



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

UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.  
Tel: (022) 6678 6666, Email: service@uti.co.in, Website: www.utimf.com

**Key Information Memorandum for  
INCOME SCHEMES**

- ▶ **UTI-Bond Fund**  
(An open end pure debt fund)
- ▶ **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)
- ▶ **UTI-Variable Investment Scheme-ILP**  
(An open-ended scheme with dynamic allocation between equity & debt classes)

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) 2. Systematic Withdrawal Plan (SWP) is available to unitholders under the Growth Option.																				
<b>Minimum Application Amount/Subsequent Minimum Investment in the same folio</b>	1. Growth Option – Rs.1,000/- 2. Dividend Option - Rs.20,000/- and in multiples of Re.1/- under all the options. 3. Subsequent Minimum Investment Amount is Rs.1,000/- and in multiples of Re.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, 2010</b>	<b>UTI - Bond Fund</b>																				
	Compounded Annualised Returns*	Scheme Returns (%)	Crisil Comp. Bond Fund Index (%)																		
	Last 1 year	5.82	5.41																		
	Last 3 years	7.08	6.99																		
	Last 5 years	6.80	5.59																		
	Since Inception	8.55	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>2005-2006</td> <td>7.80</td> <td>3.30</td> </tr> <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> </tbody> </table>			Financial Year	UTI-Bond Fund-Growth (%)	CRISIL Comp Bond Fund Index (%)	2005-2006	7.80	3.30	2006-2007	4.96	3.75	2007-2008	8.21	8.20	2008-2009	7.22	7.35	2009-2010	5.82	5.41
Financial Year	UTI-Bond Fund-Growth (%)	CRISIL Comp Bond Fund Index (%)																			
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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	NIL																			
<b>(ii) Recurring expenses</b>	First Rs.100 crores – 2.25% Next Rs.300 crores – 2.00% Next Rs.300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.09 to 31.03.10 : 1.89%																			
<b>Sharpe Ratio</b>	Period 01-04-2009 to 31-03-2010: 0.588																				
<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-a-vis the Ultra Short Term category.																				

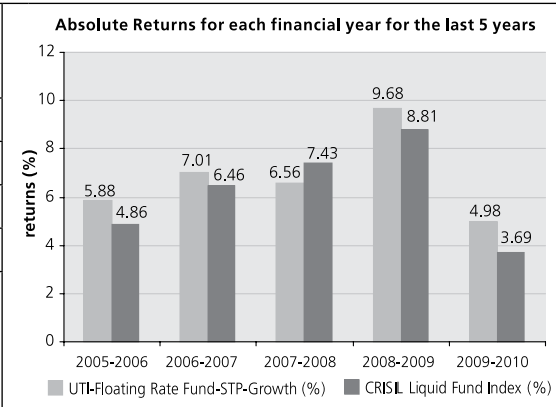
<b>Number of Folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2010</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	31,756	Rs. 279.11 Crore

### UTI – Fixed Maturity Plan (UTI-FMP)

<b>Investment Objective</b>	<p>The investment objective of the Scheme and Plans launched thereunder is to seek regular returns by investing in a portfolio of fixed income securities normally maturing in line with the time profile of the respective Plans, thereby enabling the investors to nearly eliminate interest rate risk by remaining invested in the Plan till the Maturity / Final Redemption.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Plans do not guarantee / indicate any returns.</p>					
<b>Asset Allocation Pattern of the scheme**</b>	<b>Types of instruments</b>		<b>Proportion % of corpus</b>			
			<b>Minimum</b>	<b>Likely</b>	<b>Max Upto</b>	
	Debt Securities and Money Market Securities (including Call Money, Reverse Repos) with residual average maturity of equal to or less than 410 days (or have put options within a period not exceeding 410 days) and including Securitised Debt.		20%	80%	100%	
	Debt instruments with residual maturity of more than 410 days.		--	20%	80%	
<p>** 1. Investment in securitised debt may be upto 100% of the net assets of the scheme.</p> <p>2. Asset Allocation under the scheme would be in line with SEBI guidelines on investment in securities.</p>						
<b>Plans/Options</b>	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 Rs.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 Rs.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 Rs.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		

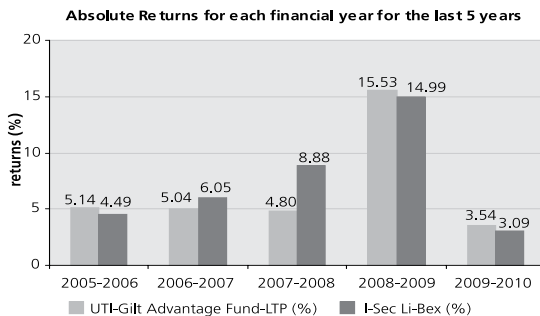
	The units of each plan of the scheme will be listed on the National Stock Exchange (NSE) and/or any other stock exchange(s) as may be decided by UTI AMC, after the closure of the New Fund Offer (NFO) period. Investors will be able to enter & exit the fund through transactions in the Secondary Market.	
<b>Minimum Application Amount</b>	The minimum amount under Regular Plan is Rs.10,000/- and in multiples of Re.1/- . Minimum amount under Institutional Plan is Rs.1 crore and in multiples of Re.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>		
<b>(i) Load Structure</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>(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 pervious financial year of UTI-FMP (YFMP/ 1109) : 0.31%
<b>Sharpe Ratio</b>	Period 01-04-2009 to 31-03-2010: 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>	<b>Normal Allocation (% of Net Assets)</b>
	Floating Rate Debt Securities (including Securitised Debt, Money Market Instruments & Fixed Rate Debt Instruments swapped for floating rate returns)	65 – 100
	Fixed Rate Debt Securities (including securitised debt, Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns)	0 -35
The scheme will not invest in Equity and Equity Linked Instruments.		
<b>Plans and Options</b>	1. UTI-Floating Rate Fund – (Short Term Plan) – Regular Plan 2. UTI-Floating Rate Fund – (Short Term Plan) – Institutional Plan Both the plans have following options: (a) Growth Option (b) Daily Dividend Option (dividend will be compulsorily reinvested) (c) Weekly Dividend Option Weekly Dividend Option under Regular Plan will be compulsorily reinvested and Institutional Plan will have two sub-option namely (i) Dividend Payout Sub-Option (ii) Dividend Reinvestment Sub-Option Default Plan for the scheme is Institutional Plan if the investment amount is Rs.50 lacs or more and default option is Growth Option however, where the application amount is less than Rs.50 lacs, default plan will be Regular Plan and default option will be Growth Option.	
<b>Facilities Offered</b>	1. Systematic Withdrawal Plan (SWP) is available under Growth Option 2. Systematic Transfer Investment Plan (STRIP) 3. UTI-STRIP Advantage 4. Systematic Investment Plan (SIP) is available under Regular Plan – Growth Option	

<b>Minimum Application Amount/Minimum Account Balance/Minimum Redemption Amount</b>	Regular Plan – Minimum amount of initial investment is Rs.5000/- and in multiples of Re. 1/- thereafter. Institutional Plan - Minimum amount of investment is Rs.50,00,000/- (Rs.50 lacs) and in multiples of Re.1/- thereafter or such amount as may be decided from time to time. Minimum account balance Rs.1,000/-. Minimum redemption amount Rs.1,000/- and in multiples of Re.1/-.																			
<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, 2010</b>	<b>UTI - Floating Rate Fund-STP</b>																			
	Compounded Annualised Returns*	Scheme Returns (%)																		
	CRISIL Liquid Fund Index (%)																			
	Last 1 year	4.98																		
	Last 3 years	7.06																		
	Last 5 years	6.81																		
Since Inception	6.35																			
* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future		 <table border="1"> <caption>Absolute Returns for each financial year for the last 5 years</caption> <thead> <tr> <th>Financial Year</th> <th>UTI-Floating Rate Fund-STP-Growth (%)</th> <th>CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>2005-2006</td> <td>5.88</td> <td>4.86</td> </tr> <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> </tbody> </table>	Financial Year	UTI-Floating Rate Fund-STP-Growth (%)	CRISIL Liquid Fund Index (%)	2005-2006	5.88	4.86	2006-2007	7.01	6.46	2007-2008	6.56	7.43	2008-2009	9.68	8.81	2009-2010	4.98	3.69
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<b>Expenses of the Scheme (i) Load Structure</b>	Entry Load : NIL Exit Load : 0.75% If the investment is redeemed on or before 3 days from the date of acceptance.																			
<b>(ii) Recurring expenses</b>	First Rs.100 crores – 2.25% Next Rs.300 crores – 2.00% Next Rs.300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.09 to 31.03.10 : 0.48%																		
<b>Sharpe Ratio</b>	Period 01-04-2009 to 31-03-2010: 2.167																			
<b>Investment Strategy</b>	<b>UTI-Floating Rate Fund</b> 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. 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. 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.																			
<b>Comparison with existing schemes</b>	The UTI Floating Rate Fund aims at generating regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed debt. This fund also offers a moderate level of defense against volatile debt markets. The fund is positioned as Ultra Short Term category fund with low volatility stable returns as investment strategy. In terms of risk-return matrix, it is less risky than Short Term category of funds and is comparable with UTI Treasury Advantage Fund being slightly more risky than Liquid funds. Though the fund has the flexibility to invest across maturities, it generally invests in papers so that average portfolio maturity is less than 300 days.																			
<b>Number of Folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2010</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>																		
	17,719	Rs. 5291.85 Crore																		

