <th>CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>2006-2007</td> <td>5.00</td> <td>6.46</td> </tr> <tr> <td>2007-2008</td> <td>8.83</td> <td>7.43</td> </tr> <tr> <td>2008-2009</td> <td>8.82</td> <td>8.81</td> </tr> <tr> <td>2009-2010</td> <td>4.44</td> <td>3.69</td> </tr> <tr> <td>2010-2011</td> <td>6.23</td> <td>6.21</td> </tr> </tbody> </table> </td> </tr> <tr> <td>Last 3 years</td> <td>6.48</td> <td>6.22</td> </tr> <tr> <td>Last 5 years</td> <td>6.65</td> <td>6.51</td> </tr> <tr> <td>Since Inception</td> <td>8.07</td> <td>NA</td> </tr> <tr> <td colspan="4"> <p>*Computed on compounded annualized basis using NAV of Growth Option.  Past performance may or may not be sustained in future.</p> </td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Liquid Fund Index (%)		Last 1 year	6.23	6.21	<p><b>Absolute Returns for each financial year for the last 5 years</b></p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 10px;"> <thead> <tr> <th>Financial Year</th> <th>UTI-Treasury Advantage Fund-Growth (%)</th> <th>CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>2006-2007</td> <td>5.00</td> <td>6.46</td> </tr> <tr> <td>2007-2008</td> <td>8.83</td> <td>7.43</td> </tr> <tr> <td>2008-2009</td> <td>8.82</td> <td>8.81</td> </tr> <tr> <td>2009-2010</td> <td>4.44</td> <td>3.69</td> </tr> <tr> <td>2010-2011</td> <td>6.23</td> <td>6.21</td> </tr> </tbody> </table>	Financial Year	UTI-Treasury Advantage Fund-Growth (%)	CRISIL Liquid Fund Index (%)	2006-2007	5.00	6.46	2007-2008	8.83	7.43	2008-2009	8.82	8.81	2009-2010	4.44	3.69	2010-2011	6.23	6.21	Last 3 years	6.48	6.22	Last 5 years	6.65	6.51	Since Inception	8.07	NA	<p>*Computed on compounded annualized basis using NAV of Growth Option.  Past performance may or may not be sustained in future.</p>			
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<b>(ii) Recurring expenses</b>	Presently the total recurring expenses will not exceed 1.50% / 2.00% per annum of the average daily net assets under the Institutional Plan/Other Plans respectively. Expenses over and above the limit specified above shall be borne by the AMC. In case any fresh levies are introduced in future, the Scheme may decide to change the above expense limit. However any such change in the limit of the expenses to be charged to the scheme shall be effected only in accordance with the SEBI Regulations.	Actual expenses for the period 01.04.10 to 31.03.11 :0.40%
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: 3.777	
<b>Investment Strategy</b>	UTI Treasury Advantage Fund is categorised as an Ultra Short Term Fund in terms of investment treasury investing predominantly in Money market instruments. The endeavour is to keep the average maturity of the fund below a year and give stable returns with very low volatility	
<b>Comparison with existing schemes</b>	The UTI Treasury Advantage Fund is positioned as Ultra Short Term Category Fund with low volatility stable returns as investment strategy. In terms of risk-return matrix, it is less risky than Short Term Category of Funds and is comparable with Liquid Category of Funds being slightly more risky than Liquid Funds. Though the fund has the flexibility to invest across maturities, it generally invests in papers so that average portfolio maturity is less than 250 days.	
<b>Number of folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2011</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	4,555	₹ 9896.64 Crore (Quarterly Average as on 31/03/2011)

## UTI – Unit Scheme for Charitable and Religious Trusts and Registered Societies (UTI – CRTS)

<b>Investment Objective</b>	To primarily provide regular income to unitholders of the scheme.	
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Normal Allocation (% of Net Assets)</b>
	Debt Securities	Minimum - 70%      Maximum - 100%
	Equity and Equity Linked Instruments	Minimum – NIL      Maximum – 30%
	Money Market Instruments	While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.
<b>Plans and Options</b>	i) Growth Option ii) Dividend Option – Option for reinvestment available. Default Option – Growth Option	
<b>Facilities Offered</b>	1. Systematic Withdrawal Plan (SWP) is available under the Growth Option 2. Systematic Transfer Investment Plan (STRIP) and 3. Dividend Transfer Plan (DTP)	
<b>Minimum Application Amount</b>	1. Minimum amount of investment is ₹ 10,000/- and in multiples of ₹ 1/- for all the options or such other amount as may be prescribed from time to time. 2. Subsequent minimum investment is ₹ 1,000/- and multiples of ₹ 1/- in the same folio.	
<b>Benchmark Index</b>	CRISIL Debt Hybrid (75:25)	
<b>Dividend Policy</b>	1. The scheme shall distribute a minimum of 75% of its net annual distributable income periodically at such rates as may be decided. 2. UTI AMC may declare interim dividend distribution/s payable on such date/s or at the end of such period/s as the Trustee may fix and deem fit.	
<b>Name of the Fund Manager</b>	Amandeep Chopra (Debt Portfolio) and V. Srivasta (Equity Portfolio)	

<b>Performance of the scheme as on 31 March, 2011</b>	<b>UTI - CRTS</b>			<p style="text-align: center;"><b>Absolute Returns for each financial year for the last 5 years</b></p> 
	Compounded Annualised Returns*	Scheme Returns (%)	Crisil Debt Hybrid (75:25) (%)	
	Last 1 year	9.73	6.91	
	Last 3 years	11.41	7.96	
	Last 5 years	10.19	9.07	
	Since Inception	10.76	NA	
* Computed on compounded annualized basis. Past performance may or may not be sustained in future.				
<b>Expenses of the Scheme</b>	<b>Entry load (As % of NAV)</b>		<b>Exit Load (As % of NAV)</b>	
<b>(i) Load Structure</b>	Nil		< 1 year	1%
	Nil		=> 1 years	Nil

<b>(ii) Recurring expenses</b>	First ₹ 100 crores – 2.25% Next ₹ 300 crores – 2.00% Next ₹ 300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.10 to 31.03.11: 1.24%
<b>Sharpe Ratio</b>	Period 01-04-2010 to 31-03-2011: 0.681	
<b>Investment Strategy</b>	This is a fund with a conservative tilt and a medium term horizon. The scheme has a diversified equity portfolio primarily in large cap companies. The debt portfolio is designed with the objective of providing stability of returns to the fund.	
<b>Comparison with existing schemes</b>	This is a debt oriented balanced fund, with a conservative tilt and a medium term horizon. The scheme has a diversified equity portfolio primarily in large cap companies. The debt portfolio is designed with the objective of providing stability of returns to the fund.	
<b>Number of folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2011</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	7,700	₹ 406.21 Crore (Quarterly Average as on 31/03/2011)

