

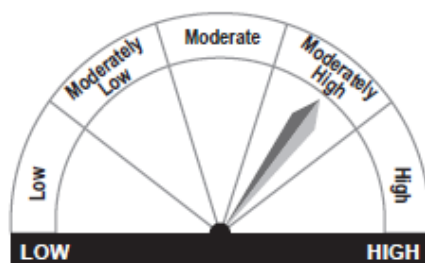
SCHEME INFORMATION DOCUMENT

Unit Scheme for Charitable & Religious Trusts & Registered Societies (UTI-C.R.T.S)

(An open-ended income scheme)

This Product is suitable for investors who are seeking*

- Regular income over long-term
- Investment in equity instruments (maximum-30%) and debt/ money market instruments
- Riskometer



Investors understand that their principal will be at Moderately High risk

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

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

Address of the Mutual Fund, AMC and Trustee Company: UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.

Website: www.utimf.com

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

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

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

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

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

This Scheme Information Document is dated September 5, 2017.

TABLE OF CONTENTS

Item No.	Contents	Page No.
	HIGHLIGHTS	3
I.	INTRODUCTION	
A.	Risk Factors	5
B.	Requirement of minimum investors in the Scheme	13
C.	Definitions	13
D.	Due Diligence by the Asset Management Company	18
II.	INFORMATION ABOUT THE SCHEME	
A.	Type of the Scheme	19
B.	What is the investment objective of the Scheme?	19
C.	How will the Scheme allocate its assets?	19
D.	Where will the Scheme invest?	19
E.	What are the Investment Strategies?	26
F.	Fundamental Attributes	26
G.	How will the Scheme Benchmark its performance?	27
H.	Who manages the scheme?	27
I.	What are the Investment Restrictions?	28
J.	How has the Scheme performed?	31
K.	Additional Scheme related disclosures	31
III.	UNITS AND OFFER	
A.	Ongoing Offer Details	33
B.	Periodic Disclosures	48
C.	Computation of NAV	52
IV.	FEES AND EXPENSES	
A.	Annual Scheme Recurring Expenses	52
B.	Load Structure For All Classes Of Investors	54
V.	RIGHTS OF UNITHOLDERS	56
VI.	PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY	57

Highlights

Investment Objective	<p>To primarily provide regular income to unitholders of the scheme. Funds collected under the scheme shall generally be invested as follows:</p> <ul style="list-style-type: none"> (i) Not less than 70% of the funds in debt instruments including money market instruments of low to medium risk profile. (ii) Not more than 30% of the funds in equities and equity related instruments. The risk profile of equity investments could be high. (iii) not more than 10% of the funds could be invested in Units issued by REITs & InvITs.
Benchmark	CRISIL Debt Hybrid (75:25)
Transparency / NAV Disclosure	NAV will be declared on every business day.
Load	<p>Entry Load : Nil Exit Load : Nil</p>
Liquidity	<p>The scheme will offer subscription and redemption of units on every business day on an ongoing basis. Purchase and Redemption under the scheme will be open throughout the year except during the book closure period/s not exceeding 15 days in a year or such period as may be prescribed by SEBI from time to time.</p>
Plans and Options Available	<p>In addition to the Existing Plan the scheme offer 'Direct Plan'*.</p> <p>Both the plans offers following options:</p> <ul style="list-style-type: none"> (a) Growth Option (b) Dividend Option (with payout & reinvestment facilities) <p>Default option - Growth Option.</p> <p>*Details for Direct Plan: Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>All categories of Investors (whether existing or new Unitholders) as permitted under this SID are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various modes (except all Platform(s) where investor's applications for subscription of units are routed through Distributors).</p> <p>The Direct plan will be a separate plan under the Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc and will have a separate NAV. No commission shall be paid / charged from Direct Plan.</p> <p>Portfolio of the Scheme under the Existing Plan and Direct Plan will be common.</p>

	<p>How to apply: Investors subscribing under Direct Plan of UTI-CRTS will have to indicate "Direct Plan" against the Scheme name in the application form, as for example. "UTI- CRTS - Direct Plan".</p> <p>Treatment of applications under "Direct" / "Existing" Plans:</p> <table border="1" data-bbox="397 296 1448 596"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Existing</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Existing</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Existing</td> <td>Existing Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Existing Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned in the application form under scenarios 7 or 8 above, the application shall be processed under 'Existing Plan'. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under 'Direct Plan' from the date of application without any exit load.</p> <p>For further details on Direct Plan, please refer to SAI.</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Existing	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Existing	Direct Plan	7	Mentioned	Existing	Existing Plan	8	Mentioned	Not Mentioned	Existing Plan
Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																		
1	Not mentioned	Not mentioned	Direct Plan																																		
2	Not mentioned	Direct	Direct Plan																																		
3	Not mentioned	Existing	Direct Plan																																		
4	Mentioned	Direct	Direct Plan																																		
5	Direct	Not Mentioned	Direct Plan																																		
6	Direct	Existing	Direct Plan																																		
7	Mentioned	Existing	Existing Plan																																		
8	Mentioned	Not Mentioned	Existing Plan																																		
<p>Minimum Amount of Initial Investment</p>	<p>Minimum initial investment is ₹10,000/- and in multiples of ₹1/- or such other amount as may be prescribed by the UTI AMC from time to time.</p>																																				

I. INTRODUCTION

A. RISK FACTORS

Standard Risk Factors

1. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
2. As the price / value / interest rates of the securities in which the scheme invests fluctuate, the value of your investment in the scheme may go up or down.
3. Past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the scheme.
4. The name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
5. The sponsors are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of ₹10,000/- made by them towards setting up the Fund.
6. The present scheme is not guaranteed or an assured return scheme.
7. Statements/Observations made in this Scheme Information Document are subject to the laws of the land as they exist at any relevant point of time.
8. Growth, appreciation, dividend and income, if any, referred to in this Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time.
9. The NAV of the Scheme may be affected by changes in the general market conditions, factors and forces affecting capital market, in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures.
10. As with any investment in securities, the NAVs of the Units issued under the Scheme can go up or down depending on various factors that may affect the values of the Scheme's investments. In addition to the factors that affect the value of individual securities, the NAVs of the Scheme can be expected to fluctuate with movements in the broader bond markets and may be influenced by factors affecting bond markets in general, such as, but not limited to, changes in interest rates, changes in governmental policies and increased volatility in the bond and money markets.
11. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, even though it is intended to maximise the returns by actively investing in equity/equity related securities.
12. **Credit Risk:** Bonds/debentures as well as other money market instruments issued by corporates run the risk of down grading by the rating agencies and even default as the worst case. Securities issued by Central/State governments have lesser to zero probability of credit / default risk in view of the sovereign status of the issuer.
13. **Interest-Rate Risk:** Bonds/ Government securities which are fixed return securities, run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The level of interest rates is determined by the rates at which government raises new money through RBI, the price levels at which the market is already dealing in existing securities, rate of inflation etc. The extent of fall or rise in the prices is a function of the prevailing coupon rate, number of days to maturity of a security and the increase or decrease in the level of interest rates. The prices of Bonds/ Government securities are also influenced by the liquidity in the financial system and/or the open market operations (OMO) by RBI. Pressure on exchange rate of the rupee may also affect security prices. Such rise and fall in price of bonds/ government securities in the portfolio of the scheme may influence the NAV under the scheme as and when such changes occur.
14. **Liquidity Risk:** The Indian debt market is such that a large percentage of the total traded volumes on particular days might be concentrated in a few securities. Traded volumes for particular securities differ significantly on a daily basis. Consequently, the fund might have to incur a significant "impact cost" while transacting large volumes in a particular security. The scheme would aim to invest in a higher proportion