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

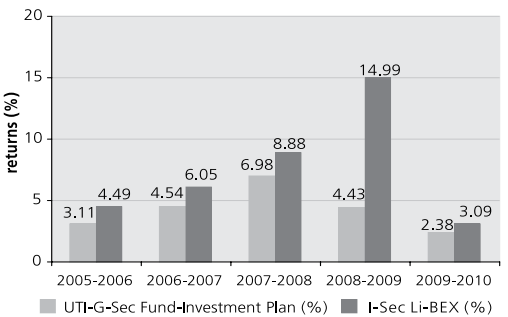
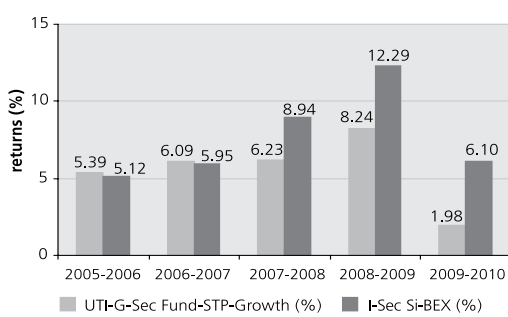
<b>Investment Objective</b>	To generate credit risk-free return through investment in sovereign securities issued by the Central and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest.
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<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 State Government dated Securities	75 - 100% 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>	1. Growth Plan 2. Dividend Plan (with reinvestment facility) 3. PF Plan with (a) Prescribed Date Auto Redemption Option (PDAR), (b) Prescribed Appreciation Auto Redemption Option (PAAR), (c) Growth Option and (d) Dividend Option (with reinvestment facility). Default Plan – Growth Plan																				
<b>Facilities Offered</b>	Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP) under Growth Option and Switch Facilities are available.																				
<b>Minimum Application Amount/Minimum Account Balance/Minimum Redemption Amount</b>	Growth & Dividend Option – Rs.5000/- and in multiples of Re.1/- Prescribed Date Auto Redemption Option (PDAR) & Prescribed Appreciation Auto Redemption Option (PAAR) – Rs.1 lac and in multiples of Re.1/- thereafter. Additional purchases of Units by existing Unitholders under all the Options can be for any amount in multiples of Re.1/- and subject to a minimum of Rs.1,000/-. Minimum account balance Rs.1,000/-. Minimum redemption amount Rs.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, 2010</b>	<b>UTI-Gilt Advantage Fund – Long Term Plan (UTI-GAF-LTP)</b>																				
	Compounded Annualised Returns*	Scheme Returns (%)	I-Sec Li-Bex (%)																		
	Last 1 year	3.54	3.09																		
	Last 3 years	7.82	8.87																		
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Financial Year	UTI-Gilt Advantage Fund-LTP (%)	I-Sec Li-Bex (%)																			
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<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 Rs.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 01.04.09 to 31.03.10 : 1.50%																				

<b>Sharpe Ratio</b>	Period 01-04-2009 to 31-03-2010: -0.317	
<b>Investment Strategy</b>	<p>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.</p> <p>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.</p> <p><b>Investment Strategy and Risk Control</b> - UTI-GAF shall invest in Government Securities, which are generally free from credit risk. Fund Management therefore shall predominantly involve interest rate risk management. The factors affecting yields and therefore prices of the government securities are both global and local and broadly encompass the following:</p> <ol style="list-style-type: none"> <li>Macroeconomic indicators</li> <li>Fiscal policy and fiscal situation</li> <li>Interest rate trends</li> <li>Shape of the yield curve</li> <li>Monetary policy and its effect on the economy</li> <li>Liquidity conditions in the money market</li> <li>Market Sentiment due to political situation and other developments</li> </ol> <p>The investment team at the UTI AMC shall continuously analyse these factors affecting yields and shall (re) structure and position the portfolio, based on the analysis. In the absence of significant credit risks the management decision process has to predominantly consider interest rate risk.</p>	
<b>Comparison with existing schemes</b>	The UTI Gilt Advantage Fund endeavors to offer stable and regular returns along with a decent capital appreciation over a period of time for those investors with a long term horizon by investing in G-Secs. The fund can also invest in state government securities. The Fund retains a higher degree of flexibility in altering its duration even for short-term market movements.	
<b>Number of Folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2010</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	1,764	Rs. 151.84 Crore

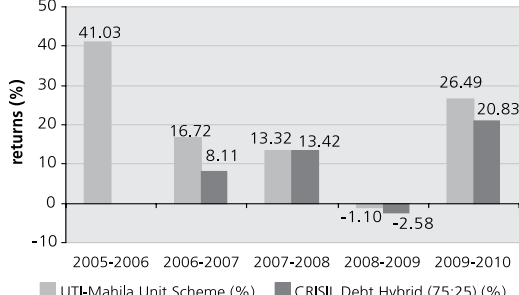
### UTI-G-Sec Fund

<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>	<ol style="list-style-type: none"> <li>UTI-G-Sec Investment Plan</li> <li>UTI-G-Sec Short Term Plan</li> </ol> <p>Both the plans have following options :</p> <ol style="list-style-type: none"> <li>Dividend Option (with reinvestment facility)</li> <li>Growth Option</li> </ol> <p>Default Plan / Option – Investment Plan &amp; Growth Option</p>	
<b>Facilities Offered</b>	Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP) under Growth Option and Automatic Trigger facilities are available.	
<b>Minimum Application Amount / Subsequent Minimum Investment</b>	<ol style="list-style-type: none"> <li>Growth Option – Rs.1,000/-.</li> <li>Dividend Option – Rs.10,000/- and in multiples of Re.1/- under both the options.</li> </ol> <p>Subsequent Minimum Investment Amount Rs.1,000/- and in multiples of Re.1/-</p>	
<b>Benchmark Index</b>	<ol style="list-style-type: none"> <li>UTI G-Sec Investment Plan - I-Sec Li-BEX</li> <li>UTI G-Sec Short Term Plan - I-Sec Si-BEX (1-3 years)</li> </ol>	
<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	

Performance of the scheme as on 31 March, 2010 respectively	<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	2.38	3.09	1.98	6.10
	Last 3 years	4.59	8.87	5.46	9.07
	Last 5 years	4.28	7.42	5.57	7.65
	Since Inception	7.64	NA	5.16	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</b>	<b>(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 Rs.100 crores – 1.00% Next Rs.300 crores - 1.00% Next Rs.300 crores– 1.00% Balance– 1.00%		Actual expenses for the period 01.04.09 to 31.03.10 : 1. UTI-G-Sec Fund Investment Plan : 0.97% 2. UTI-G-Sec Fund-STP : 0.75%		
<b>Sharpe Ratio</b>	Period 01-04-2009 to 31-03-2010: UTI-G-Sec Fund - Growth Option : -0.927 UTI-G-Sec Fund – STP : -2.062				
<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 2010</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>	
	4,615	Rs. 188.29 Crore	2,552	Rs. 67.06 Crore	