## Features Common to all Schemes

<b>Risk Profile of the Schemes</b>	Mutual Fund investments are subject to market risks. Please read the SID carefully for details on risk factors before investment.
<b>Eligible Investors</b>	<p><b>(1) An application for issue of units under all schemes except UTI-CRTS can be made by any resident or non-resident Indian as well as non-individuals as indicated below:</b></p> <ul style="list-style-type: none"> <li>(a) Resident Adult Individuals/Non-Resident Indians/Persons of Indian Origin residing abroad (NRIs) on repatriation and non-repatriation basis either singly or jointly not exceeding three (not exceeding two for UTI-MIS, UTI-Liquid Cash Plan and UTI-STIF).</li> <li>(b) Minors through parent/lawful guardian. Units can be held on 'Joint' or 'Anyone or Survivor' basis.</li> <li>(c) Companies, Bodies Corporate, Eligible Trusts, Association of Persons or Bodies of Individuals, Societies, Banks and Financial Institutions, Army, Air Force, Navy and other Paramilitary Fund and bodies created by such institutions,</li> <li>(d) Partnership Firms, Hindu Undivided Family (HUF),</li> <li>(e) Foreign Institutional Investors (FIIs) Registered with SEBI on repatriation basis (not available under UTI-MIS),</li> <li>(f) Mutual Funds registered with SEBI including other schemes of UTI-Mutual Fund (not available under UTI-MIS, UTI-G-Sec Fund and UTI-Bond Fund),</li> </ul> <p><b>(2) Apart from those listed above, the following types of applicants can also invest under UTI-DBF, UTI-G-Sec Fund, UTI-Treasury Adv. Fund, UTI-GAF, UTI-MIS Adv. Plan &amp; UTI-Floating Rate Fund.</b></p> <ul style="list-style-type: none"> <li>(a) Non-government provident funds, superannuation funds &amp; gratuity funds as also other provident funds, pension funds, superannuation funds and gratuity funds (applicable under UTI-G-Sec, UTI-GAF &amp; UTI-STIF),</li> <li>(b) International Multilateral Agencies/Bodies Corporate incorporated outside India with the permission of the Government of India/Reserve Bank of India,</li> <li>(c) Scientific and Industrial Research Organisations,</li> <li>(d) Trustee, AMC, Sponsor and their associates may subscribe to units under these Scheme (applicable under UTI-DBF, UTI-GAF-LTP, UTI-TAF, UTI-Floating Rate Fund &amp; UTI-MIS Adv. Plan).</li> </ul> <p><b>(3) Apart from those listed at (1) above, an individual for the benefit of another individual who is a mentally handicapped person can also invest under UTI-MIS and UTI-Bond Fund.</b></p> <p><b>(4) Application for units under UTI-CRTS may be made by :</b></p> <ul style="list-style-type: none"> <li>(a) a charitable or religious trust or an endowment which is administered or controlled or supervised by or under the provisions of any Central or State enactment which is for the time being in force,</li> <li>(b) A registered society, an educational trust, a school, college, university,</li> <li>(c) Any other body either established under or controlled by a State or Central Act and carrying out any charitable purpose, a non profit company set up under section 25 of the Companies Act, 1956.</li> </ul> <p>Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.</p> <p>Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p><b>(5) Application for units under UTI-MUS may be made by any adult resident Indian and NRI as indicated below :</b></p> <ul style="list-style-type: none"> <li>(a) an Indian resident or an NRI female person who has completed 18 years of age can invest in her own name either singly or jointly with another adult person on the "first holder or survivor" basis. The second applicant will enjoy all the rights like a nominee,</li> <li>(b) a resident or NRI adult person may apply as an alternate applicant for the benefit of a mentally handicapped resident or NRI adult female person.</li> </ul> <p><b>Investment by Individuals – Foreign Nationals (not available under UTI-CRTS)</b></p> <p>For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund,</p> <ol style="list-style-type: none"> <li>1. Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999 and the Income Tax Act, 1961 of India.</li> <li>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.</li> </ol> <p>UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.</p>

<b>Applicable NAV For UTI-Liquid Cash Plan and UTI-MMF</b>	<b>Purchase :</b>		
	<b>Operation</b>	<b>Cut-off Timing</b>	<b>Applicable NAV</b>
	Valid applications received and funds are available for utilisation on the same day	Upto 2 p.m.	NAV of the day immediately preceding the day of receipt of the application.
	Valid applications received and clear funds are available for utilisation on the same day.	After 2 p.m.	NAV of the day immediately preceding the next business day.
	Irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application.	Within Business Hours	NAV of the day immediately preceding the day on which the funds are available for utilisation.
	<b>Redemption :</b>		
<b>Operation</b>	<b>Cut-off Timing</b>	<b>Applicable NAV</b>	
Valid applications received	Upto 3 p.m.	NAV of the day immediately preceding the next business day.	
Valid applications received	After 3 p.m.	NAV of the next business day.	
<b>Applicable NAV For UTI-Bond Fund, UTI-DBF, UTI-FRF(STP), UTI-GAF, UTI-G-Sec, UTI-STIF, UTI-TAF, UTI- MUS, UTI-MIS Advantage, UTI-MIS and UTI-CRTS</b>	<b>Purchase : For Purchases upto ₹ 1 crore</b>		
	<b>Operation</b>	<b>Cut-off Timing</b>	<b>Applicable NAV</b>
	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	Upto 3 p.m.	NAV of the day of receipt of the application
	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	After 3 p.m.	NAV of the next business day.
	Valid applications received with outstation cheques / demand drafts (for the schemes/investors as permitted in the SID) not payable at par at the place where the application is received.	Within Business Hours	NAV of the day on which cheque/demand draft is credited to the Scheme/Plan.
	<b>Purchase : For Purchases of ₹ 1 crore and above</b>		
	<b>Operation</b>	<b>Cut-off Timing</b>	<b>Applicable NAV</b>
	Valid applications received with cheques / demand drafts.	Within Business Hours	NAV of the day (or immediately following Business Day if that day is not a Business Day) on which the funds are available for utilization shall be applicable.
	<b>Redemption :</b>		
	<b>Operation</b>	<b>Cut-off Timing</b>	<b>Applicable NAV</b>
	Valid applications received	Upto 3 p.m.	NAV of the day of receipt of the application
Valid applications received	After 3 p.m.	NAV of the next business day.	
<b>A. For UTI- Liquid Cash Plan &amp; UTI-Money Market Fund</b>			
<b>a. For allotment of units in respect of purchase:</b>			
i. Application is received before the applicable cut-off time.			
ii. Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective liquid schemes before the cut-off time. The time of credit to the scheme account will only be considered irrespective of time of debit to the investors account.			
iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective liquid schemes.			
<b>b. For allotment of units in respect of switch-in:</b>			
i. Application for switch-in is received before the applicable cut-off time.			
ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time.			
iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch-in schemes.			
<b>B. Other than UTI- Liquid Cash Plan &amp; UTI-Money Market Fund - For amount equal to or more than ₹ 1 Crore</b>			
<b>a. For allotment of units in respect of purchase:</b>			
i. Application is received before the applicable cut-off time.			
ii. Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective schemes before the cutoff time. The time of credit to the scheme account will only be considered irrespective of time of debit to the investors account.			
iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.			