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

15. **Re-investment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are re-invested. The additional income from re-investment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be re-invested may be lower than that originally assumed.
16. **Money Market Securities** are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
17. **Securities Lending:** It is one of the means of earning additional income for the scheme with a lesser degree of risk. The risk could be in the form of non-availability of ready securities for sale during the period the securities remain lent. The scheme would be exposed to risk through the possibility of default by the borrower/intermediary in returning the securities. However, the risk would be adequately covered by taking in of suitable collateral from the borrower by the intermediary involved in the process. The scheme will have a lien on such collateral. They will also have other suitable checks and controls to minimise any risk involved in the securities lending process.
18. **Investment in overseas markets:** The success of investment in overseas markets depends upon the ability of the fund manager to understand conditions of those markets and analyse the information which could be different from Indian markets. Operations in foreign markets would be subject to exchange rate fluctuation risk besides market risks of those markets.
19. Government securities where a fixed return is offered, run price-risk like any other fixed income security. When interest rates decline, the value of a portfolio of fixed income securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income securities can be expected to decline. The extent of such fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and / or the price levels at which the market is already dealing in the existing securities. However, Government securities are unique in the sense that their credit risk always remains zero.
20. As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or a restructuring of the Scheme. In view of the above, the Trustee has the right, at its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances, as described under the title "Right to Limit Redemptions" in the SAI.
21. Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger amount of liquidity risks, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
22. As the portfolio will primarily consist of debt securities, investing in the Scheme will involve certain specific risks and special considerations in addition to those normally associated with making investments in securities. There can be no assurance that the Scheme can achieve its objectives.
23. The NAV of the units of the Scheme, to the extent that the scheme is invested in debt and money market securities (also referred to as fixed income securities) will be affected by changes in the general level of interest rates. When interest rates decline, the value of a portfolio of fixed income securities can be expected to rise. Conversely, when interest rates rise, the value of a portfolio of fixed income securities can be expected to decline.
24. Debt securities are subject to the risk of an issuer's inability to meet principal and interest payments on the obligations (credit risk). Debt securities may also be subject to price volatility due to such factors as interest rate sensitivity, market perception of the creditworthiness of the issuer and general market

liquidity (market risk). The Investment Manager will place considerable emphasis on the credit rating of the issuer and therefore will only invest in securities that are rated investment grade by a regulated credit rating agency such as CRISIL, ICRA, CARE etc, or in unrated debt securities, which the Investment Manager believes to be of equivalent quality. Market risk will be addressed by analysing various economic trends in order to seek to determine the likely future course of interest rates. While it is the intent of the Investment Manager to invest primarily in highly rated debt securities, the Scheme may from time to time invest in higher yielding, lower rated securities. This would enhance the degree of risk.

25. Lower rated or unrated securities are more likely to react to developments affecting the market and the credit risk than the highly rated securities, which react primarily to movements in the general level of interest rates. Lower rated securities also tend to be more sensitive to economic conditions than higher rated securities. The Investment Manager will consider both credit risk and market risk in making investment decisions.
26. Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity of a specified date when the securities begin paying current interest and therefore are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest rates periodically and are likely to respond to changes in interest rates to a greater degree than other coupon bearing securities having similar maturities and credit quality.
27. As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rate hence the risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.
28. The credit risk factors pertaining to lower rated securities also apply to lower rated zero coupon or deferred interest bonds. Such bonds carry an additional risk in that, unlike bonds that pay interest throughout the period to maturity, the Scheme would not realise any cash until interest payment on the bonds commence and if the issuer defaults the Scheme may not obtain any return on its investment.
29. The value of the Scheme's investments may be affected generally by factors affecting capital markets such as price and volume volatility in the stock markets interest rates, currency exchange rates, foreign investments, changes in Government policies, taxation, political, economic or other developments and closure of the stock exchanges. There is also risk of loss due to lack of adequate external systems for transferring, pricing, accounting and safekeeping or record keeping of securities. Consequently the NAV of the Scheme may fluctuate and the value of the Units may go down as well as up.
30. Except for any security of an associate or group company, the Scheme has the power to invest in securities which are not quoted on a stock exchange ("unlisted securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Scheme will realise their investments in unlisted securities at a fair value.
31. The liquidity of the investments by the Scheme may be restricted by trading volumes, settlement periods and transfer procedures. The inability to sell the money market or debt securities due to the absence of a well developed and liquid secondary market for such securities may result at times in losses to the Scheme, should there be a subsequent decline in the value of such securities until the time at which they are sold.
32. From time to time subject to the SEBI Regulations, the Sponsors, the mutual funds managed by them, their affiliates/associates and the AMC, Trustee Company or any other unitholder may invest either directly or indirectly in the Scheme. These entities may acquire a substantial portion of the Units and may collectively constitute a major investor in the Scheme. Accordingly, redemption of Units held by these entities may have an adverse impact on the value of the Units of the Scheme because the timing of such redemptions by such an investor may impact the ability of other Unit holders to redeem their respective

Units. As per the SEBI Regulations, in case the AMC invests in the Scheme, it shall not be entitled to charge any fees on its investment.

33. Trading in debt and equity derivatives involves certain specific risks like:-

- a. Credit Risk: This is the risk on default by the counter party. This is usually to the extent of difference between actual position and contracted position. This risk is substantially mitigated where derivative transactions happen through clearing corporation.
- b. Market Risk: Market movement may also adversely affect the pricing and settlement of derivative trades like cash trades.
- c. Illiquidity Risk: The risk that a derivative may not be sold or purchased at a fair price due to lack of liquidity in the market.
- d. An exposure to derivatives can lead to losses. Success of dealing in derivatives depends on the ability of the Fund Manager to correctly assess the future market movement and in the event of incorrect assessment, if any, performance of the scheme could be lower.
- e. Interest Rate Swaps (IRSs) and Forward Rate Agreements (FRAs) do also have inherent credit and settlement risks. However, these risks are substantially less as they are limited to the interest stream and not for the notional principal amount.
- f. Participating in derivatives is a highly specialised activity and entails greater than ordinary investment risks. Notwithstanding such derivatives being used for limited purpose of hedging and portfolio balancing, the overall market in these segments could be highly speculative due to the action of other participants in the market.
- g. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
- h. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

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

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

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

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

36. Risk factors on investment in Derivative Instruments

The Scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. Derivative products are specialised instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself, without the benefit of observing the performance of the derivative under all possible market conditions. Other risks include the risk of mispricing or improper

valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. (Pl. see paragraph on Derivatives and Hedging products).

Some of the risks associated with Interest Rate Swaps (IRS) and Forward Rate Agreements (FRAs) are as below:

(i) Counter party Risk: This refers to the risk of credit and settlement. Specifically it refers to the event that the counter party in the IRS/FRA deal is unable to meet its commitment and defaults on its obligations.

(ii) Basis Risk: Basis risk is the risk of mismatch i.e. the risk that arises when the underlying asset / liability is not perfectly correlated with the derivative position.

For Floating Rate Instruments - During the life of a floating rate security or a swap, the underlying benchmark index may become less active and may not capture the actual movement in interest rates or at times the benchmark may cease to exist. These types of events may result in loss of value in the portfolio.

(iii) Liquidity Risk: This refers to the risk associated with the ease with which a derivative position can be unwound.