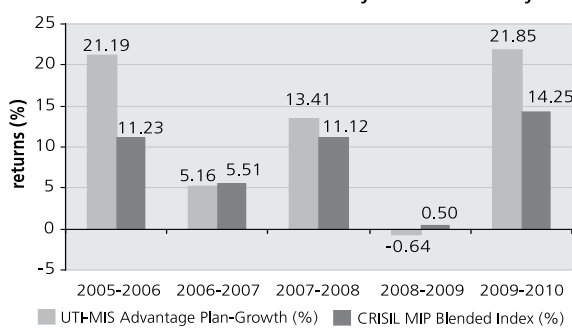
<b>UTI-Liquid Cash Plan</b>				
<b>Investment Objective</b>	The Scheme seeks to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of money market securities and high quality debt.			
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</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>	1. UTI-Liquid Cash Plan (Regular) : a) Dividend – (only reinvestment facility available) b) Monthly c) Growth 2. UTI-Liquid Cash Plan (Institutional) a) Dividend – (option for payout and reinvestment available. Only dividend reinvestment option is available under daily and weekly frequencies) - Daily - Weekly - Monthly			

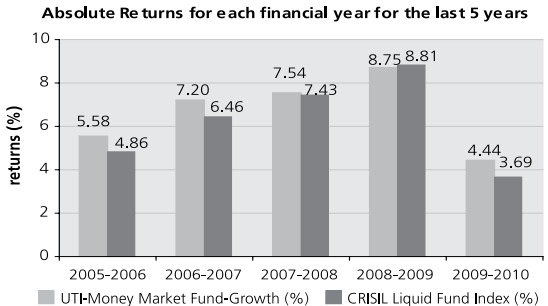


<b>Plans and Options</b>	1. Growth Option 2. Dividend Option with facility for reinvestment of dividends.																				
<b>Facilities Offered</b>	Systematic Investment Plan (SIP) is available. Systematic Withdrawal Plan (SWP) is available under the Growth Option.																				
<b>Minimum Application Amount</b>	Growth Option – Rs.1,000/- Dividend Option – Rs.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, 2010</b>	<b>UTI – Mahila Unit Scheme (UTI-MUS)</b>																				
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Debt Hybrid (75:25) (%)																		
	Last 1 year	26.49	20.83																		
	Last 3 years	12.34	10.12																		
	Last 5 years	18.46	NA																		
	Since Inception	16.13	NA																		
	*Computed on compounded annualized basis. Past performance may or may not be sustained in future.																				
	<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-Mahila Unit Scheme (%)</th> <th>CRISIL Debt Hybrid (75:25) (%)</th> </tr> </thead> <tbody> <tr> <td>2005-2006</td> <td>41.03</td> <td></td> </tr> <tr> <td>2006-2007</td> <td>16.72</td> <td>8.11</td> </tr> <tr> <td>2007-2008</td> <td>13.32</td> <td>13.42</td> </tr> <tr> <td>2008-2009</td> <td>-1.10</td> <td></td> </tr> <tr> <td>2009-2010</td> <td>26.49</td> <td>20.83</td> </tr> </tbody> </table>			Financial Year	UTI-Mahila Unit Scheme (%)	CRISIL Debt Hybrid (75:25) (%)	2005-2006	41.03		2006-2007	16.72	8.11	2007-2008	13.32	13.42	2008-2009	-1.10		2009-2010	26.49	20.83
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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		< 1 year : 0.75% => 1 year : Nil																		
<b>(ii) Recurring expenses</b>	First Rs.100 crores – 2.25% Next Rs.300 crores – 2.00% Next Rs.300 crores – 1.75% Balance – 1.50%		Actual expenses for the period 01.04.09 to 31.03.10 : 2.17%																		
<b>Sharpe Ratio</b>	Period 01-04-2009 to 31-03-2010: 2.696 (Growth Option)																				
<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.																				
<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.																				
<b>Number of Folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2010</b>	<b>Number of Folios</b>		<b>Asset Under Management (AUM)</b>																		
	33,526		Rs. 183.80 Crore																		

### UTI – MIS Advantage Plan

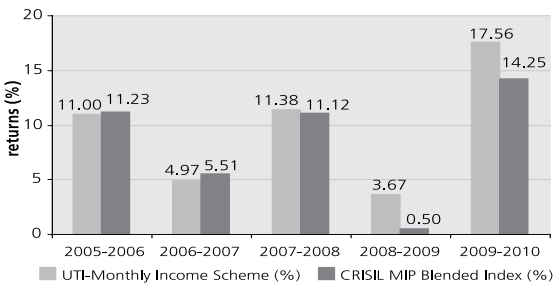
<b>Investment Objective</b>	To generate regular income through investments in fixed income securities and capital appreciation / dividend income through investment of a portion of net assets of the scheme in equity and equity related instruments so as to endeavor to make periodic income distribution 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%
	*Note: It is the intention of the Scheme that the investments in securitised debt will not, normally exceed 60% of the net assets of the respective plans.		
<b>Plans and Options</b>	The Scheme offers investors 4 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>	Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP) under Growth Plan, Systematic Transfer Investment Plan (STRIP) and Switch Facilities are available.																																			
<b>Minimum Application Amount/Minimum Account Balance/Minimum Redemption Amount</b>	Monthly Dividend Plan & Monthly Payment Plan – Rs.25,000/- Flexi Dividend Plan & Growth Plan – Rs.5,000/- and in multiples of Re.1/- thereafter under all the plans. Subsequent minimum investment in the same folio is Rs.1,000/- and in multiples of Re.1/-. Minimum account balance Rs.1,000/- under all the Plans. Minimum redemption amount Rs.1,000/- and in multiples of Re.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 dividend 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, 2010</b>	<p style="text-align: center;"><b>UTI – MIS Advantage Plan</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Compounded Annualised Returns*</th> <th style="width: 20%;">Scheme Returns (%)</th> <th style="width: 20%;">CRISIL MIP Blended Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>21.85</td> <td>14.25</td> </tr> <tr> <td>Last 3 years</td> <td>11.15</td> <td>8.47</td> </tr> <tr> <td>Last 5 years</td> <td>11.85</td> <td>8.41</td> </tr> <tr> <td>Since Inception</td> <td>10.77</td> <td>7.45</td> </tr> </tbody> </table> <p>*Computed on compounded annualized basis using NAV of Growth Option. Past performance may or may not be sustained in future.</p> <div style="text-align: right;"> <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>Year</th> <th>UTI-MIS Advantage Plan-Growth (%)</th> <th>CRISIL MIP Blended Index (%)</th> </tr> </thead> <tbody> <tr> <td>2005-2006</td> <td>21.19</td> <td>11.23</td> </tr> <tr> <td>2006-2007</td> <td>5.16</td> <td>5.51</td> </tr> <tr> <td>2007-2008</td> <td>13.41</td> <td>11.12</td> </tr> <tr> <td>2008-2009</td> <td>-0.64</td> <td>0.50</td> </tr> <tr> <td>2009-2010</td> <td>21.85</td> <td>14.25</td> </tr> </tbody> </table> </div>			Compounded Annualised Returns*	Scheme Returns (%)	CRISIL MIP Blended Index (%)	Last 1 year	21.85	14.25	Last 3 years	11.15	8.47	Last 5 years	11.85	8.41	Since Inception	10.77	7.45	Year	UTI-MIS Advantage Plan-Growth (%)	CRISIL MIP Blended Index (%)	2005-2006	21.19	11.23	2006-2007	5.16	5.51	2007-2008	13.41	11.12	2008-2009	-0.64	0.50	2009-2010	21.85	14.25
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<b>(i) Load Structure</b>	Nil		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">&lt; 1 year</td> <td style="width: 50%; text-align: center;">1%</td> </tr> <tr> <td style="text-align: center;">=&gt; 1 year</td> <td style="text-align: center;">Nil</td> </tr> </table>	< 1 year	1%	=> 1 year	Nil																													
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<b>(ii) Recurring expenses</b>	First Rs.100 crores – 2.25% Next Rs.300 crores – 2.00% Next Rs.300 crores – 1.75% Balance – 1.50%		Actual expenses for the period 01.04.09 to 31.03.10 : 1.90%																																	
<b>Sharpe Ratio</b>	Period 01-04-2009 to 31-03-2010: 2.487																																			
<b>Investment Strategy</b>	<p><b>UTI-MIS-Advantage Plan</b></p> <p>The fund follows a bottom-up approach for the equity portfolio. Debt portfolio objective is to generate regular income and provide capital preservation.</p> <p><b>Investment Strategy and Risk control</b></p> <p>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.</p>																																			
<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 2010</b>	<b>Number of Folios</b>		<b>Asset Under Management (AUM)</b>																																	
	20,933		Rs. 335.41 Crore																																	