	<p><b>b. For allotment of units in respect of switch-in:</b></p> <p>i. Application for switch-in is received before the applicable cut-off time.</p> <p>ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in income/debt oriented mutual fund schemes/plans before the cut-off time.</p> <p>iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch-in income/debt oriented mutual fund schemes/plans.</p> <p>The aforesaid provisions shall also apply to SIP, STRIP &amp; DTP of the schemes.</p>	
<b>Despatch of Redemption Request</b>	Within 10 business days of the receipt of the redemption request at the authorised centre of UTI Mutual Fund.	
<b>Name of the Trustee Company</b>	UTI Trustee Company Private Limited	
<b>Waiver of Load for Direct Applications</b>	<p><b>No entry load</b> shall be charged for direct applications received by the Asset Management Company (AMC) i.e. applications received through internet, submitted to AMC or collection centre that are not routed through any distributor/agent/broker. No entry load shall also be charged for additional purchases done directly by the investor under the same folio and switch-in to a scheme from other schemes if such a transaction is done directly by the investor.</p> <p>Wherever the ARN/Code of a broker/IFA/sub-broker/distributor given in the application form has to be struck off, it has to be counter signed by the first applicant. In case the first applicant does not counter sign it the application will not be treated as a direct application.</p> <p>For direct applications, the area for providing ARN/ Code of a broker/IFA/sub-broker/distributor should not be left blank. It should be marked "Direct" or "Not Applicable".</p>	
<b>No Entry Load</b>	<p>In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission 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.</p> <p>All Official Points of Acceptance will be available on the website of UTI Mutual Fund <a href="http://www.utimf.com">www.utimf.com</a>.</p>	
<b>Tax Treatment for the Investors (Unitholders)</b>	Investor are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAVs will be declared on all business days and will be issued to two newspapers for publication and will also be available on website of UTI Mutual Fund, <a href="http://www.utimf.com">www.utimf.com</a> and website of AMFI namely <a href="http://www.amfiindia.com">www.amfiindia.com</a> You can also call us at 1800 22 1230 (toll free number) or (022) 2654 6200 (non toll free number).	
<b>For Investor Grievance please contact</b>	<p><b>Name and Address of Registrar</b></p> <p><b>M/s. Karvy Computershare Private Limited</b> Narayani Mansion, H.No.1-90-2/10/E, Vittalrao Nagar, Madhapur, Hyderabad – 500 081. Tel. 040-2342 1944 to 47, Fax: 040-2311 5503 e-mail: <a href="mailto:uti@karvy.com">uti@karvy.com</a></p>	<p><b>All investors could refer their grievances giving full particulars of investment at the following address:</b></p> <p>Shri G S Arora Assistant Vice President–Department of Operations UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. Tel: 022-6678 6666 Fax: 022-2652 3031 Investors may post their grievances at our website: <a href="http://www.utimf.com">www.utimf.com</a> or e-mail us at <a href="mailto:service@uti.co.in">service@uti.co.in</a></p>
<b>Transferability of units (except UTI-FMP, UTI-CRTS, UTI-Dynamic Bond Fund &amp; UTI-MUS)</b>	Units of the schemes held in dematerialised form shall be freely transferable from one demat account to another demat account. For details of terms and conditions governing such transferability of units, kindly refer to the Statement of Additional Information.	
<b>Unitholders Information</b>	Accounts statement (on each transaction) and annual financial results shall be provided to investors by post/any other mode. Half yearly scheme portfolio disclosure will be mailed to unitholders or published in the newspapers as permitted under SEBI (Mutual Funds) Regulations, 1996.	

Risk Mitigation Strategies	Type of Risk	Risk Mitigation Strategies
	Non-adherence to the various Asset allocation limits, as per the Regulations/SID	System control, Continuous review and management of schemes' portfolio, internal norms/process on equity investments & monthly review thereof.
	Market Risk	Controlling stock level/sector level exposure norms. Periodic review of strategy and performance of the schemes as compared to benchmarks/Peer group. Periodic detailed risk analysis. Independent Internal Research.
	Liquidity Risk	Investments will be made in debt, money market instruments and equity and equity related instruments having adequate liquidity in the secondary market. Periodic Review of exposure to Illiquid Securities.
	Credit Risk	Well laid out norms for investing in debt instruments. Securities rated below prescribed grade are generally backed by adequate collaterals. Review of Credit ratings and Companies' Financials as per the laid down process. Review of credit profile of portfolio, industry developments in the credit ratings movements and investment decisions. Periodic review of sector-wise debt exposure & stipulation of restraints, wherever required.

**Date:** April 25, 2011.

## INSTRUCTIONS

- (a) Please read the terms of the Key Information Memorandum and the Scheme Information Document along with Statement of Additional Information carefully before filling the Application Form. Investors should also apprise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- (b) Before submission of application form at UTI Financial Centres and other authorised collection centres, investors may please ensure that the form has been filled in completely and signed by all the applicants properly as incomplete application is liable to be rejected.
- (c) NRI applicants should preferably submit the application at NRI Branch, Mumbai, Dubai Representative Office, Bahrain Representative Office or any Financial Centre of UTI AMC along with NR(E) / NR(O) cheque or a rupee draft payable at the place where the application is submitted.
- (d) The cheque / draft accompanying an application should be made payable in favour of 'The name of the scheme'.**
- (e) Outstation cheques are not accepted. In case the payment is made by demand draft, the draft commission will have to be borne by the applicants. However for investment made from areas where there are no UTI Financial Centres or authorised collection centres (where local cheques are accepted), UTI AMC may, if it so decides, bear draft charges to the extent of ₹250/- per application or the actual as is prescribed by banks, whichever is lower or such amount as may be decided by UTI AMC from time to time. The investors have to attach proof of the DD charges paid to a bank (i.e. acknowledgement issued by the bank where DD is purchased). The reimbursement/ adjustment of DD charges is solely at the discretion of UTI AMC and in case if it is found that such charges are unreasonably higher than normal market rates, such charges may not be admissible. Demand draft charges if reimbursed to unitholders will be borne by the AMC and will not be charged to the scheme. However in case of applications received along with local bank draft where UTI AMC has its Financial Centres/ or any other authorised collection centre, bank draft commission will have to be borne by the investors.
- (f) Please write the application serial number and /ID number on the reverse of the cheque / draft.**
- (g) Please fill in the names of the applicant(s) / minor / institution / parent or lawful guardian/ alternate applicant/ nominee, etc. at the appropriate places in the application form. PIN code no. must be given with address to avoid delay / loss in transit.
- (h) It is mandatory for an applicant to furnish full and correct particulars of bank account such as nature and number of the account, name and address of the bank, name of the branch, MICR code of the branch (where applicable) etc. at the appropriate place in the application form. Application without such bank particulars is liable to be rejected. If the credit of dividend distribution, is delayed or not effected at all for reason of incomplete or incorrect information furnished by the applicant, UTI AMC cannot be held responsible.
- (i) No cash, money orders, outstation cheques, post-dated cheques [except through Systematic Investment Plan (SIP/Micro SIP)] and postal order will be accepted.**
- (j) SEBI has made it mandatory for all applicants, irrespective of amount of investment, to furnish Income Tax PAN. An application without PAN will be rejected. Investors are required to provide the photocopy (self attested by the investor) of the PAN card along with the application form. If the investment is in the name of minor, the PAN of the minor or his father/mother/guardian whose particulars are provided in the application form is to be provided. However PAN is not applicable for Micro SIP.**
- (k) E-mail communication:** Unitholders who have opted to receive documents/communication by e-mail will be required to download and print the documents/communication after receiving the e-mail from UTI AMC. Should the unitholder experience any difficulty in accessing the electronically delivered documents/communication, the unitholder should advise the Registrars immediately to enable UTI AMC to send the same through alternate means. In case of non-receipt of any such intimation of difficulty within 24 hours from receiving the e-mail, it will be regarded as receipt of email by the unitholder. It is deemed that the unitholder is aware of all the security risks including possible third party interception of the documents/communications and contents of the same becoming known to third parties.
- (l) Know Your Customer (KYC)** requirement is now mandatory for all categories of investors, irrespective of the amount of investment w.e.f. January 01, 2011 subject to exceptions. For details please refer to SAI. KYC guidelines are not applicable to investors coming under MICRO Pension products.
- (m) UTI AMC/MF shall not accept application for subscription of units accompanied with Third Party Payment except in certain exceptional cases as may be permitted. For details please refer to SAI.