For Floating Rate Instruments - Due to the evolving nature of the floating rate market, there may be an increased risk of liquidity risk in the portfolio from time to time. In case of downward movement of interest rates, floating rate debt instruments will give a lower return than fixed rate debt.

37. Risk Factors of investment in Overseas Financial Assets

Currency Risk:

Moving from Indian Rupee (INR) to any other currency entails currency risk. To the extent that the assets of the scheme will be invested in securities denominated in foreign currencies, the Indian rupee equivalent of the net assets, distributions and income may be adversely affected by changes in the value of those foreign currencies relative to the Indian Rupee (If Indian rupee appreciates / depreciates against these foreign currencies). The repatriation of capital to India may also be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment. The scheme may have to pay applicable taxes on gains from such investments.

Interest Rate Risk:

The pace and movement of interest rate cycles of various countries, though loosely co-related, can differ significantly. Hence by investing in securities of countries other than India, the Scheme could be exposed to their interest rate cycles.

Credit Risk:

The credit though existent is substantially reduced since the regulations stipulate investments only in papers rated AAA by reputed international rating agencies such as S&P, Moody's , Fitch etc . To manage risks associated with foreign currency and interest rate exposure, the Mutual Fund may use derivatives for efficient portfolio management including hedging and in accordance with conditions as may be stipulated by SEBI / RBI from time to time.

38. The value of the investments of the scheme may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or policies of any appropriate authority and other political and economic developments and closure of stock exchanges which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the units of the Scheme may fluctuate and can go up or down.
39. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the equity and equity related investments made by the Scheme which could cause the scheme to miss certain investment opportunities. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The inability of the Scheme to make intended securities purchases due to settlement problems could also cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Scheme's

portfolio due to the absence of a well developed and liquid secondary market for debt securities would result, at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in the Scheme's portfolio.

40. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the regulatory limits, the AMC may choose to invest in unlisted securities that offer attractive yields. This may however increase the risk of the portfolio.
41. A derivative instrument, broadly, is a financial contract whose payoff structure is determined by the value of an underlying security, index, interest rate etc. Thus a derivative instrument derives its value from some underlying variable. The Scheme may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include, the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Usage of derivatives will expose the Scheme to certain risks inherent to such derivatives.
42. The Scheme may also invest in ADRs / GDRs / foreign debt securities as permitted by Reserve Bank of India and Securities and Exchange Board of India. To the extent that some part of the assets of the scheme may be invested in securities denominated in foreign currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment.
43. The scheme intends to deploy funds in money market instruments to maintain liquidity. To the extent that some assets/funds are deployed in money market instruments, the scheme will be subject to credit risk as well as settlement risk, which might affect the liquidity of the scheme.
44. Different types of securities in which the scheme would invest as given in the scheme information document carry different levels and types of risk. Accordingly the scheme's risk may increase or decrease depending upon its investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA (SO) rated are comparatively less risky than bonds which are AA rated.
45. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The inability of the Scheme to make intended securities purchases due to settlement problems could also cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Scheme's portfolio due to the absence of a well developed and liquid secondary market for debt securities would result, at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in the Scheme's portfolio.
46. **Risk Factors specific to investments in Securitised Papers:**
Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. A typical process of asset securitisation involves sale of specific Receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company. The SPV in turn issues financial instruments (e.g., promissory notes, pass through certificates or other debt instruments) to investors, such instruments evidencing the beneficial ownership of the investors in the Receivables. The financial instruments are rated by an independent credit rating agency. An Investor's Agent is normally appointed for providing trusteeship services for the transaction.

Types of Securitised Debt vary and carry different levels and types of risks. Credit Risk on Securitised Bonds depends upon the Originator and varies depending on whether they are issued with Recourse to Originator or otherwise. A structure with Recourse will have a lower Credit Risk than a structure without Recourse. Underlying assets in Securitised Debt may assume different forms and the general types of receivables include Auto Finance, Credit Cards, Home Loans or any such receipts. Credit risks relating to these types of receivables depend upon various factors including macro economic factors of these industries and economies. Specific factors like nature and adequacy of property mortgaged against these borrowings, nature of loan agreement/ mortgage

deed in case of Home Loan, adequacy of documentation in case of Auto Finance and Home Loans, capacity of borrower to meet its obligation on borrowings in case of Credit Cards and intentions of the borrower influence the risks relating to the asset borrowings underlying the securitised debt.

Holders of the securitised assets may have low credit risk with diversified retail base on underlying assets especially when securitised assets are created by high credit rated tranches, risk profiles of Planned Amortisation Class tranches (PAC), Principal Only Class Tranches (PO) and Interest Only class tranches (IO) will differ depending upon the interest rate movement and speed of prepayment. Various types of major risks pertaining to Securitised Papers are as below:

Liquidity & Price risk

Presently, secondary market for securitised papers is not very liquid. This could limit the ability of the investor to resell them. Even if a secondary market develops and sales were to take place, these secondary transactions may be at a discount to the initial issue price due to changes in the interest rate structure.

Delinquency and Credit Risk

Securitised transactions are normally backed by pool of receivables and credit enhancement as stipulated by the rating agency, which differ from issue to issue. The Credit Enhancement stipulated represents a limited loss cover to the Investors. These Certificates represent an undivided beneficial interest in the underlying receivables and there is no obligation of either the Issuer or the Seller or the originator, or the parent or any affiliate of the Seller, Issuer and Originator. No financial recourse is available to the Certificate Holders against the Investors' Representative. Delinquencies and credit losses may cause depletion of the amount available under the Credit Enhancement and thereby the Investor Payouts may get affected if the amount available in the Credit Enhancement facility is not enough to cover the shortfall. On persistent default of a Obligor to repay his obligation, the Servicer may repossess and sell the underlying Asset. However many factors may affect, delay or prevent the repossession of such Asset or the length of time required to realize the sale proceeds on such sales. In addition, the price at which such Asset may be sold may be lower than the amount due from that Obligor.

Prepayment Risk

Asset securitisation is a process whereby commercial or consumer credits are packaged and sold in the form of financial instruments. Full prepayment of underlying loan contract may occur during the tenure of the paper. In the event of prepayments, investors may be exposed to changes in tenor and reinvestment risk.

Risk factors and mitigation measures

1) Illiquidity Risk

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

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

2) Counter-party risk

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

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

3) **Collateral Risk (as a repo buyer)**

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

Risk Factors Associated with Investments in REITs and InvITS:

VOLATILITY OF DISTRIBUTIONS

The REITs & InvITs distributions will be based on the Net Distributable Cash Flows available for distribution, and not on whether the REITs & InvITs makes an accounting profit or loss. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/INVIT receives as dividends or the interest and principal payments from portfolio assets. The cash flows generated by portfolio assets from operations may fluctuate based on, among other things

- Economic cycles and risks inherent in the business which may negatively impact valuations, returns and profitability of portfolio assets
- Force majeure events related such as earthquakes, floods etc. rendering the portfolio assets inoperable
- Debt service requirements and other liabilities of the portfolio assets
- Fluctuations in the working capital needs of the portfolio assets
- Ability of portfolio assets to borrow funds and access capital markets
- Changes in applicable laws and regulations, which may restrict the payment of dividends by portfolio assets
- Amount and timing of capital expenditures on portfolio assets
- Insurance policies may not provide adequate protection against various risks associated with operations of the REIT/InvIT such as fire, natural disasters, accidents