<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>	<p>1. UTI-Money Market Fund – Regular Plan with</p> <p>a) Growth Option</p> <p>b) Dividend Option</p> <p>2. UTI-Money Market Fund – Institutional Plan with</p> <p>a) Growth Option</p> <p>b) Dividend Option</p> <p style="margin-left: 20px;">- Daily Dividend (only with Reinvestment option)</p> <p style="margin-left: 20px;">- Weekly Dividend (Payout and Reinvestment option)</p> <p>Default Plan for the scheme is Institutional Plan if the investment amount is Rs.50 lacs or more and default option is Growth Option.</p> <p>However, where the application amount is less than Rs.50 lacs, default plan will be the Regular Plan and default option will be the Growth Option.</p>																				
<b>Facilities Offered</b>	<p>1. Systematic Transfer Investment Plan (STRIP) is available.</p> <p>2. UTI-STRIP (Systematic Transfer Investment Plan) Advantage is available.</p> <p>3. Systematic Investment Plan (SIP) is available under Regular Plan-Growth Option.</p> <p>4. Systematic Withdrawal Plan (SWP) is available under Regular Plan-Growth Option.</p>																				
<b>Minimum Application / Redemption Amount and balance required in a folio</b>	<p>1. UTI-Money Market Fund – Regular Plan</p> <p>Minimum amount of initial investment Rs.10,000/-. Subsequent amount of investment in the same folio is Rs.10,000/- and in multiples of Re.1/- thereafter.</p> <p>2. UTI-Money Market Fund – Institutional Plan</p> <p>Minimum amount of initial investment Rs.50,00,000/- and in multiples of Re.1/- thereafter or such amount as may be decided from time to time.</p> <p>Under both the plans minimum amount for redemption is Rs.10,000/- &amp; minimum balance to be maintained in a folio is Rs.10,000/-.</p>																				
<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, 2010</b>	<b>UTI Money Market Fund</b>																				
	Compounded Annualised Returns*	Scheme Returns (%)	Crisil Liquid Fund Index (%)																		
	Last 1 year	4.44	3.69																		
	Last 3 years	6.89	6.65																		
	Last 5 years	6.69	6.24																		
	Since Inception	7.57	NA																		
<p>*Computed on compounded annualized basis using NAV of Growth Option.</p> <p>Past performance may or may not be sustained in future.</p>																					
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<b>Expenses of the Scheme (i) Load Structure</b>	Entry Load : NIL Exit Load : NIL																				

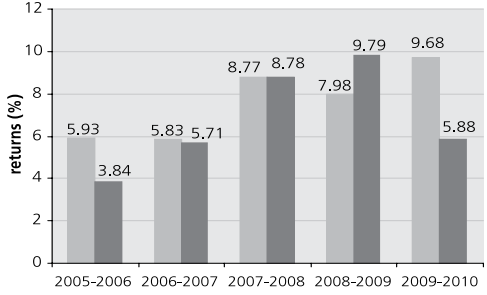
<b>(ii) Recurring expenses</b>	First Rs.100 crores – 2.25% Next Rs.300 crores – 2.00% Next Rs.300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.09 to 31.03.10: 0.43%
<b>Sharpe Ratio</b>	Period 01-04-2009 to 31-03-2010: -0.325	
<b>Investment Strategy</b>	The fund is positioned as 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 2010</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	13,984	Rs. 1797.90 Crore

### UTI – Monthly Income Scheme (UTI-MIS)

<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 Rs.30,000/-. Default Option – Growth Option			
<b>Facilities Offered</b>	1. Systematic Investment Plan (SIP) is available. 2. Systematic Withdrawal Plan (SWP) is available under the Growth Option. 3. Systematic Transfer Investment Plan (STRIP) is available.			
<b>Minimum Application Amount</b>	1. Growth Option – Rs.1,000/- 2. Dividend Option – Rs.10,000/- # and in multiples of Re.1/- under both the options. # Dividend distribution, if any, on the value of investment below Rs.30,000/- amount will be compulsorily re-invested. Subsequent amount of investment in the same folio Rs.1,000/- and in multiples of Re.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 V. Srivasta (Equity Portfolio)			
<b>Performance of the scheme as on 31 March, 2010</b>	<b>UTI Monthly Income Scheme</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	17.56	14.25	
	Last 3 years	10.73	8.47	
	Last 5 years	9.61	8.41	
	Since Inception	8.62	8.86	
* Computed on compounded annualized basis using NAV of Growth option. Past performance may or may not be sustained in future.				
<b>Expenses of the Scheme</b>	<b>Entry load (As % of NAV)</b>	<b>Exit Load (As % of NAV)</b>		
<b>(i) Load Structure</b>	Nil	< 1 year	1%	
		=> 1 year	Nil	

<b>(ii) Recurring expenses</b>	First Rs.100 crores – 2.25% Next Rs.300 crores – 2.00% Next Rs.300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.09 to 31.03.10 : 1.66%
<b>Sharpe Ratio</b>	Period 01-04-2009 to 31-03-2010: 3.218	
<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 2010</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	20,943	Rs. 219.18 Crore

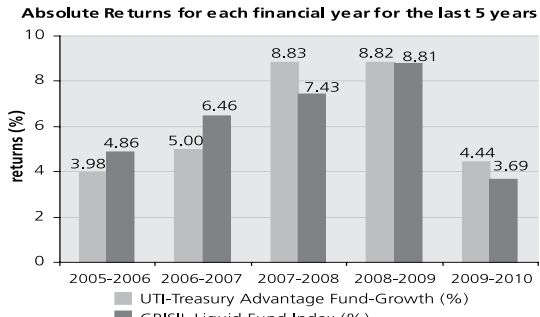
### UTI-Short Term Income Fund (UTI-STIF)

<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) is available. 2. Systematic Withdrawal Plan (SWP) is available under Regular Option-Growth Sub-Option			
<b>Minimum Application Amount</b>	1. UTI-Short Term Income Fund (Regular) - Rs.30,000/- 2. UTI-Short Term Income Fund (Institutional) – Rs.1 crore 3. Subsequent minimum investment amount UTI-Short Term Income Fund (Regular) - Rs.10,000/- UTI-Short Term Income Fund (Institutional) – Rs.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, 2010</b>	<b>UTI - Short Term Income Fund</b>			
	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Short Term Bond Fund Index (%)	<b>Absolute Returns for each financial year for the last 5 years</b> 
	Last 1 year	9.68	5.88	
	Last 3 years	8.81	8.14	
	Last 5 years	7.63	6.75	
	Since Inception	6.91	6.06	
* Computed on compounded annualized basis using NAV of Growth option Past performance may or may not be sustained in future				

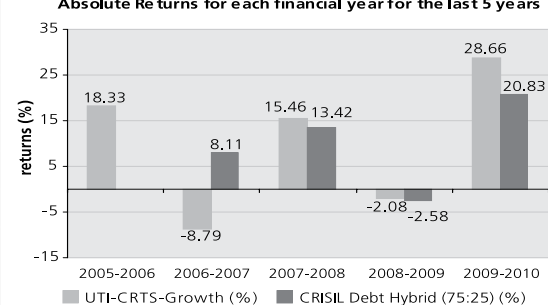
<b>Expenses of the Scheme</b>	Entry Load : NIL Exit Load : NIL irrespective of date of investment	
<b>(i) Load Structure</b>		
<b>(ii) Recurring expenses</b>	First Rs.100 crores – 2.25% Next Rs.300 crores – 2.00% Next Rs.300 crores – 1.75% Balance – 1.50%	Actual expenses for the period 01.04.09 to 31.03.10 : 0.36%
<b>Sharpe Ratio</b>	Period 01-04-2009 to 31-03-2010: 2.216	
<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 2010</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	868	Rs. 1723.85 Crore

### UTI – Treasury Advantage Fund

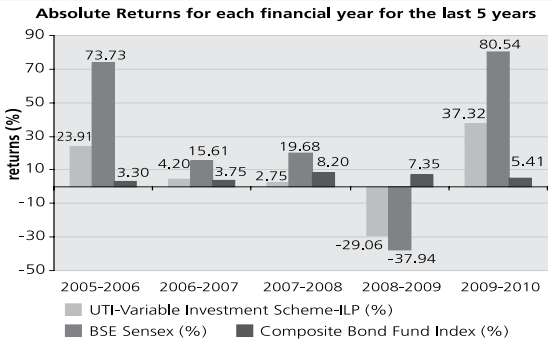
<b>Investment Objective</b>	The scheme will endeavour to generate an attractive return for its investors consistent with capital preservation and liquidity by investing in a portfolio of quality debt securities money market instruments and structured obligations.			
<b>Asset Allocation Pattern of the scheme</b>	<b>Types of instruments</b>	<b>Proportion (% of Corpus)</b>		
		Min.	Likely	Max. Upto
	Debt Securities (including Securitised debt)	-	80	90
	Money Market (including cash / call money)	10	20	100
	The subtotal of securitised debt would be a maximum of 25% of the corpus. 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. Default Plan / Option – Daily Dividend Plan / Option</p>			
<b>Facilities Offered</b>	Systematic Investment Plan (SIP) only under Growth Plan, Systematic Withdrawal Plan (SWP) under growth option, Systematic Transfer Investment Plan (STRIP), UTI-STRIP Advantage and Switch Facilities are available.			