## CHECK LIST

Please ensure that:

- Your name and address is given in full.
- Your preferred Plan/Option is selected.
- Your investment is not less than the minimum investment amount.
- Your application is complete and signed by all applicants.
- Cheques are drawn in favour of 'The Name of the Scheme' in which amount is invested, dated, signed and crossed 'A/c Payee Only'.
- On the reverse of each cheque submitted, the Application Form/ID No. is written.
- Separate cheque towards Upfront Commission issued to AMFI Registered Distributor.
- All PAN details are given, failing which your application will be rejected (PAN not applicable for Micro SIP).
- Copy of KYC acknowledgement provided by service provider is given, failing which your application will be rejected.
- Your bank account details are entered completely and correctly. This is mandatory. If this is not included, your application will be rejected.





**INVESTMENT DETAILS** (Please ✓)

<input type="checkbox"/> <b>UTI-G-SEC FUND</b>	<input type="checkbox"/> Investment Plan <input type="checkbox"/> Short Term Plan	<input type="checkbox"/> Growth <input type="checkbox"/> Div. Payout <input type="checkbox"/> Div. Reinvestment	(Default Plan / Option - Investment Plan & Growth Option)
<input type="checkbox"/> <b>UTI-BOND FUND</b>	<input type="checkbox"/> <b>UTI-DYNAMIC BOND FUND</b> <input type="checkbox"/> <b>UTI-MAHILA UNIT SCHEME</b> <input type="checkbox"/> <b>UTI-CRTS</b>	<input type="checkbox"/> Growth <input type="checkbox"/> Div. Payout <input type="checkbox"/> Div. Reinvestment	(Default Option - Growth Option)
<input type="checkbox"/> <b>UTI-LIQUID FUND</b>	<input type="checkbox"/> Cash Plan (Regular) <input type="checkbox"/> Growth <input type="checkbox"/> Monthly <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Cash Plan (Institutional) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="radio"/> Daily <input type="radio"/> Weekly <input type="radio"/> Monthly Payout <input type="radio"/> Monthly Reinvestment	[Default Plan/ Option - Cash Plan (Regular) and Dividend Option (Daily Reinvestment)] [For ₹ 1 crore and above default is Cash Plan (Institutional)]	
<input type="checkbox"/> <b>UTI-SHORT TERM INCOME FUND</b>	<input type="checkbox"/> Regular Option <input type="checkbox"/> Institutional Option <input type="checkbox"/> Growth Sub Option <input type="checkbox"/> Monthly Div. Payout Sub Option <input type="checkbox"/> Monthly Div. Reinvestment Sub Option	(Default Sub Option - Monthly Dividend Reinvestment)	
<input type="checkbox"/> <b>UTI-GILT ADVANTAGE FUND-LTP</b>	<input type="checkbox"/> Growth Plan <input type="checkbox"/> Dividend Plan Payout <input type="checkbox"/> Dividend Plan Reinvestment <input type="checkbox"/> PF Plan <input type="radio"/> Growth <input type="radio"/> Div. Payout <input type="radio"/> Div. Reinvestment <input type="radio"/> Prescribed Date Auto Redemption Option (PDAR) # <input type="radio"/> Prescribed Appreciation Auto Redemption Option (PAAR) # ◇ Payout ◇ Reinvestment ◇ Principal Amount ◇ Whole Amount In case of PDAR please specify a 'Desired Maturity Date'   d   d   m   m   y   y   y   y   # both options available under PF Plan In case of PAAR please specify a 'Desired Appreciation Rate' _____ % (Default Plan - Growth Plan)		
<input type="checkbox"/> <b>UTI-TREASURY ADVANTAGE FUND</b>	<input type="checkbox"/> Growth Plan <input type="checkbox"/> Daily Div. Plan <input type="checkbox"/> Weekly Div. Plan <input type="checkbox"/> Monthly Div. Plan Payout <input type="checkbox"/> Monthly Div. Plan Reinvestment <input type="checkbox"/> Quarterly Div. Plan Payout <input type="checkbox"/> Quarterly Div. Plan Reinvestment <input type="checkbox"/> Annual Div. Plan Payout <input type="checkbox"/> Annual Div. Plan Reinvestment <input type="checkbox"/> Bonus Plan <input type="checkbox"/> Institutional Plan <input type="radio"/> Growth <input type="radio"/> Daily Div. <input type="radio"/> Weekly Div. Payout <input type="radio"/> Weekly Div. Reinvestment <input type="radio"/> Monthly Div. Payout <input type="radio"/> Monthly Div. Reinvestment <input type="radio"/> Quarterly Div. Payout <input type="radio"/> Quarterly Div. Reinvestment <input type="radio"/> Annual Div. Payout <input type="radio"/> Annual Div. Reinvestment <input type="radio"/> Bonus Option (Default - Daily Div. Plan / Option)		
<input type="checkbox"/> <b>UTI- MIS</b>	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend Payout <input type="checkbox"/> Dividend Reinvestment	(Default Option - Growth Option)	
<input type="checkbox"/> <b>UTI-MIS- ADVANTAGE PLAN</b>	<input type="checkbox"/> Growth Plan <input type="checkbox"/> Monthly Dividend Plan Payout <input type="checkbox"/> Monthly Dividend Plan Reinvestment <input type="checkbox"/> Flexi Dividend Plan Payout <input type="checkbox"/> Flexi Dividend Plan Reinvestment <input type="checkbox"/> Monthly Payment Plan	(Default Plan - Growth Plan)	
<input type="checkbox"/> <b>UTI-MONEY MARKET FUND</b>	<input type="checkbox"/> <b>UTI-FLOATING RATE FUND (STP)</b>	(Default Plan/ Option - Regular Plan and Growth Option), (₹ 50 lacs and above default is Institutional)	
<input type="checkbox"/> Regular Plan <input type="checkbox"/> Institutional Plan <input type="checkbox"/> Growth <input type="checkbox"/> Daily Div. <input type="checkbox"/> Weekly Div. Payout <input type="checkbox"/> Weekly Div. Reinvestment	(Regular Plan under UTI-MMF has only Growth and Div. Option)		
<input type="checkbox"/> <b>UTI-FIXED MATURITY PLAN (Use separate application form for each series)</b>	<b>Cheque / DD should be drawn in favour of UTI-Fixed Maturity Plan - YFMP (mm/yy) / HFMP (mm/yy) / QFMP (mm/yy-Plan No.)</b>		
<input type="checkbox"/> Regular Plan <input type="checkbox"/> Institutional Plan <input type="checkbox"/> Yearly Series (YFMP) <input type="checkbox"/> Half Yearly Series (HFMP) <input type="checkbox"/> Quarterly Series (QFMP) <input type="radio"/> Growth <input type="radio"/> Dividend	(Default Plan / Option - Regular Plan & Growth Option), (₹ 1 crore and above default is Institutional),		

Investor opting for SIP, STRIP, UTI - STRIP Advantage, SWP, DTP & Trigger Facility may fill in Separate Form/s prescribed for the same & attach with this application form.