OPERATIONAL AND RESIDUAL RISKS

- REIT & InvITs Assets are subject to various risks that we may not be insured against, adequately or at all, including:
 - (i) Changes in governmental and regulatory policies;
 - (ii) Shortages of, or adverse price movement for, materials, equipment and plants;
 - (iii) Design and engineering defects;
 - (iv) Breakdown, failure or substandard performance of the underlying assets and other equipments;
 - (v) Improper installation or operation of the underlying assets and other equipment;
 - (vi) Terrorism and acts of war;
 - (vii) Inclement weather and natural disasters;
 - (viii) Environmental hazards, including earthquakes, flooding, tsunamis and landslide
- Any additional debt financing or issuance of additional Units may have a material, adverse effect on the REITs & InvITs distributions.
- Any future issuance of Units by REITs & InvITs or sales of Units by the Sponsor or any of other significant Unitholders may materially and adversely affect the trading price of the Units.
- The Valuation Report, and any underlying reports, and the valuation contained therein may not be indicative of the true value of the Project SPVs' assets.
- Risk related to business or industry sector.
- There can be no assurance that REITs & InvITs will be able to successfully undertake future acquisitions.

Market Risk:

REITs and InvITs are volatile and prone to price fluctuations on a daily basis owing to market movements. AMC/Fund Manager's investment decisions may not always be profitable, as actual market movements may be at variance with the anticipated trends. NAV of the Scheme is vulnerable to movements in the prices of securities invested by the scheme, due to various market related factors like changes in the general market conditions, factors and forces affecting capital market, level of interest rates, trading volumes, settlement periods and transfer procedures.

Liquidity Risk:

As the liquidity of the investments made by the scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities for which a liquid market exists.

Reinvestment Risk:

Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.

Price-Risk or Interest-Rate Risk:

REITs & InvITs run price-risk or interest-rate risk. Generally, when interest rates rise, prices of existing securities fall and when interest rates drop, such prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates.

Credit Risk:

In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.

The above are some of the common risks associated with investments in REITs & InvITs.

RISK MITIGATION FACTORS:

The UTI AMC Ltd. (AMC) endeavours to invest in REITs/InvITs, where adequate due diligence and research has been performed by AMC. The AMC also relies on its own research as well as third party research. This involves one-to-one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will focus, amongst others, on the strength of management, predictability and certainty of cash flows, value of assets, capital structure, business prospects, policy environment, volatility of business conditions, etc.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

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

C. DEFINITIONS

In the scheme unless the context otherwise requires:

1. "Acceptance date" or "date of acceptance" with reference to an application made by an applicant to the UTI Asset Management Company Ltd. (UTI AMC) for purchase or redemption/changeover/switchover of units means the day on which the UTI Financial Centres (UFCs)/Registrar or the official points of acceptance as per the list attached with this Scheme Information Document or notified hereafter, after being satisfied that such application is complete in all respects, accepts the same;

2. "Accounting Year" of UTI Mutual Fund is from April to March;
3. "Act" means the Securities and Exchange Board of India Act, 1992, (15 of 1992) as amended from time to time;
4. "Alternate applicant" in case of a minor means the parent/step-parent/court guardian who has made the application on behalf of the minor.
5. "AMFI" means Association of Mutual Funds in India.
6. "Applicable NAV" unless stated otherwise in the Scheme Information Document, Applicable NAV for the respective plans is the Net Asset Value as of the Day as of which the purchase or redemption is sought by the Investor and determined by the Fund.
7. "Applicant" means an investor who is eligible to participate in the scheme and who is not a minor or a mentally handicapped person and shall include the alternate applicant mentioned in the application form.
8. "Asset Management Company/UTI AMC/AMC/Investment Manager" means the UTI Asset Management Company Limited incorporated under the Companies Act, 1956 (1 of 1956) [replaced by The Companies Act, 2013 (No.18 of 2013)] and approved as such by Securities and Exchange Board of India (SEBI) under sub-regulation (2) of Regulation 21 to act as the Investment Manager to the scheme of UTI Mutual Fund.
9. "Bank refers to both scheduled and non-scheduled commercial banks which are regulated under Banking Regulation Act, 1949.
 - (a) Scheduled Commercial Banks are grouped under following categories:
 - (i) State Bank of India and its Associates
 - (ii) Nationalised Banks
 - (iii) Foreign Banks
 - (iv) Regional Rural Banks
 - (v) Other Scheduled Commercial Banks.
 - (b) Non-Scheduled Commercial Banks

Note: Banks in the groups (i) & (ii) above are known as public sector banks whereas, other scheduled commercial banks mentioned at group (v) above are known as private sector banks.

Bank does not include Urban Co-operative Banks and NBFCs.
10. "Body Corporate" or "Corporation" includes a company incorporated outside India but does not include (a) a corporation sole, (b) a co-operative society registered under any law relating to co-operative societies and (c) any other body corporate (not being a company as defined in this Act), which the Central Government may, by notification in the Official Gazette, specify in this behalf.
11. "Book Closure" is a period when the register of unit holders is closed for all transactions viz. Purchases, redemptions, changeover, switchover etc. such Book Closure period will not exceed 15 days in a year.
12. "Business Day" means a day other than (i) Saturday and Sunday or (ii) a day on which the principal stock exchange with reference to which the valuation of securities under a scheme / plan is done is closed, or the Reserve Bank of India or banks in Mumbai are closed for business, or (iii) a day on which the UTI AMC offices in Mumbai remain closed or (iv) a day on which purchase and redemption/changeover/switchover of unit is suspended by the Trustee or (v) a day on which normal business could not be transacted due to storm, floods, bandhs, strikes or such other events as the AMC may specify from time to time or (v) a day on which the concerned office of the investment advisor is closed.

The AMC reserves the right to declare any day as a Business day or otherwise at any or all Official Points of Acceptance.
13. "Charitable purpose" includes relief for the poor, education, medical relief and the advancement of any other object of general public utility not involving carrying on of any activity for profit.