<b>Minimum Application Amount/Subsequent Minimum Investment in the same folio</b>	<p>Minimum amount of investment is Rs.1 lac and in multiples of Re.1/- thereafter.          Institutional Plan –Minimum amount of investment is Rs.1 Crore and in multiples of Re.1/- thereafter.</p> <p><b>For additional purchase by existing unitholders</b></p> <p>Subsequent minimum additional investment is Rs.10000/- and in multiples of Re.1/ thereafter.          Institutional Plan – Subsequent minimum additional investment is Rs.1 lac and in multiples of Re.1/ thereafter.          Minimum redemption amount is Rs.1,000/- or equivalent units.          Institutional Plan – For any amount in multiples of Rs.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></p> <p>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></p> <p>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></p> <p>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, 2010</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: center;">UTI-Treasury Advantage Fund</th> </tr> <tr> <th style="width: 30%;">Compounded Annualised Returns*</th> <th style="width: 30%;">Scheme Returns (%)</th> <th style="width: 30%;">CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>4.44</td> <td>3.69</td> </tr> <tr> <td>Last 3 years</td> <td>7.35</td> <td>6.65</td> </tr> <tr> <td>Last 5 years</td> <td>6.20</td> <td>6.24</td> </tr> <tr> <td>Since Inception</td> <td>8.24</td> <td>NA</td> </tr> </tbody> </table> <p>*Computed on compounded annualized basis using NAV of Growth Option.          Past performance may or may not be sustained in future.</p> <div style="text-align: right;"> <p><b>Absolute Returns for each financial year for the last 5 years</b></p>  <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Year</th> <th>UTI-Treasury Advantage Fund-Growth (%)</th> <th>CRISIL Liquid Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>2005-2006</td> <td>3.98</td> <td>4.86</td> </tr> <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> </tbody> </table> </div>		UTI-Treasury Advantage Fund			Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Liquid Fund Index (%)	Last 1 year	4.44	3.69	Last 3 years	7.35	6.65	Last 5 years	6.20	6.24	Since Inception	8.24	NA	Year	UTI-Treasury Advantage Fund-Growth (%)	CRISIL Liquid Fund Index (%)	2005-2006	3.98	4.86	2006-2007	5.00	6.46	2007-2008	8.83	7.43	2008-2009	8.82	8.81	2009-2010	4.44	3.69
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<b>Expenses of the Scheme</b>  <b>(i) Load Structure</b>  <b>(ii) Recurring expenses</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">Entry load (As % of NAV)</th> <th style="width: 50%; text-align: center;">Exit Load (As % of NAV)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">NIL</td> <td style="text-align: center;">NIL</td> </tr> <tr> <td>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.</td> <td>Actual expenses for the period 01.04.09 to 31.03.10 : 0.43%</td> </tr> </tbody> </table>		Entry load (As % of NAV)	Exit Load (As % of NAV)	NIL	NIL	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 01.04.09 to 31.03.10 : 0.43%																														
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<b>Sharpe Ratio</b>	Period 01-04-2009 to 31-03-2010: -0.309																																					
<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 2010</b>	<b>Number of Folios</b> 4,259	<b>Asset Under Management (AUM)</b> Rs. 29210.95 Crore																																				

## 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>	Systematic Withdrawal Plan (SWP) is available under the Growth Option.			
<b>Minimum Application Amount</b>	1. Minimum amount of investment is Rs.10,000/- and in multiples of Re.1/- for all the options or such other amount as may be prescribed from time to time. 2. Subsequent minimum investment is Rs.1,000/- and multiples of Re.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, 2010</b>	<b>UTI - CRTS</b>			
	Compounded Annualised Returns*	Scheme Returns (%)	Crisil Debt Hybrid (75:25) (%)	<b>Absolute Returns for each financial year for the last 5 years</b> 
	Last 1 year	28.66	20.83	
	Last 3 years	13.32	10.12	
	Last 5 years	14.47	NA	
	Since Inception	10.80	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 years	1%
			=> 1 years	Nil
<b>(ii) Recurring expenses</b>	First Rs.100 crores – 2.25% Next Rs.300 crores – 2.00% Next Rs.300 crores – 1.75% Balance – 1.50%		Actual expenses for the period 01.04.09 to 31.03.10: 1.19%	
<b>Sharpe Ratio</b>	Period 01-04-2009 to 31-03-2010: 3.068			
<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 2010</b>	<b>Number of Folios</b>		<b>Asset Under Management (AUM)</b>	
	7,968		Rs. 392.38 Crore	

## UTI-Variable Investment Scheme – Index Linked Plan (UTI-VIS-ILP)

<b>Investment Objective</b>	This is an open-end plan aiming to make dividend distribution periodically. The plan will, as part of the investment objective take a contrarian outlook on the equities. For instance if the equity index is below 14000 SENSEX the exposure to equity would be higher, say 90%. With the upward movement of the SENSEX say to 15000 this exposure to equity would be scaled down to say 80% and correspondingly the exposure to debt will move up from 10% to 20% and so on. This would result in the plan booking profits on sale of equity with every rise in the SENSEX by 1000 points and higher interest income on debt portfolio with increased exposure to debt.																											
<b>Asset Allocation Pattern of the scheme</b>	<b>Asset Allocation (% to NAV)</b>																											
	<b>BSE Sensex</b>	<b>Equities comprised in the SENSEX (%) Risk Profile : Medium to High</b>	<b>Central Government Securities /Debt/Money Market Instruments including cash (%) Risk Profile : Low to Medium</b>																									
		Not more than	Not more than																									
	Upto 14,000	90	20																									
	14,001 to 16,000	80	30																									
	16,001 to 17,000	70	40																									
	17,001 to 19,000	60	50																									
	19,001 to 20,000	50	60																									
	20,001 to 21,000	45	65																									
Above 21,000	40	70																										
	As and when investments in equities get reduced, the exposure in debt instruments / Govt. securities will correspondingly go up and vice-versa, presently subject to the limits prescribed in the above table. The asset allocation between equity and debt is proposed to be reset every month depending upon the level of SENSEX as at the last trading day of the previous month. Re-set of asset allocation would be done within 5 business days of the current month. The Table would be reset every year.																											
<b>Plans and Options</b>	i) Growth Option ii) Dividend Option – with Payout and Reinvestment facilities. Default Option – Growth Option																											
<b>Facilities Offered</b>	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP), Systematic Withdrawal Plan (SWP) and Automatic Trigger facilities are available.																											
<b>Minimum Application Amount</b>	Minimum amount of initial investment is Rs.5000/-. Subsequent minimum amount of investment is Rs.1000/- with no upper limit.																											
<b>Benchmark Index</b>	BSE Sensex & Composite Bond Fund Index																											
<b>Dividend Policy</b>	Dividend distribution, if any, under the plan/s 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>	Swati Kulkarni																											
<b>Performance of the scheme as on 31 March 2010</b>	<b>UTI-Variable Investment Scheme – Index Linked Plan</b>																											
	Compounded Annualised Returns*	Scheme return (%)	BSE Sensex (%)	Composite Bond Fund Index (%)																								
	Last 1 year	37.32	80.54	5.41																								
	Last 3 years	0.04	10.25	6.99																								
	Last 5 years	5.26	21.96	5.59																								
	Since Inception	9.35	26.31	5.31																								
	* Computed on compounded annualized basis. 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" style="margin-top: 10px; width: 100%; text-align: center;"> <thead> <tr> <th>Financial Year</th> <th>UTI-Variable Investment Scheme-ILP (%)</th> <th>BSE Sensex (%)</th> <th>Composite Bond Fund Index (%)</th> </tr> </thead> <tbody> <tr> <td>2005-2006</td> <td>23.91</td> <td>73.73</td> <td>3.30</td> </tr> <tr> <td>2006-2007</td> <td>4.20</td> <td>15.61</td> <td>3.75</td> </tr> <tr> <td>2007-2008</td> <td>2.75</td> <td>19.68</td> <td>8.20</td> </tr> <tr> <td>2008-2009</td> <td>-29.06</td> <td>-37.94</td> <td>7.35</td> </tr> <tr> <td>2009-2010</td> <td>37.32</td> <td>80.54</td> <td>5.41</td> </tr> </tbody> </table>				Financial Year	UTI-Variable Investment Scheme-ILP (%)	BSE Sensex (%)	Composite Bond Fund Index (%)	2005-2006	23.91	73.73	3.30	2006-2007	4.20	15.61	3.75	2007-2008	2.75	19.68	8.20	2008-2009	-29.06	-37.94	7.35	2009-2010	37.32	80.54	5.41
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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		< 1 year	1%																								
			>= 1 year	Nil																								
<b>ii) Recurring expenses</b>	First Rs.100 crores – 2.50%\$ Next Rs.300 crores – 2.25% Next Rs.300 crores – 2.00% Balance – 1.75%		Actual expenses for the period 01-04-2009 to 31-03-2010: 2.25%																									
<b>Sharpe Ratio</b>	Period 01-04-2009 to 31-03-2010: 2.212																											