**NOMINATION DETAILS**

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

Name and Address of Nominee	To be furnished in case nominee is a minor
Name Date of Birth (in case of nominee is a minor)   d   d   m   m   y   y   y   y	Name of the guardian
Address	Address of guardian
	Signature of Nominee / guardian (for minor)

Investors who wish to nominate two or three persons may fill in the separate Form prescribed for the same and attach herewith.

**DECLARATION AND SIGNATURE OF APPLICANT/S**

I / We have read and understood the contents of the Scheme Information Document and Key Information Memorandum, addenda issued till date and apply to the Trustee of UTI Mutual Fund as indicated above. I / We agree to abide by the terms and conditions, rules and regulations of the scheme as on the date of investment. I / We undertake to confirm that this investment has been duly authorised by appropriate authorities in terms of all relevant documents and procedural requirements. I / We have not received nor been induced by any rebate or gifts, directly or indirectly in making investments.

**The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**

\* I / We confirm that we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO Account. I / We undertake to provide further details of source of funds and any such other relevant documents, if called for by UTI Mutual Fund.

\* Applicable to NRIs

**Signature of 1st Applicant / Guardian**  
Name of 1st Authorised Signatory

Designation \_\_\_\_\_

**Signature of 2nd Applicant**  
Name of 2nd Authorised Signatory

Designation \_\_\_\_\_

**Signature of 3rd Applicant**  
Name of 3rd Authorised Signatory

Designation \_\_\_\_\_

**Notes :**

1. If the application is incomplete and any other requirement is not fulfilled, the application is liable to be rejected.
2. In case the applicant does not receive the Statement of Account within 5 days from the date of acceptance of the application, he/she may please write to the Registrar quoting serial number, date of acknowledgement and the name of the accepting authority to the Registrar.
3. **Please ensure that all KYC Compliance Proof and PAN details are given, failing which your application will be rejected.**
4. All communication relating to issue of Statement of Account, Change in name, Address or Bank particulars, Nomination, Redemption, Death Claims etc., may please be addressed to the Registrar :

**M/s. Karvy Computershare Private Limited**, Narayani Mansion, H.No.1-90-2/10/E, Vittalrao Nagar, Madhapur, Hyderabad – 500 081. Tel. 040-23421944 to 47, Fax: 040-23115503, E-mail: uti@karvy.com

**SYSTEMATIC INVESTMENT PLAN (SIP)/MICRO SIP (MANDATE FORM FOR AUTO DEBIT)**



AGENT's Name and ARN	Sub Broker Code	MO Code

(Please read instructions) Sr. No. 2011/

**Upfront commission 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.**

**Sole / First Investor Name** \_\_\_\_\_

Application No. / Existing Folio No. \_\_\_\_\_ Mobile No. \_\_\_\_\_

Scheme/Plan \_\_\_\_\_

Each SIP/Micro SIP Amount (₹) \_\_\_\_\_ Frequency:  Mntly  Qrtly Date :  1st  7th  15th  25th

SIP/Micro SIP Period : Start from  End on  5 Years or  10 Years or  15 Years or

PAN\* 1st applicant  Date of Birth  Email ID \_\_\_\_\_

(KYC)\* Compliance Proof Enclosed

#

**DETAILS OF OTHER APPLICANTS**

Name of 2nd applicant (Mr./Ms./Mrs.) \_\_\_\_\_

PAN\* 2nd applicant  Date of Birth  Email ID \_\_\_\_\_

(KYC)\* Compliance Proof Enclosed

#

Name of 3rd applicant (Mr./Ms./Mrs.) \_\_\_\_\_

PAN\* 3rd applicant  Date of Birth  Email ID \_\_\_\_\_

(KYC)\* Compliance Proof Enclosed

#

\* **Mandatory field for SIP.** # **Details of Documents Attached for Micro SIP.**

I / We hereby, authorise UTI Mutual Fund and their authorised service providers, to debit my/our following bank account by Direct Debit/ECS Debit for collection of SIP/Micro SIP Payments.

**PARTICULARS OF BANK ACCOUNT**

Bank Name \_\_\_\_\_

Branch Name \_\_\_\_\_

Account Number \_\_\_\_\_ 9 Digit MICR Code \_\_\_\_\_

A/C Type  Savings  Current  NRE  NRO

Please provide the MICR Code of the bank branch from where the ECS/Direct Debit is to be effected. MICR code starting or ending with 000 are not valid for ECS.

**Account holder Name as in Bank Account** \_\_\_\_\_

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or other reasons, I/we would not hold UTI Mutual Fund responsible. I/We will also inform UTI Mutual Fund, about any changes in my bank account. I/We have read and understood the contents of the SAI, SID, KIM, Instructions and Addenda issued from time to time of the respective Scheme(s) of UTI Mutual Fund mentioned within and have read and agreed to the terms and conditions of SIP/Micro SIP.

I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year (applicable only for Micro SIP applicants).

\*\*I/We hereby authorise UTI MF to send my Statement of Account (SoA)/ Abridged Annual Report/All other communication related to my investment in SIP/Micro SIP only through e-mail instead of physical copy. (\*\* Those who wish to get physical SOA/AAA/All other Communication may delete the same).

**The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**

I have attached cancelled blank cheque or its Photocopy and PAN Card/Document copies of all applicants.

**Signature:** \_\_\_\_\_

1st Applicant / Guardian / Authorised Signatory      2nd Applicant / Authorised Signatory      3rd Applicant / Authorised Signatory

**Banker's Attestation (For bank use only)** \_\_\_\_\_

Signature of Authorised Official from Bank with Stamp and Date \_\_\_\_\_

Certified that the signature of the account holder and the details of Bank account are correct as per our records.

TEAR AWAY

To, **Authorisation of the Bank Account Holder (to be signed by the Investor)**  
The Branch Manager (To be retained by the Bank) **Sr. No. 2011/**

PIN \_\_\_\_\_

This is to inform that I/We hereby register for the RBI's Electronic Clearing Service (Debit Clearing)/ Direct Debit and that my/our payment towards my investment in UTI Mutual Fund shall be made from my/our below mentioned bank account with your bank. I authorise you to honour such payments. I/ We also authorise the representative carrying this Direct/ECS Debit Mandate Form to get it verified & executed, if necessary. The verification charges, if any, may be debited to my/our account.