14. "Custodian" means a person who has been granted a certificate of registration to carry on the business of custodian under the Securities and Exchange Board of India (Custodian of Securities) Regulations, 1996, and who may be appointed for rendering custodian services for the Scheme in accordance with the Regulations.
15. "Dividend" means income distributed by the Scheme on the Units.
16. "Distributable surplus" means the Gains that has been realised on a marked to market basis and is carried forward to the balance sheet at market value, arising out of appreciation on investments which is readily available for distribution to the unit holders as Income.
17. "Educational Trust" means any Trust established under any law for the time being in force (not being a Private Trust) for the purposes of contributing towards education both mental and physical.
18. "Eligible Trust" means - (i) a trust created by or in pursuance of the provisions of any law which is for the time being in force in any State, or (ii) a trust, the properties of which are vested in a treasurer under the Charitable Endowments Act 1890 (Act 6 of 1890), or (iii) a religious or charitable trust which is administered or controlled or supervised by or under the provisions of any law, which is for the time being in force relating to religious or charitable trusts or, (iv) any other trust, being an irrevocable trust, which has been created for the purpose of or in connection with the endowment of any property or properties for the benefit or use of the public or any section thereof, or (v) a trust created by a will which is valid and has become effective, or (vi) any other trust, being an irrevocable trust, which has been created by an instrument in writing and includes 'depository' within the meaning of Clause (e) of Sub-section (1) of Section 2 of The Depository Act, 1996.
19. "FPI" Foreign Portfolio Investor, as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014;
20. "Firm", "partner" and "partnership" have the meanings assigned to them in the Indian Partnership Act, 1932 (9 of 1932), but the expression "partner" shall also include any person who being a minor is admitted to the benefits of the partnership.
21. "Fixed Income Securities" Debt Securities created and issued by, inter alia, the Central Government, a State Government, Local Authorities, Municipal Corporations, PSUs, Public Companies, Private Companies, Bodies Corporate, Unincorporated SPVs and any other entities which may be recognised / permitted, which yield a fixed rate by way of interest, premium, discount or a combination of any of them.
22. Floating Rate Debt Instruments - are debt securities issued by the Central and/or a State Government, Corporates or PSUs or other eligible issuers with interest rates that are reset periodically. The periodicity of the interest reset could be daily, monthly, quarterly, half-yearly, annually or any other periodicity that may be mutually agreed between the issuer and the fund. The interest on such instruments may also be in the nature of fixed basis points over the benchmark gilt yields or other approved benchmarks yields such as MIBOR etc.
23. "Fund Manager" means the manager appointed for the day-to-day management and administration of a scheme.
24. Government securities or Gilts - Security created and issued by the Central Government and / or a State Government or any other security prescribed as a Government Security under the Public Debt Act, 1944.
25. "Investment Management Agreement or IMA" means the Investment Management Agreement (IMA) dated December 9, 2002, executed between UTI Trustee Company Private Limited and UTI Asset Management Company Limited.
26. "Investor Service Centre" such offices as are designated as Investor Service Centre (ISC) by the AMC from time to time.
27. "Load" is a charge that may be levied as a percentage of NAV at the time of exiting from the Scheme.
28. "Mutual Fund" or "Fund" or "UTIMF" means UTI Mutual Fund, a Trust under the Indian Trust Act, 1882 registered with SEBI under registration number MF/048/03/01 dated January 14, 2003.
29. "NAV" means Net Asset Value per Unit of the Scheme and the Plans / Options therein, calculated in the manner provided in this Scheme Information Document and in conformity with the SEBI Regulations as prescribed from time to time.

30. Net distributable income" means income after charging all expenses, contributions, prior years adjustments and all provisions, whether charged to revenue account or not.
31. "Non-profit making companies" shall mean companies set up under the Companies Act, 1956/Companies Act 2013.
32. "Non-Resident Indian (NRI)" shall have the meaning as defined under Foreign Exchange Management (Deposit) Regulations, 2000 (FEMA Regulation 2000) framed by Reserve Bank of India under Foreign Exchange Management Act, 1999 (42 of 1999). As per FEMA Regulation 2000, "Non-Resident Indian (NRI)" means a person resident outside India who is a citizen of India or is a person of Indian origin. A person shall be deemed to be a "person of Indian origin" if he is a citizen of any country other than Bangladesh or Pakistan and if (a) he at any time held Indian passport; or (b) he or either of his parents or any of his grand parents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or a person referred to in sub-clause (a) or (b) herein.
33. "Number of units deemed to be in issue" means the aggregate of the number of units issued and still remaining outstanding.
34. "Official points of acceptance" UTI Financial Centres (UFCs), Offices of the Registrars of the Scheme and any other authorized center as may be notified by UTI AMC from time to time are the official points of acceptance of purchase/changeover/swithover and redemption applications of the scheme. The cut off time as mentioned in this Scheme Information Document will be applicable at these official points of acceptance. The list of official points of acceptance is attached with this document.

For purchase, redemption, switchover or changeover of units applications received at any authorised collection centers, which is not an official point of acceptance, the cut off time at the official point of acceptance alone, will be applicable for determination of NAV.
35. "Public Sector undertaking" A Sector Undertaking (PSU) means a company in which not less than fifty-one per cent of the paid-up share capital is held by either the Central Government, or by any State Government (s) or partly by the Central Government and partly by one or more State Governments and includes a company which is a subsidiary of a Government company as thus defined. or A PSU is a company in which the Central Government or one or more State Government (s) either singly or together, exercise control over management or exercise power to appoint majority of directors.
36. "RBI" means the Reserve Bank of India, constituted under the Reserve Bank of India Act, 1934.
37. "Record Date" means the date announced by the Fund for any benefits like dividends, **bonus** etc. The person holding the units as per the records of UTI AMC/Registrars, on the record date are eligible for such benefits.
38. "Registered Society" shall mean a society registered under the Societies Registration Act of 1860.
39. "Registrars" means a person whose services may be retained by UTI AMC to act as the Registrar under the scheme, from time to time.
40. "Regulations" or "SEBI Regulations" mean the SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.
41. "Repo / Reverse Repo" Sale/purchase of Securities with simultaneous agreement to repurchase / resell them at a later date.
42. "Scheme Information Document" this document issued by UTI Mutual Fund offering units of scheme covered under this document for subscription.
43. "Scheme" means UTI-CRTS.
44. "SEBI" means the Securities and Exchange Board of India set up under the Securities and Exchange Board of India Act, 1992 (15 of 1992).
45. "Society" means a society established under the Societies Registration Act of 1860 (21 of 1860) or any other society established under any State or Central law for the time being in force.

46. "Sponsors" are Bank of Baroda, Life Insurance Corporation of India, Punjab National Bank, and State Bank of India;
47. Switchover - Redemption of Units in one Scheme (including Plans / Options therein) against purchase of Units in another Scheme wherever permissible.
48. "Time" all time referred to in the Scheme Information Document stands for Indian Standard Time.
49. "Trust Deed" means the Trust Deed dated December 9, 2002 of UTI Mutual Fund.
50. "Trustee" means UTI Trustee Company Private Limited, a company incorporated under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] and approved by SEBI to act as the Trustee to the scheme of UTI Mutual Fund.
51. "Unit" means the interest of the unitholders in a scheme, which consists of each unit representing one undivided share in the assets of a scheme.
52. "Unit Capital" means the aggregate of the face value of units issued under the scheme/plan and outstanding for the time being.
53. "Unitholder" means a person holding units in the scheme of the Mutual Fund.
54. In this Scheme Information Document, unless the context otherwise requires, (i) the singular includes the plural and vice versa, (ii) reference to any gender includes a reference to all other genders, (iii) heading and bold typeface are only for convenience and shall be ignored for the purposes of interpretation.
55. In this Scheme Information Document, all references to "dollars" or "\$" refers to United States dollars, and "₹" Refers to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".
56. All other expressions not defined herein but defined in the Act/ Regulations shall have the respective meanings assigned to them by the Act/ Regulations.

D. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

Due Diligence Certificate submitted to SEBI for UTI-CRTS

It is confirmed that:

- I. the draft Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- II. all legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc. issued by the Government and any other competent authority in this behalf, have been duly complied with;
- III. the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the scheme.
- IV. all the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

Date: September 5, 2017
Place: Mumbai

Sd/-
Vivek Maheshwari
Compliance Officer

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

UTI-CRTS is an open-ended income scheme.

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

Investment objective of the scheme is to primarily provide regular income to unitholders of the scheme. Funds collected under the scheme shall generally be invested as follows:

- (i) Not less than 70% of the funds in debt instruments including money market instruments of low to medium risk profile.
- (ii) Not more than 30% of the funds in equities and equity related instruments. The risk profile of equity investments could be high.
- (iii) not more than 10% of the funds could be invested in Units issued by REITs & InvITs.