\$A maximum of 2.25% of average daily net assets will be charged as recurring expenses per annum when the asset allocation to debt / money market exceeds 65%.

<b>Investment Strategy</b>	<p>The scheme aims to provide the investors with a product that would enable the investors to diversify their risks through a suitable allocation between debt and equity asset classes. The objective of the scheme is to provide superior risk-adjusted returns through a dynamic asset allocation process. The asset allocation mechanism would aim at decreasing the exposure to equity as the valuation goes up and increasing the exposure to equity as the valuation comes down. The equity component would be invested in the equity shares comprising SENSEX in the same proportion as that in the SENSEX. The equity component would thus be managed passively as in the case of Index Equity Funds. The intention would be to minimise the weightage differences between the SENSEX and the equity portfolio of the plan by keeping tracking error to the minimum.</p> <p>The remaining funds would be invested in central government securities/ corporate debt/ money market instruments having rating not lower than AA (AAA, AA+ and AA) or equivalent (e.g. P1 by CRISIL).</p>	
<b>Comparison with existing schemes</b>	<p>The Fund is positioned as a disciplined asset allocation fund. It follows a well defined investment approach for asset allocation, with a view to provide returns across market cycles for the long term investor. The exposure to equity and debt is predetermined upfront at various levels of BSE Sensex.</p>	
<b>Number of Folios and Asset Under Management (AUM) as on 31<sup>st</sup> March 2010</b>	<b>Number of Folios</b>	<b>Asset Under Management (AUM)</b>
	5,308	Rs. 15.36 Crore

## 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> <p>(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).</p> <p>(b) Minors through parent/lawful guardian. Units can be held on 'Joint' or 'Anyone or Survivor' basis.</p> <p>(c) Companies, Bodies Corporate, Eligible Trusts, Association of Persons or Bodies of Individuals, Societies, Banks and Financial Institutions, Army, Air Force, Navy and other Paramilitary Fund and bodies created by such institutions,</p> <p>(d) Partnership Firms, Hindu Undivided Family (HUF),</p> <p>(e) Foreign Institutional Investors (FIIs) Registered with SEBI on repatriation basis (not available under UTI-MIS),</p> <p>(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),</p> <p><b>(2) Apart from those listed above, the following types of applicants can also invest under UTI-G-Sec Fund, UTI-Treasury Adv. Fund, UTI-GAF, UTI-MIS Adv. Plan &amp; UTI-Floating Rate Fund.</b></p> <p>a) Non-government provident funds, superannuation funds &amp; gratuity funds as also other provident funds, pension funds, superannuation funds and gratuity funds (applicable under UTI-G-Sec, UTI-GAF &amp; UTI-STIF),</p> <p>(b) International Multilateral Agencies/Bodies Corporate incorporated outside India with the permission of the Government of India/Reserve Bank of India,</p> <p>(c) Scientific and Industrial Research Organisations,</p> <p>(d) Trustee, AMC, Sponsor and their associates may subscribe to units under these Scheme (applicable under UTI-GAF-LTP, UTI-TAF, UTI-Floating Rate Fund &amp; UTI-MIS Adv. Plan).</p> <p><b>(3) Apart from those listed at (1) above, an individual for the benefit of another individual who is a mentally handicapped person can also invest under UTI-MIS and UTI-Bond Fund.</b></p> <p><b>(4) Application for units under UTI-CRTS may be made by :</b></p> <p>(a) a charitable or religious trust or an endowment which is administered or controlled or supervised by or under the provisions of any Central or State enactment which is for the time being in force,</p> <p>(b) A registered society, an educational trust, a school, college, university,</p> <p>(c) Any other body either established under or controlled by a State or Central Act and carrying out any charitable purpose, a non profit company set up under section 25 of the Companies Act, 1956.</p> <p>Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by the charter of establishment, rules and regulations, etc., governing the specified investors.</p> <p>Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.</p> <p><b>(5) Application for units under UTI-MUS may be made by any adult resident Indian and NRI as indicated below :</b></p> <p>(a) an Indian resident or an NRI female person who has completed 18 years of age can invest in her own name either singly or jointly with another adult person on the "first holder or survivor" basis. The second applicant will enjoy all the rights like a nominee,</p> <p>(b) a resident or NRI adult person may apply as an alternate applicant for the benefit of a mentally handicapped resident or NRI adult female person.</p>		
<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 12 noon	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 12 noon	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</b> For UTI-Bond Fund, UTI-Floating Rate Fund (STP), UTI-GAF, UTI-G-Sec, UTI-Short Term Income Fund, UTI-Treasury Adv. Fund, UTI-MUS, UTI-MIS Advantage, UTI-MIS, UTI-CRTS and UTI-VIS-ILP	<b>Purchase : For Purchases upto Rs.1 crore: (For UTI-VIS-ILP cut-off timing applicable is same for purchases of Rs.1 crore &amp; above also)</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 Rs.1 crore and above: (Except UTI-VIS-ILP)</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>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> <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>No Entry Load</b>			
<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>	<b>Name and Address of Registrar</b>		<b>All investors could refer their grievances giving full particulars of investment at the following address:</b>  Shri K P Ghosh, Vice President, Dept. of Operations, UTI AMC Ltd., UTI Tower, Gn Block, Bandra – Kurla Complex, Bandra (East), Mumbai - 400 051. Tel : 6678 6666, Fax : 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>
	<b>M/s. Karvy Computershare Private Limited</b> Narayani Mansion, H.No.1-90-2/10/E, Vittalrao Nagar, Madhapur, Hyderabad – 500 081. Tel. 040-23421944 to 47, Fax: 040-23115503 e-mail: <a href="mailto:uti@karvy.com">uti@karvy.com</a>		
<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.		

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

**Date:** April 27, 2010.

## 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 Rs.250/- per application or the actual as is prescribed by banks, whichever is lower or such amount as may be decided by UTI AMC from time to time. The investors have to attach proof of the DD charges paid to a bank (i.e. acknowledgement issued by the bank where DD is purchased). The reimbursement/ adjustment of DD charges is solely at the discretion of 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) In case of investment of Rs.50,000/- and above, Investors are required to submit copy of KYC acknowledgment provided by service providers as per Prevention of Money Laundering Act, 2002, the rules notified thereunder and SEBI's guidelines on Anti Money Laundering.

## 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 (wherever relevant), failing which your application will be rejected (PAN not applicable for Micro SIP).
- Your bank account details are entered completely and correctly. This is mandatory. If this is not included, your application will be rejected.
- Copy of KYC acknowledgement provided by service provider is given (wherever relevant), failing which your application will be rejected.

# COMMON APPLICATION FORM FOR INCOME SCHEMES

PLEASE USE SEPARATE FORM FOR EACH SCHEME  
(PLEASE READ INSTRUCTIONS CAREFULLY TO HELP US SERVE YOU BETTER)

Sr. No. 2010/  
Registrar Sr. No.