Bank Account Number	<b>First Account Holder's Signature</b> (As in Bank Records)
	<b>Second Account Holder's Signature</b> (As in Bank Records)
	<b>Third Account Holder's Signature</b> (As in Bank Records)



## GENERAL INSTRUCTIONS FOR SIP & MICRO SIP

- SIP/Micro SIP is offered with following Periodicity.
  - Monthly Systematic Investment Plan (MSIP) and
  - Quarterly Systematic Investment Plan (QSIP).
- Both the options (MSIP and QSIP) can not be mingled. A separate Enrolment Form needs to be filled in for MSIP and QSIP.
- Please submit SIP/Micro SIP Mandate Form atleast 1 month before the first installment date. Such of the Forms that are received within the period of 1 month before the first installment date, will be considered from the date of the following month/quarter, as per the date (1st/7th/15th/25th) opted by the Investor.
- The minimum amount of each investment for SIP/Micro SIP is ₹ 500/- (for monthly option) and ₹1,500/- (for quarterly option) for all the schemes except UTI- Treasury Advantage Fund-Growth Plan, UTI-Liquid Cash Plan-Regular-Growth Option, UTI-Money Market Fund-Growth Option and UTI-Floating Rate Fund-Short Term Plan-Growth Option. The minimum amounts under these schemes are ₹ 2500/- (for monthly option) and ₹7500/- (for quarterly option) and in multiples of ₹ 1/-. However, investors desiring to start SIP/Micro SIP in a **Dividend Plan** of any of the debt schemes are required to have a minimum investment of ₹ 5,000/-. Minimum Application Amount, as specified in the respective SID of the schemes of UTI Mutual Fund is not applicable in the case of transaction through SIP.
- There is no stipulated period up to which a SIP/Micro SIP can be under operation, however if no period is specified the default period is 15 years.
- Units Allotment: Units will be allotted at NAV based purchase 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 official points of acceptance of UTI AMC. Outstation cheques will not be accepted.
- Account statement: An account statement will be sent to the unitholder through e-mail.
- Investors can choose to discontinue this facility by giving 1 month written notice to the Scheme's registrar.
- Investor will not hold UTI Mutual Fund or its service providers responsible if the transaction is delayed or not effected or the investors bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / local holidays.
- Investor will not hold UTI Mutual Fund or its service providers responsible for non-allotment of units for SIP/Micro SIP if the payment is not received from the unitholder's bank for various reasons.
- UTI Mutual Fund or its other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility. **In case all the cheques are not attached with initial SIP application, UTI Mutual Fund shall not be responsible for discontinuation of SIP due to non receipt of subsequent cheques in time.**
- UTI Mutual Fund reserves the right to reject SIP/ Micro SIP or auto debit mandate without assigning any reasons thereof.

### For Micro SIP Only

- Applicability & Transactions covered:
  - Systematic Investment Plans (SIPs) where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs 50,000 will be covered (to be referred as "Micro SIP" hereinafter).
  - This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs) and Minors. HUFs and other categories will not be eligible for Micro SIPs.
  - The exemption is applicable to joint holders also.
- Procedure:
  - Micro SIP will be handled by the Registrars of the Scheme.
  - Investors (including joint holders) will submit a photocopy of any one of the documents identified in Para 3 along with Micro SIP applications.
  - Supporting document must be current and valid.
  - Supporting document copy shall be self attested by the investor / attested by the ARN holder mentioning the ARN number.
  - While making subsequent Micro SIP applications investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting document.
- Any one of the following PHOTO IDENTIFICATION documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN.
  - Voter Identity Card
  - Driving License
  - Government / Defense identification card
  - Passport
  - Photo Ration Card
  - Photo Debit Card (Credit card is not allowed).
  - Employee ID cards issued by companies registered with Registrar of Companies (database available in the following link of Ministry of Company affairs <http://www.mca.gov.in>)
  - Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer/ Elected Representatives to the Legislative Assembly / Parliament
  - ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
  - Senior Citizen / Freedom Fighter ID card issued by Government.
  - Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICISI.
  - Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
  - Any other photo ID card issued by Central Government / State Governments /Municipal authorities/ Government organizations like ESIC / EPFO.
- A Micro SIP application will be rejected where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding Rs 50,000 or where there are deficiencies in supporting documents.
  - Rejected application will be sent back to the investor with a deficiency memo.
  - In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

### SIP/Micro SIP by Cheque/s

- The disbursement of cheques could be as under :

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

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

- All Cheques must be dated 1st, 7th, 15th or 25th of the month. All installment cheques under MSIP & QSIP should be of uniform amount. For example: If an investor enrolls under MSIP say under UTI Bond Fund for the period April 2011 to March 2012, the first cheque can be of any amount drawn on any date of April 2011. The remaining cheques should be of uniform date (1st / 7th / 15th/25th) and of uniform amount i.e. ₹ 2000/-. Similarly for quarterly option the first cheque could be of any amount and of any date of April 2011 and subsequent cheques should be of uniform date and amount.
- Investors are required to send all post dated cheques at one go and not in a staggered manner.
- Please draw your cheques in the name of the Scheme/Plan in which the amount is invested.
- Returned Cheques, if any, may not be presented again.

### SIP/Micro SIP by Auto Debit

- The Auto Debit Facility is available as under:

**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. (At Present with Axis Bank, Bank Of Baroda, Bank Of India, Citibank, Corporation Bank, IDBI Bank, IndusInd Bank, Kotak Mahindra Bank, Punjab National Bank, State Bank Of India and Union Bank Of India, subject to Account length specifications prescribed by the banks).

**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 mentioned below:

Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhavnagar, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Dargeeling, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirunelveli, Tirupati, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udipi, Varanasi, Vijaywada, Vizag.

- The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of UTI Mutual Fund without assigning any reasons or prior notice.
  - If any city is removed, SIP/Micro SIP instructions for investors in such cities via ECS (debit) route will be discontinued without prior notice.
  - The Investor's bank branch should participate in Electronic Clearing Service (Debit Clearing) of RBI.
  - It is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned overleaf) along with the Auto Debit (ECS Debit) Form.
- The investor's bank particulars in the scheme Application Form and the bank particulars in Auto Debit Form should be one and the same.



### ACKNOWLEDGEMENT SLIP

(To be filled in by the Unit holder/Investor)  
 UTI Mutual Fund, UTI Tower, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051.