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

1. Asset Allocation pattern of the scheme is as follows:

Instruments	Indicative Allocation (% of Total Assets)		Risk profile
	Minimum	Maximum	
Debt	70	100	Low to Medium
Equity	0	30	High
Units issued by REITs & InvITs	0	10	Medium to High

Provided however that depending on the market conditions the fund manager may raise investment in equity upto 40% of the assets for a period not exceeding six months from the date when the exposure was less than or equal to 30%.

2. Investment in 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.

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

The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.

D. WHERE WILL THE SCHEME INVEST?

1. As per Regulation 43(1) of SEBI (Mutual Fund) Regulations, the mutual funds can invest in

- i. ADRs/GDRs issued by Indian or foreign companies.
- ii. Equity of overseas companies listed on recognized stock exchanges overseas.

- iii. Initial and follow on public offerings for listing at recognized stock exchanges overseas.
- iv. Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies.
- v. Money market instruments rated not below investment grade.
- vi. Repos in the form of investment, where the counterparty is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds.
- vii. Government securities where the countries are rated not below investment grade.
- viii. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities.
- ix. Short term deposits with banks overseas where the issuer is rated not below investment grade.
- x. Units/securities issued by overseas mutual funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets).

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

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

Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time. The fund manager will consider the risk/reward ratio of the investments in these instruments. Risks may include fluctuating currency prices, relevant regulations of exchanges/countries, financial reporting standards, liquidity and political instability, among others. At the same time, these securities offer new investment and portfolio diversification opportunities into multi-market and multi-currency products.

2. Debt and Money Market in India

(a) Debt Instrument Characteristics :

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

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

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

(b) Debt Market Structure :

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

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

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

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

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

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

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

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

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

(c) Regulators:

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

(d) Market Participants:

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

Primary Dealers

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

Brokers

Brokers bring together counterparties and negotiate terms of the trade.

Investors

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

(e) Types of security issuance and eligible investors:

Issuer	Instruments	Yields (as on 31.07.2017)	Maturity	Investors
Central Government	Dated Securities	6.30% - 7.08%	1-30 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Central Government	T-Bills	6.30% - 6.12%	364/91 days	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
State Government	Dated Securities	7.20% - 7.30%	10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals
PSUs	Bonds	7.20% - 7.40%	5-10 years	Banks, Insurance Co, PFs, MFs,

Corporates				PDs, Individuals, FPI
Corporates (AAA rated)	Bonds	6.60% - 7.60%	1-10 years	Banks, MFs, Corporates, Individuals, FPI
Corporates	Commercial Papers	6.25% - 6.95%	15 days to 1 yr	Banks, MFs, Fin Inst, Corporates, Individuals, FPIs
Banks	Certificates of Deposit	6.15% - 6.55%	15 days to 1 yr	Banks, Insurance Co, PFs, MFs, PDs, Individuals
Banks	Bonds	7.60% - 7.80%	10-15 years	Banks, Companies, MFs, PDs, Individuals

(f) Trading Mechanism:

Government Securities and Money Market Instruments

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

3. Participation in repo in corporate debt securities

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

(A) Gross Exposure Norms

- (i) The gross exposure of any scheme to 'corporate bonds repo transactions' shall not be more than 10% of the net assets of the concerned scheme.
- (ii) The cumulative gross exposure through 'corporate bonds repo transactions' along with equity, debt and derivatives shall not exceed 100% of the net assets of the concerned scheme.
- (iii) In addition to investment restrictions specified in SEBI (Mutual Funds) Regulations 1996, the counter-party exposure in a scheme, considering the investments held in the debt securities and value of collaterals held through repo transactions (as a lender), shall not be more than 30% in case of money market instruments (20% in other cases).

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

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

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

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

(D) Tenor of Repo

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

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

(E) Tenor and Credit Rating of the Collateral

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

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

(F) Minimum Haircut

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

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

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

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

4. Participating in Derivative Products:

Derivatives: A derivative instrument, broadly, is a financial contract whose payoff structure is determined by the value of an underlying security, fixed income index (if any), interest rate etc. Thus a derivative instrument derives its value from some underlying variable.

Derivatives are further classified into
 Futures
 Options
 Swaps

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

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

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

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

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

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

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

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

Illustration for Interest Rate Swap:

In a plain vanilla fixed-to-floating interest rate swap, party A makes periodic interest payments to party B based on a variable interest, say MIBOR plus 50 basis points. Party B in turn makes periodic interest payments based on a fixed rate of say 6%. The payments are calculated over the notional amount. The first rate is called variable, because it is reset at the beginning of each interest calculation period to the then current reference rate, such as say MIBOR.

The scheme may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions will be an entity recognised as a market maker by RBI. Further the value of the notional principal in such cases will not exceed the value of respective existing assets being hedged by

the scheme. Exposure to a single counter party in such transactions will not exceed 10% of the net assets of the scheme.

The Fund may use derivative instruments like Fixed Income Index (if any), Futures, Interest Rate Swaps and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, as permitted under the Regulations and guidelines from time to time.

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

Debt derivatives are as of now customised over the counter products and there is no guarantee that these products will be available on tap. The provision for trading in derivatives is an enabling provision and it is not binding on the Schemes to undertake trading on a day to day basis.

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

- (i) These schemes will use hedging techniques including dealing in derivative products - like futures and options, warrants, interest rate swaps (IRS), forward rate agreement (FRA) as may be permissible under SEBI (MFs) Regulations.
- (ii) The schemes intend to use derivatives only for the purpose of hedging and/or re-balancing of the portfolio against any anticipated move in the equity and debt markets. A hedge is primarily designed to offset a loss on a portfolio with a gain in the hedge position.
- (iii) The scheme may take derivatives position based on the opportunities available and in line with the overall investment objective of the schemes.
- (iv) The Fund manager may use various strategies for trading in derivatives with a view to enhancing returns and taking cover against possible fluctuations in the market.
- (v) The Fund Manager may sell the index forward by taking a short position in index futures to save on the cost of outflow of funds or in the event of negative view on the market.

Exposure limits as per SEBI Circular No. Cir/IMD/DF/11/2010 dated 18th August 2010:

- a. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.
- b. Mutual Funds shall not write options or purchase instruments with embedded written options.
- c. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
- d. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- e. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following :-
 - (i) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - (ii) Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point a.
 - (iii) Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - (iv) The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.

- f. Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.
- g. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point a.

Definition of Exposure in case of Derivative Positions

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

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

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

5. Benefits of Investment in Overseas Financial Assets:

Diversification of risk

Investing in Foreign Debt Securities allows the investor to move away from a single country, single currency and single market format.

Better credit quality

Since the investment in Foreign Debt Securities will only be in papers rated AAA by S&P or Moody's or Fitch IBCA etc. the credit quality of such papers will be superior to the papers available domestically.

Wider choice of investment opportunities

The overseas debt markets allows investors access to a choice of investment avenues / instruments. These markets are also typically more liquid than domestic markets. The Mutual Fund may, where necessary appoint intermediaries as sub-managers, sub-custodians, etc. for managing and administering such investments. The appointment of such intermediaries shall be in accordance with the applicable requirements of SEBI and within the permissible ceilings of expenses.

6. The scheme's investments will be in transferable securities (whether in capital markets or money markets) or bank deposits or in money at call or in privately placed debentures as securitised debt.
7. Pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme as stated above, the funds of the Scheme may be invested in short term deposits of scheduled commercial banks in accordance with SEBI Circular No. SEBI/IMD/CIR No. 1/ 91171 /07 dated April 16, 2007 and such deposits shall abide by the following guidelines:
 - "Short Term" for parking of funds shall be treated as a period not exceeding 91 days.
 - Such short-term deposits shall be held in the name of the Scheme.
 - The scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with prior approval of the Trustee.
 - Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

- The scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
- The scheme shall not park funds in short term deposit of a bank, which has invested in the Scheme.
- Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks in case of liquid and debt oriented schemes.