DISTRIBUTOR INFORMATION (only empanelled Distributors / Brokers will be permitted to distribute Units)					CR / CA Code	For Chief Representative	
ARN	Broker Name	Sub-Broker Code / Bank Branch Code	M O Code	UTI RM No.		DD Amount	
ARN - 11770						DD Charges	
						<b>Total</b>	
					DD No.:	Dated:	Drawn on:

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.  
Have you invested in UTI MF earlier,  Yes  No

If yes, please provide: Scheme Name: \_\_\_\_\_ Folio No. \_\_\_\_\_ (Optional)

**APPLICANT'S PERSONAL DETAILS** (PLEASE FILL IN BLOCK LETTERS)  Mr.  Ms.  Mrs.  M/s. Date of Birth

Name of First Applicant / Other Mentally Handicapped Persons (for UBF / MIS) and Adult Female Persons (For MUS)

Guardian Name (if Minor) / Contact Person and Designation - for institutional applicants / Alternate applicant (incase of UBF / MIS / MUS)  Mr.  Ms.  Mrs.

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

Enclosed  PAN Card Copy Please  **Know Your Customer (KYC)**

KYC Mandatory for Investment of Rs.50,000 & above  
Copy of KYC acknowledgement enclosed  Yes  No

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

Village/Flat/Bldg./Plot\*

Street/Road/Area/Post

City/Town\*

State

Tel. No. (R)

e-mail

If you wish to receive the following via e-mail Please  [Refer Instruction (k)]

Account Statement  Annual Report  Transaction Confirmation  Communication of change of address, bank details etc.

**Overseas Address** (Overseas address is mandatory for NRI / FII applicants in addition to mailing address in India)

State

\*City

ZIP/Pin\*

**DETAILS OF OTHER APPLICANTS**

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

**\*PAN OF 2nd Applicant**       Enclosed  PAN Card Copy Please

**Know Your Customer (KYC)**  
KYC Mandatory for Investment of Rs.50,000 & above  
Copy of KYC acknowledgement enclosed  Yes  No

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

**\*PAN of 3rd Applicant**       Enclosed  PAN Card Copy Please

**Know Your Customer (KYC)**  
KYC Mandatory for Investment of Rs.50,000 & above  
Copy of KYC acknowledgement enclosed  Yes  No

**Status**  Resident Individual  Minor through guardian  HUF  Partnership  Trust

Company  Sole Proprietorship  Society  Body Corporate  AOP

BOI  FII  NRI  Others (specify) \_\_\_\_\_

**Mode of Holding**  Single  Anyone or Survivor  Joint  First holder or Survivor (for UTI MUS)

**Occupation**  Business  Student  Agriculture  Self employed  Professional

Housewife  Retired  Service  Others (specify) \_\_\_\_\_

**Marital Status**  Unmarried  Married  Wedding Anniversary

**Annual Income of First Individual Applicant**  < 5 Lacs  > 5 Lacs - < 15 Lacs  > 15 Lacs - < 25 Lacs  > 25 Lacs

**OPTION FOR DESPATCH OF STATEMENT OF ACCOUNT**

Applicant's address / (for NRIs) At my Overseas address as mentioned above  (for NRIs) To be despatched to my resident relative's address in India as given above.

**BANK PARTICULARS (Mandatory as per SEBI guidelines)**

Bank Name

Address

City

\*Pin

Account type (please   Savings  Current  NRO  NRE  Branch

Account No.

IFS Code

**PAYMENT DETAILS**

Cheque / DD# No.

Date

Bank

Branch

Amt. of investment (i)

DD Charges if any (ii)

Net amount paid (i-ii)

Amt. in words

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

\* Denotes Mandatory Fields (Application Form continued on the reverse)

**ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)**

Received from Mr./Ms./M/s.

An application under

alongwith Cheque / DD No.\*

Drawn on (Bank)

for Rs. (in figures)

\* Cheque and drafts are subject to realisation



Sr. No. 2010/

Stamp of UTI AMC Office /  
Authorised Collection Centre

**INVESTMENT DETAILS (Please ✓)**

**UTI-G-Sec Fund**  Investment Plan  Short Term Plan (Default Plan / Option - Investment Plan & Growth Option)  
 Dividend Option\*  Growth Option

**UTI-Bond Fund**  **UTI-MIS**  **UTI-Mahila Unit Scheme**  **UTI-CRTS** (Default Option - Growth Option)  
 Dividend Option\*  Growth Option

**UTI-Liquid Fund**  Cash Plan (Regular)  Dividend  Monthly  Growth  
 Cash Plan (Institutional)  Dividend Option  Daily  Weekly  Monthly\*  Growth Option

**UTI-Short Term Income Fund**  Regular Option  Institutional Option  
 Monthly Dividend Sub Option\*  Growth Sub Option

(Default Plan - Cash Plan (Regular), Default Option - Dividend Option (Daily Reinvestment) under Cash Plan and Monthly Dividend Sub Option (Reinvestment) under UTI-Short Term Income Fund)  
 [For Rs. 1 crore and above default is Cash Plan (Institutional)]

**UTI-GILT Advantage Fund-LTP**  Growth Plan  Dividend Plan\*  PF Plan  Growth Option  Dividend Option\*  
 Prescribed Date Auto Redemption Option (PDAR) # # both options available under PF Plan  
 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 |  
 In case of PAAR please specify a 'Desired Appreciation Rate' \_\_\_\_\_ % (Default Plan - Growth Plan)

**UTI-Treasury Advantage Fund**  Growth  Daily Dividend  Weekly Dividend\*  Monthly Dividend\*  Quarterly Dividend\*  Annual Dividend\*  Bonus (Default - Daily Div. Plan / Option)  
 Institutional Plan  Growth Option  Daily Dividend  Weekly Dividend\*  Monthly Dividend  Quarterly Dividend\*  Annual Dividend\*  Bonus Option

**UTI-MIS-Advantage Plan**  Growth Plan  Monthly Dividend Plan\*  Flexi Dividend Plan\*  Monthly Payment Plan (Default Option - Growth Option)

**UTI-Money Market Fund**  Regular Plan  Institutional Plan (Default Option - Growth Option)  
 Daily Dividend Option  Weekly Dividend Option\*  Growth Option

**UTI-Floating Rate Fund (STP)**  Regular Plan  Institutional Plan (Default Option - Growth Option)  
 Daily Dividend Option  Weekly Dividend Option\*  Growth Option

**UTI-Fixed Maturity Plan (Use separate application form for each series)**  
**Cheque / DD should be drawn in favour of UTI-Fixed Maturity Plan - YFMP (mm/yy) / HFMP (mm/yy) / QFMP (mm/yy-Plan No.)**  
 Regular Plan  Institutional Plan (Default Plan - Regular Plan)  
 Yearly Series (YFMP)  Half Yearly Series (HFMP)  Quarterly Series (QFMP) (Rs. 1 crore and above default is Institutional)  
 Growth Option  Dividend Option (Default Option - Growth Option)

**UTI-VIS-ILP**  Growth Option  Dividend Option\* (Default Option - Growth Option)

\* Please tick your option for Dividend Plan / Option / Sub-option  Dividend Payout  Dividend Reinvestment

Investor opting for SIP, STRIP, UTI - STRIP Advantage, SWP & 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

\_\_\_\_\_  
 Signature of 2nd Applicant  
 Name of 2nd Authorised Signatory

\_\_\_\_\_  
 Signature of 3rd Applicant  
 Name of 3rd Authorised Signatory

\_\_\_\_\_  
 Designation

\_\_\_\_\_  
 Designation

\_\_\_\_\_  
 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 30 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. 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)



(Please read instructions)

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.

AGENT's Name and ARN	Sub Broker Code	MO Code
ARN - 11770		

**Sole / First Investor Name**

Application No. / Existing Folio No.  Mobile No.

Scheme/Plan

Each SIP/Micro SIP Amount (Rs.)  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

#  ISSUED BY  ID NO

### DETAILS OF OTHER APPLICANTS

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

PAN\* 2nd applicant  Date of Birth  Email ID

#  ISSUED BY  ID NO

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

PAN\* 3rd applicant  Date of Birth  Email ID

#  ISSUED BY  ID NO

\* 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  IFS Code

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.

**Accountholder 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 Rs. 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)** \_\_\_\_\_  
 Certified that the signature of the account holder and the details of Bank account are correct as per our records.

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

TEAR AWAY

To, \_\_\_\_\_  
 The Branch Manager

**Authorisation of the Bank Account Holder (to be signed by the Investor)**  
 (To be retained by the Bank)

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.