Received from Mr./Ms./Mrs. \_\_\_\_\_  
 'SIP/Micro SIP' Application for  
 Scheme/Plan/Option \_\_\_\_\_  
 Folio No./Investor Id/Application No. \_\_\_\_\_  
 Date \_\_\_\_\_

**Payment Mechanism**  
 (Please tick any one box)

Cheque

Auto Debit

**Note:** All purchases are subject to realisation of Cheques.

Stamp of UTI AMC Offices alongwith  
 receiving Officials' Signature



## CORPORATE OFFICE

UTI Tower, 'Gn' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051. Tel. : 6678 6666

### OFFICIAL POINTS OF ACCEPTANCE

#### UTI FINANCIAL CENTRES

##### AHMEDABAD REGION

**Ahmedabad:** Tel: (079) 26462180/26462905, **Ajmer:** Tel: (0145) 2423948, **Alwar:** Tel: (0144) 2700303/4, **Anand:** Tel: (02692) 245943 / 944, **Bharuch:** Tel: (02642) 227331, **Bhavnagar:** Tel: (0278)-2519961/2513231, **Bhilwara:** Tel: (01482) 242220/21, **Bhuj:** Tel: (02832) 220030, **Bikaner:** Tel: (0151) 2524755, **Jaipur:** Tel: (0141)-4004941/43 to 46, **Jamnagar:** Tel: (0288)-2662767/68, **Jodhpur:** Tel: (0291)-5135100, **Kota:** Tel: (0744)-2502242/07, **Navsari:** Tel: (02637)-233087, **Rajkot:** Tel: (0281)2433525/244 0701, **Sikar:** Tel: (01572) 271044, 271043, **Sriganganagar:** Tel: (0154) 2481602, **Surat:** Tel: (0261) 2474550, **Udaipur:** Tel: (0294)- 2423065/66/67, **Vadodara:** Tel: (0265) 2336962, **Vapi:** Tel: (0260) 2421315.

##### BENGALURU REGION

**Bengaluru:** (1) Tel. No.: (080) 64535089, (2) Tel: (080) 22440837, 64516489, (3) Tel.: (080) 23340672, **Belgaum:** Tel.: (0831) 2423637, **Bellary:** Tel: (08392) 255 634/635, **Cuddapah:** Tel: (f&pPm) 222121/131, **Davangere:** Tel.: (08192) 231730/1, **Gulbarga:** Tel: (08472) 273864/865, **Guntur:** Tel: (0863)-2333819, **Hubli:** Tel: (0836)-2363963/64, **Hyderabad:** (1) Tel: (040) 24750281/24750381/382, (2) Tel: (040)-23417246, (3) Tel: (040) 27711524, **Mangalore:** Tel: (0824) 2426290, **Mysore:** Tel: (0821)-2344425, **Nellore:** Tel: (0861) 2335818/19, **Rajahmundry:** Tel.: (0883) 2008399/2432844, **Tirupati:** Tel.: (0877) 2100607/2221307, **Vijaywada:** Tel: (0866) 2444819, **Vishakhapatnam:** Tel : (0891) 2550 275, **Warangal:** Tel: (0870) 2441099 / 2440766.

##### CHANDIGARH REGION

**Ambala:** Tel.: (0171) 2631780, **Amritsar:** Tel: (0183) 2564388, **Bhatinda:** Tel: (0164) 223 6500, **Chandigarh:** Tel: (0172) 2703683, **Jalandhar:** Tel: (0181) 22324756, **Jammu:** Tel.: (0191) 247 0627, **Ludhiana:** Tel: (0161) 2441264, **Panipat:** Tel.: (0180) 263 1942, **Patiala:** Tel: (0175) 2300341, **Shimla:** Tel. No.: (0177) 2657 803.

##### CHENNAI REGION

**Chennai:** (1) Tel: (044) 2851 1727/2851 4466, (2) Tel: (044) 65720030, (3) Tel: (044) 65720011/12, **Cochin:** Tel: (0484) 2380259/2368743, **Coimbatore:** Tel: (0422) 2244973, **Kottayam:** Tel.: (0481) 2560734, **Kozhikode:** Tel.: (0495) 2367284 / 324, **Madurai:** Tel.: (0452) 2333317, **Salem:** Tel.: (0427) 2336163, **Thiruvananthapuram:** Tel: (0471) 2723674, **Trichur:** Tel. No.: (0487) 2331 259/495, **Tirunelveli:** Tel.: (0462) 2500186, **Tirupur:** Tel.: (0421) 223 6337/6339, **Trichy:** Tel.: (0431) 2770713, **Vellore:** Tel.: (0416) 223 5357/5339.

##### DELHI REGION

**New Delhi:** (1) Tel: (011) 27351001, (2) Tel: (011) 22529374, 22529398, (3) Tel: (011) 28898128, (4) Tel: (011) 2332 7497, 2373 9491/2, (5) Tel.: (011) 25523246/47/48, **Dehradun:** Tel: (0135) 2743203, **Faridabad:** Tel: (0129) 2424771, **Ghaziabad:** Tel: (0120) 2820920/23, **Gurgaon:** Tel: (0124) 2336622, **Meerut:** Tel.: (0121) 648031/2, **Moradabad:** Tel.: (0591) 2411220, **Noida:** Tel: (0120) 2512311 to 314.

##### GUWAHATI REGION

**Agartala:** Tel.: (0381) 2387812, **Guwahati:** Tel: (0361) 254 5870, **Shillong:** Tel.: (0364) 250 0910, **Silchar:** Tel: (03842) 230082/230091, **Tinsukia:** Tel.: (0374) 234 0266/234 1026.

##### KOLKATA REGION

**Kolkata:** (1) Tel: (033) 22436571/22134832, (2) Tel.: (033) 24639811, (3) Tel.: (033) 23371985, **Baharampur:** Tel.: (03482) 277163, **Balasar:** Tel.: (06782) 241894/241947, **Barasat:** Tel.: (033) 25844583, **Bardhaman:** Tel.: (0342) 2647238, **Berhampur:** Tel.: (0680) 2225094/95, **Bhubaneshwar:** Tel: (0674) 2410995, **Bokaro:** Tel.: (06542) 323865, 233348, **Cuttack:** Tel: (0671) 231 5350/5351/5352, **Dhanbad:** Tel.: (0326) 6451 971/2304676, **Durgapur:** Tel: (0343) 2546831, **Jamshedpur:** Tel: (0657) 2756074, **Kalyani:** Tel.: (033) 25025135/6, **Kharagpur:** Tel: (0322) 228518, **Malda:** Tel.: (03512) 223681/724/728, **Ranchi :** Tel: (0651) 2900 206/07, **Rourkela:** Tel: (0661) 2401116/2401117, **Sambalpur:** Tel: (0663) 2520214, **Serampore:** Tel.: (033) 26529153/9154, **Siliguri:** Tel: (0353) 2535199.

##### LUCKNOW REGION

**Agra:** Tel: (0562) 2857789, 2858047, **Allahabad:** Tel: (0532) 2561028, **Aligarh:** Tel : (0571) 2741511, **Bareilly:** Tel.: (0581) 2303014, **Bhagalpur:** Tel.: (0641) 2300040/41, **Darbhanga:** Tel.: (06272) 250 033, **Gaya:** Tel: (0631) 2221623, **Gorakhpur:** Tel.: (0551) 220 4995 / 4996, **Kanpur:** Tel: (0512) 2304278, **Lucknow:** Tel: (0522) 2238491/2238598, **Muzaffarpur:** Tel.: (0621) 2265091, **Patna:** Tel: (0612) 2911207, **Varanasi:** Tel: (0542) 2226881.