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI Regulations change, so as to permit the Scheme to make their investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective. All investments of the Scheme will be made in accordance with the SEBI Regulations and any other regulations that may be applicable from time to time.

Investment in Illiquid Securities

The liquidity of the Scheme's money market investment and other debt securities may be restricted due to the absence of a well developed and liquid secondary market for such securities. As the liquidity of the Scheme's securities could be restricted by any or all of factors such as trading volumes, settlement periods and transfer procedures, the aggregate of such holdings could exceed 10% of the value of the net assets of the Scheme. The Trustees have the right in their sole discussion to limit redemptions under certain circumstances (Please see 'Right to Limit Redemptions' in the SAI and the Paragraphs relating to "Restrictions on Redemption of Units" under the Heading "Redemption" under "Item No III-Units & Offer" shown in the "Table of Contents" of this SID).

E. WHAT ARE THE INVESTMENT STRATEGIES?

1. Investment focus and asset allocation strategy

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.

2. Portfolio Turnover policy

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

F: FUNDAMENTAL ATTRIBUTES

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

(i) Type of a scheme

UTI-CRTS is an open-ended income scheme.

(ii) Investment Objective

Main Objective – as given in Clause II B

Investment pattern - as given in Clause II C, while retaining the option to alter the asset allocation for a short term period on defensive considerations.

(iii) Terms of Issue

Liquidity provision of redemption: Only provisions relating to redemption as given in Section III (A) – Ongoing Offer details as given in the SID.

Aggregate Expenses and Fees [as given in clause IV A (b) & (c)] charged to the scheme.

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

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

G. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

CRISIL Debt Hybrid (75:25) is the benchmark for UTI-CRTS.

Benchmark have been chosen on the basis of the investment pattern/objective of the scheme and the composition of the index.

UTI AMC reserves the right to change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available.

H. WHO MANAGES THE SCHEME?

Shri Amandeep Chopra (debt portfolio) and Shri V. Srivasta (equity portfolio) are the Fund Managers of UTI-CRTS.

Shri Sharwan Kumar Goyal is the dedicated Fund Manager for Overseas Investment.

Name and Age (in yrs)	Qualifications	Experience	Other Schemes Managed
Amandeep Chopra 47 yrs (Managing the Scheme since December 2006)	BSc, MBA	He has overall 25 years of experience. For the last 22 years he has been associated with UTI having worked in the areas of Investment Research and Funds Management. Prior to erstwhile Unit Trust of India, he has worked as Production Co-ordinator with Aaina Exports Ltd. from May, 1990 to January 1991, as Quality Control Inspector with Stenay Ltd. From February, 1991 to August, 1992.	UTI-Bond Fund; UTI-Children’s Career Balanced Plan (Debt Portfolio); UTI-Dynamic Bond Fund; UTI-Gilt Advantage Fund; UTI-G-Sec Fund; UTI-Liquid Cash Plan (along with Amit Sharma); UTI-Mahila Unit Scheme (Debt Portfolio); UTI-Medium Term Fund; UTI-MIS-Advantage Plan (Debt Portfolio); UTI-Money Market Fund (along with Amit Sharma); UTI-Monthly Income Scheme (Debt Portfolio); UTI Retirement Benefit Pension Fund (Debt Portfolio); UTI-Unit Linked Insurance Plan.(Debt Portfolio).
V. Srivasta 43 yrs (Managing the Scheme since November 2009)	B.Com., CA, ICWA, PGDM	He has been with UTI AMC since 2002. Prior to joining UTI AMC, he has worked with Ford, Rhodes Parks & Co., Chartered Accountants for 3 years and as Officer-Audit in Madras Cements Ltd. He started in UTI AMC in the Department of securities research covering varied sectors such as	UTI-Balanced Fund (Equity Portfolio), UTI-Capital Protection Oriented Schemes IV-Series I, II, & III (Equity Portfolio), UTI-Dual Advantage Fixed Term Funds Series –I – I, II, III, IV & V

		Information Technology, Capital goods and metals. He was promoted as fund manager offshore in December 2005 after a three year stint in the DOSR. He was given additional responsibilities of equity portion of hybrid funds in October 2009. He reports to the Head - Equities for both the domestic hybrid equity and offshore equity schemes.	(Equity Portfolio); UTI-Monthly Income Scheme; (Equity Portfolio); UTI-Pharma & Healthcare Fund (along with Ritesh Rathod); UTI-Retirement Benefit Pension Fund (Equity Portfolio); UTI-Top 100 Fund; UTI-Wealth Builder Fund. Offshore Funds: India Fund 1986, India Pharma & UTI India Debt Opportunities Fund, Offshore Funds Advisory- Milltrust India Fund & Spectrum India Fund.
Sharwan Kumar Goyal 36 years (Managing since March 2017)	B.Com., CFA (USA), MMS	He began his career with UTI AMC in June 2006 and has over 10 years of experience in Risk Management, Equity Research and Portfolio Analysis.	Fund Manager – Overseas Investment

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

These investment limitation / parameters (as expressed /linked to the net asset / net asset value / capital) shall in the ordinary course apply as at the date of the most recent transaction or commitment to invest and changes do not have to be effected merely because, owing to appreciation or depreciation in value of the securities or by appreciation / depreciation in the Net Asset Value due to purchases / redemption in the Schemes or by reason of the receipt of any rights or benefits in the nature of capital or of any scheme of arrangement or for amalgamation, reconstruction or exchange, or at any repayment or redemption or other reason outside the control of the fund any such limits would thereby be breached.

All investment restrictions shall be applicable at the time of making an investment. Subject to SEBI (MFs) Regulations and guidelines on investment from time to time.

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

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

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

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

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

Prudential limits in sectoral exposure and group exposure of the Scheme:

The exposure of the Scheme in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, TBills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the Scheme.

Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 15% of the net assets of the Scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs).

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/exposure in HFCs shall not exceed 25% of the net assets of the Scheme as per SEBI Guideline contained in Circular No SEBI/HO/IMD/DF2/CIR/P/2017/14 dated February 22, 2017.

Group exposure –

- i. The total exposure of the Scheme in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.
- ii. For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

UTI AMC has appropriate in-built systems control and continuous review mechanism to ensure that counterparty risk exposure arising out of all financial transactions including OTC derivative and repo transactions are within the limits as specified above. Internal control mechanisms ensure adherence to these limits and type of exposures i.e., the scheme shall not invest more than 15% of its NAV in debt instruments issued by a single issuer, which are rated not below AA- and the scheme shall not invest more than 10% of its NAV in unrated debt instruments issued by a single issuer and the total of such instruments shall not exceed 25% of the NAV of the scheme.