<input type="text"/>	<b>First Account Holder's Signature</b> (As in Bank Records)
<input type="text"/>	<b>Second Account Holder's Signature</b> (As in Bank Records)
<input type="text"/>	<b>Third Account Holder's Signature</b> (As in Bank Records)

Bank Account Number

# SYSTEMATIC INVESTMENT PLAN (SIP)/MICRO SIP

MANDATED FORM FOR SIP/MICRO SIP THROUGH POST DATED CHEQUES

(Please read instructions)



AGENT's Name and ARN	Sub Broker Code	MO Code
ARN - 11770		

**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

Initial Investment Amount  SIP/Micro SIP Amount (Rs.)

SIP/Micro SIP Date :  1st  7th  15th  25th Frequency :  Monthly  Quarterly Post Dtd. Chq. Amt.

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

Cheque Nos. From  To  \$ No. of Cheques

\$ Please refer instruction (1) under SIP / Micro SIP by Cheque/s

Account No.  Drawn on

Branch  PIN Code

PAN\* 1st applicant  Date of Birth  Email ID

#

**DETAILS OF OTHER APPLICANTS**

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

PAN\* 2nd applicant  Date of Birth  Email ID

#

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

PAN\* 3rd applicant  Date of Birth  Email ID

#

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

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 Rs.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 in stead 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/We have attached PAN Card/Document copies of all applicants.

Signature : \_\_\_\_\_  
First Investor
Second Investor
Third Investor

Date : \_\_\_\_\_

## GENERAL INSTRUCTIONS FOR SIP & MICRO SIP

1. SIP/Micro SIP is offered with following Periodicity.
  - a. Monthly Systematic Investment Plan (MSIP) and
  - b. Quarterly Systematic Investment Plan (QSIP).
2. Both the options (MSIP and QSIP) can not be mingled. A separate Enrolment Form needs to be filled in for MSIP and QSIP.
3. 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.
4. The minimum amount of each investment for SIP/Micro SIP is Rs.500/- (for monthly option) and Rs.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 Rs.2500/- (for monthly option) and Rs.7500/- (for quarterly option) and in multiples of Re.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 Rs.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.
5. 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.
6. 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.
7. Account statement: An account statement will be sent to the unitholder through e-mail.
8. Investors can choose to discontinue this facility by giving 1 month written notice to the Scheme's registrar.
9. 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.
10. 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.
11. 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.**
12. UTI Mutual Fund reserves the right to reject SIP/ Micro SIP or auto debit mandate without assigning any reasons thereof.

### For Micro SIP Only

1. Applicability & Transactions covered:
  - a) 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).
  - b) 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.
  - c) The exemption is applicable to joint holders also.
2. Procedure:
  - a) Micro SIP will be handled by the Registrars of the Scheme.
  - b) Investors (including joint holders) will submit a photocopy of any one of the documents identified in Para 3 along with Micro SIP applications.
  - c) Supporting document must be current and valid.
  - d) Supporting document copy shall be self attested by the investor / attested by the ARN holder mentioning the ARN number.
  - e) 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.
3. Any one of the following PHOTO IDENTIFICATION documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN.
  - a. Voter Identity Card
  - b. Driving License
  - c. Government / Defense identification card
  - d. Passport
  - e. Photo Ration Card
  - f. Photo Debit Card (Credit card is not allowed).
  - g. 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>)
  - h. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer/ Elected Representatives to the Legislative Assembly / Parliament
  - i. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
  - j. Senior Citizen / Freedom Fighter ID card issued by Government.
  - k. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSE.
  - l. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
  - m. Any other photo ID card issued by Central Government / State Governments /Municipal authorities/ Government organizations like ESIC / EPFO.
4.
  - a) 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.
  - b) Rejected application will be sent back to the investor with a deficiency memo.
  - c) 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

1. 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.

2. 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 2010 to March 2011, the first cheque can be of any amount drawn on any date of April 2010. The remaining cheques should be of uniform date (1st / 7th / 15th/25th) and of uniform amount i.e. Rs.2000/-. Similarly for quarterly option the first cheque could be of any amount and of any date of April 2010 and subsequent cheques should be of uniform date and amount.
3. Investors are required to send all post dated cheques at one go and not in a staggered manner.
4. Please draw your cheques in the name of the Scheme/Plan in which the amount is invested.
5. Returned Cheques, if any, may not be presented again.

### SIP/Micro SIP by Auto Debit

1. 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 HDFC Bank, AXIS Bank Ltd., ICICI Bank, Kotak Mahindra Bank, IDBI Bank, Indus Ind Bank Ltd., Punjab National Bank, Bank of India, Bank of Baroda and State 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, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Goa, Gorakhpur, Guwahati, Gwalior, Haldia, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Mandya, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udipi, Varanasi, Vijaywada and Vizag.

- (a) 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.
  - (b) If any city is removed, SIP/Micro SIP instructions for investors in such cities via ECS (debit) route will be discontinued without prior notice.
  - (c) The Investor's bank branch should participate in Electronic Clearing Service (Debit Clearing) of RBI.
  - (d) 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.
2. 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, **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, **Surat:** Tel: (0261) 2474550, **Udaipur:** Tel: (0294)- 2423065/66/67, **Vadodara:** Tel: (0265) 2336962, **Vapi:** Tel: (0260) 2421315.

##### BENGALURU REGION

**Bengaluru:** (1) Bengaluru Main: Tel. No.: (080) 64535089, (2) Jayanagar: Tel: (080) 22440837, 64516489, (3) Malleswaram : Tel.: (080) 23340672, **Belgaum:** Tel.: (0831) 2423637, **Bellary:** Tel: (08392) 255634/635, **Cuddapah:** Tel: (08562) 222121/131, **Davangere:** Tel.: (08192) 231730/1, **Guntur:** Tel: (0863)-2333819, **Hubli:** Tel: (0836)-2363963/64, **Hyderabad:** (1) Hyderabad Main: Tel: (040) 24750281/24750381/382, (2) Punjagutta: Tel: (040)-23417246, (3) Secunderabad: 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) 2236500, **Chandigarh:** Tel: (0172) 2703683, **Jalandhar:** Tel: (0181) 22324756, **Jammu:** Tel: (0191) 247 0627, **Ludhiana:** Tel: (0161) 2441264, **Panipat:** Tel.: (0180) 2631942 **Patiala:** Tel: (0175) 2300341, **Shimla:** Tel.: (0177) 2657 803.

##### CHENNAI REGION

**Chennai:** (1) Chennai Main: Tel: (044) 2851 1727/2851 4466, (2) Annanagar: Tel: (044) 65720030, (3) T Nagar: 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) Pitam Pura: Tel: (011) 27351001, (2) Preet Vihar: Tel: (011) 22529374, 22529398, (3) Nehru Place: Tel: (011) 28898128, (4) Jeevan Bharati: Tel: (011) 2332 7497, 2373 9491/2, (5) Janak Puri: 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. **Silchar:** Tel.: (03842) 230082/230091 **Tinsukia:** Tel.: (0374) 2340266/2341026

##### KOLKATA REGION

**Kolkata:** (1) Kolkata Main: Tel: (033) 22436571/22134832, (2) Rash Behari: Tel.: (033) 24639811, (3) Salt Lake City: Tel.: (033) 23371985, **Baharampur:** Tel.: (03482) 277163, **Balasure:** Tel.: (06782) 241894/241947, **Barasat:** Tel.: (033) 25844583, **Berhampur:** Tel.: (0680) 2225094/95, **Bhubaneswar:** 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) 250033 **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

**Lotus Court:** (1) Lotus Court: Tel: (022) 22821357, (2) Bandra-Kurla Complex: Tel:

(022) 66786354/6101, (3) Borivali (West): Tel. No.: (022) 2898 0521/ 5081, (4) Ghatkopar (East): Tel: (022) 25012256/25010812/715/833, (5) JVPD: Tel: (022) 26201995/26239841, (6) Powai: Tel: (022) 67536797/98, (7) Goregaon: (E) Tel.: (022) 26866133, **Aurangabad:** Tel.: (0240) 2345219/29, **Jaigaon:** Tel.: (257) 2240480/486, **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) Shivaji Nagar: Tel.: (020) 25670419, (2) Chinchwad: Tel: (020) 65337240, **Solapur:** Tel: (0217) 22311767, **Thane:** Tel: (022) 2533 2409, **Vashi:** Tel.: (022) 27820171, 227820174, 27820177.

##### 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

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