##### MUMBAI REGION

**Mumbai:** (1) Tel: (022) 22821357, (2) Tel: (022) 66786354/6101, (3) Tel. No.: (022) 2898 0521/ 5081, (4) Tel: (022) 25012256/25010812/715/833, (5)

Tel: (022) 26201995/26239841, (6) Tel: (022) 67536797/98, (7) Tel.: (022) 26866133, (8) Tel.: (022) 2836 5138, **Aurangabad:** Tel.: (0240) 2345219 / 29, **Jalgaon:** Tel.: (257) 2240480/2240486, **Kalyan:** Tel: (0251) 2316063/7191, **Kolhapur:** Tel.: (0231) 2666603/2657315, **Margao:** Tel.: (0832) 2711133, **Nasik:** Tel: (0253) 2570251/252, **Panaji:** Tel: (0832) 2222472, **Pune:** (1) Tel.: (020) 25670419, (2) Tel: (020) 65337240, **Solapur:** Tel.: (0217) 223 11767, **Thane:** Tel: (022) 2533 2409, **Vashi:** Tel: (022) 27820171/74/77.

##### NAGPUR REGION

**Amravati:** Tel.: (0721) 2553126/7/8, **Bhilai:** Tel.: (0788) 2293222, 2292777, **Bhopal:** Tel: (0755) 2558308, **Gwalior:** Tel: (0751) 2234072, **Indore:** Tel: (0731) 2533869/4958, **Jabalpur:** Tel: (0761) 2480004, 2480005, **Nagpur:** Tel: (0712) 2536893, **Raipur:** Tel: (0771) 2881410/12, **Ratlam:** Tel.: (07412) 243041/222771/2.

##### 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.:** Narayani Mansion, H. No. 1-90-2/10/E, Vittalrao Nagar, Madhapur, Hyderabad – 500 081, Tel.: (040) 23421944 to 47, Fax: (040) 23115503, Email: uti@karvy.com

##### KARVY CENTRES

**Ahmednagar:** Mob.: 9850007454, **Alwar:** Tel.: (0144) 3291200/300/400, **Amaravathi:** Tel.: (0721) 3206921, 3208914, 2565617, **Anand:** Tel.: (02692) 320394, **Ananthapur:** Tel.: (08554) 244449, **Asansol:** Tel.: (0341) 2214624, **Aurangabad:** Tel.: (0240) 2363530, **Balasar:** Tel.: (06782) 260503, **Belgaum:** Tel.: (0831) 3295441, **Bellary:** Tel.: (08392) 254531, **Bharuch:** Tel.: (02642) 225207, **Bhilai:** Tel.: (0788) 3297477, **Bhilwara:** Tel.: (01482) 246362/64/512586/87, **Bikaner:** Tel.: (0151) 2200012 to 15, **Bokaro:** Tel.: (06542) 233330, **Burdwan:** Tel.: (0342) 2550219, **Calicut:** Tel.: (0495) 4022480, **Chinsura:** Tel: (033) 26810049/50, **Cuttack:** Tel.: (0671) 2613906, **Davangere:** Tel.: (08192) 258712, **Dindigul:** Tel.: (0451) 2436077/177, **Eluru:** Tel.: (08812) 227851 to 54, **Erode:** Tel.: (0424) 2225615, **Gandhinagar:** Tel.: (079) 28529222 / 23249943 / 4955, **Gorakhpur:** Tel.: (0551) 3200444/3246793/2346519, **Gulbarga:** Tel.: (08472) 262501, **Haridwar:** Tel.: (01334) 312828, **Hazaribagh:** Tel.: (06546) 267352, **Hissar:** Tel.: (01662) 225845/68/36, **Jalgaon:** Tel.: (0257) 2226761, **Jalpaiguri:** Tel.: (03561) 224207/225351, **Jhansi:** Tel.: (0510) 2333685, **Jorhat:** Tel: (0376) 2301923, **Junagadh:** Tel.: (0285) 2624154, **Kannur:** Tel.: (0497) 2764190, **Karimnagar:** Tel.: (0878) 2244773/ 75/79, **Karnal:** Tel.: (0184) 2251524/5/6, **Khammam:** Tel.: (08742) 258567, **Kollam:** Tel.: (0474) 3012778, **Kottayam:** Tel.: (0481) 3200990, **Korba:** Tel.: (07759) 245089/ 245354/ 320039, **Kurnool:** Tel.: (08518) 228850/950, **Malout:** Mob.: 9417669417, **Malda:** Tel.: (03512) 223190/193, **Margao:** Tel.: (0832) 2731823, **Mathura:** Tel.: (0565) 3202615, **Meerut:** Tel.: (0121) 3252943, **Mehsana:** Tel.: (02762) 322559, **Moradabad:** Tel.: (0591) 3202774, **Muzaffarpur:** Tel.: (0621) 2241733, **Nagarcoil:** Tel: (04652) 233551/52/53, **Navsari:** Tel.: (02637) 329161, **Nellore:** Tel.: 9704050333, **Nizamabad:** Tel.: (08462) 223956/756, **Ongole:** Tel.: (08592) 657801/282258, **Palghat:** Tel.: (0491) 2547143/373, **Patnamthitta:** Tel.: (0468) 2320769, **Pondicherry:** Tel.: (0413) 4308918, **Ratlam:** Tel.: (07412) 320247/258/398, **Rewari:** Tel.: (01274) 253470, **Rohtak:** Tel.: (01262) 253597/271984/230258, **Roorkee:** Tel.: (01332) 277664/667, **Saharanpur:** Tel.: (0132) 3297451, **Salem:** Tel.: (0427) 4020300, **Sangli:** Tel.: (0233) 2331228, **Satara:** Tel.: (02162) 230657, **Satna:** Tel.: (07672) 503791, **Shimoga:** Tel.: (08182) 227485, **Solapur:** Tel.: (0217) 2300021, **Sri Ganganagar:** Tel.: (0154) 2471300, **Thanjavur:** Tel.: (04362) 2794007/08, **Tirunelveli:** Tel.: (0462) 2335136, **Tuticorin:** Tel.: (0461) 2334601/602, **Ujjain:** Tel.: (0734) 3203222/3205222/2515313/2515321, **Valsad:** Tel.: (02632) 326902.

##### DUBAI REPRESENTATIVE OFFICE

Post Box No. 29288, 17, Al Maskan, Karama, Dubai, U.A.E. Tel: 0097-1-4-3356656 • Fax: 3356636.

##### BAHRAIN REPRESENTATIVE OFFICE

16, Ground Floor, Manama Centre, Post Box 1395, Manama, Bahrain Tel: 00973-17-212410 • Fax: 212415.

**AXIS BANK ATMs AND ONLINE PURCHASE ARE OFFICIAL POINT OF ACCEPTANCE. THE TERMS AND CONDITIONS OF utimf@atm FACILITY ARE GIVEN IN THE STATEMENT OF ADDITIONAL INFORMATION**

**REGISTERED STOCK BROKERS OF NSE & BSE AS PER THE LIST AVAILABLE ON THE WEBSITE: www.utimf.com ARE OFFICIAL POINTS OF ACCEPTANCE FOR PURCHASE APPLICATION BELOW ₹ 1 CRORE. THIS FACILITY IS NOT AVAILABLE FOR UTI-DYNAMIC BOND FUND, UTI-FMP, UTI-MUS & UTI-CRTS.**





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