- (c) Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments. It is further clarified that the investment limits are applicable to all debt securities, which are issued by public bodies/institutions such as electricity boards, municipal corporations, state transport corporations etc. guaranteed by either state or central government. Government securities issued by central/state government or on its behalf by the RBI are exempt from the above investment limits.
 - (d) No term loans will be advanced by this scheme for any purpose as per SEBI regulation 44(3) of SEBI (Mutual Fund) Regulations 1996.
 - (e) The scheme shall not make any investment in any fund of fund scheme.
 - (f) The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction unless allowed by SEBI.
- However, the scheme may enter into derivatives transactions for the purpose of hedging and re-balancing the portfolio as may be permissible under the guidelines issued by SEBI.
- (g) The Mutual Fund under all its schemes taken together will not own more than 10% of any Company's paid up capital carrying voting rights.
 - (h) Separate demat accounts have been opened in the names of the schemes. The total holding of the schemes are held in the names of the schemes.
 - (i) UTI Mutual Fund shall, get the securities purchased by the scheme transferred in the name of the scheme, whenever investments are intended to be of long-term nature.

- (j) 1) The scheme may participate in the securities lending program, in accordance with the terms of securities lending scheme announced by SEBI. The activity shall be carried out through approved intermediary. In the case of UTI Income Opportunities Fund, the maximum gross exposure of the Scheme to the securities lending programme at any point of time would be restricted to 20% of the net assets of the scheme or such limit as may be specified by SEBI.
- 2) The maximum exposure of the scheme to a single intermediary in the securities lending program at any point of time would be 10% of the market value of the security class of the schemes or such limit as may be specified by SEBI.,
- 3) If mutual funds are permitted to borrow securities the schemes may in appropriate circumstances borrow securities in accordance with SEBI guidelines in that regard.
- (k) The scheme shall not make any investment in any unlisted security of an associate or group company of the sponsors or any security issued by way of private placement by an associate or group company of the sponsors; or the listed securities of group companies of the sponsors which is in excess of 25% of the net assets.
- (l) Investment in non-publicly offered debt: Depending upon the available yield the scheme would be investing in non-publicly offered debt securities to the extent to which such investment can be made by the schemes.
- (m) Based upon the liquidity needs, the scheme may invest in Government Securities without any restriction on the extent to which such investments can be made.
- (n) The aggregate value of "illiquid securities", which are defined by SEBI as non traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of the scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value.

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

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

- (o) The Scheme shall not invest more than 10% of its NAV in equity shares or equity related instruments of any company. The Scheme shall not invest more than 5% of its NAV in the unlisted equity shares or equity related Instruments
- (p) Investment by this scheme in other Mutual Fund schemes will be in accordance with Regulation 44(1), Seventh Schedule of the SEBI (MFs) Regulations as under:

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

Transfers of investments from one scheme to another scheme in the same mutual fund shall be done
(a) at the prevailing market price for quoted instruments on spot basis.

(b) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

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

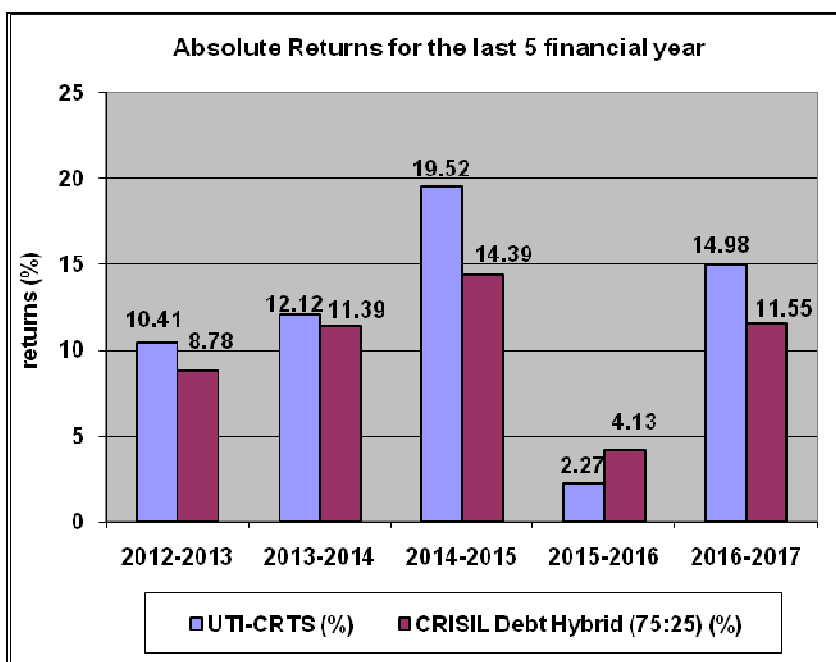
- (q) Pending deployment of funds of the schemes in securities in accordance with the investment objectives as stated above, the schemes may invest in short term deposits of scheduled commercial banks in accordance with SEBI Circular No SEBI / IMD / Cir No 1 / 91171 /07 dated April 16, 2007 (as aforesaid).

(s) Applicable Investment limits for investments in the units of REITs & InvITs

- a. At the Mutual Fund level:-
Not more than 10% of units issued by a single issuer of REIT and InvIT;
- b. At the scheme level: -
 - i. Not more than 10% of its NAV in the units of REIT and InvIT;
 - ii. Not more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer

J. HOW HAS THE SCHEME PERFORMED?

Performance of the scheme as on July 31, 2017	Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Debt Hybrid (75:25) (%)
	Last 1 year	11.32	10.35
	Last 3 years	10.39	9.32
	Last 5 years	12.01	10.47
	Since Inception	10.86	NA



* Computed on compounded annualised basis using NAV of Growth Option.
Past performance may or may not be sustained in future

K. ADDITIONAL SCHEME RELATED DISCLOSURES

1. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) (as on July 31, 2017)

UTI-CRTS- Top 10 holdings in Equity (Issuer wise)		
Serial No	Issuer Name	% of NAV
1	HDFC Bank Ltd.	1.97
2	ICICI Bank Ltd	1.57
3	Infosys Ltd.	1.45
4	Grasim Industries Ltd.	1.25

5	ITC Ltd.	1.05
6	Larsen & Toubro Ltd.	0.99
7	Indus Ind Bank Ltd.	0.92
8	Maruti Suzuki India Ltd.	0.91
9	Mahindra & Mahindra Ltd.	0.87
10	Vedanta Ltd	0.84
	Total	11.82

UTI-CRTS - Top 10 holdings in Debt (Issuer wise)		
Serial No	Issuer Name	% of NAV
1	Indian Hotels Company Ltd.	6.45
2	Idea Cellular Ltd.	6.39
3	Reliance Ports & Terminals Ltd.	4.07
4	Tata Sons Ltd.	4.06
5	Piramal Enterprises Ltd.	4.03
6	Punjab National Bank	4.03
7	Power Grid Corporation Of India Ltd	3.44
8	Reliance Jio Infocomm Ltd	3.25
9	LIC Housing Finance Ltd.	2.90
10	HDFC Ltd.	2.61
	Total	41.23

UTI-CRTS- Top 10 holdings - Equity Sector Allocation		
Serial No	Sector	% of NAV
1	Financial Services	7.72
2	IT	3.91
3	Energy	3.69
4	Automobile	2.83
5	Pharma	2.59
6	Consumer Goods	1.64
7	Construction	1.55
8	Cement & Cement Products	1.25
9	Metals	1.16
10	Services	0.71
	Total	27.05

UTI-CRTS - Top 10 holdings - Debt Sector Allocation		
Serial No	Sector	% of NAV
1	Financial Services	23.96
2	NCA/Reverse Repo/CBLO/Others	14.00
3	Telecom	9.64
4	Services	6.51
5	Sovereign	4.57
6	Construction	4.07

7	Pharma	4.03
8	Energy	3.94
9	Metals	0.17
	Total	70.89

2. **A website link to obtain scheme's latest monthly portfolio holding**
<http://www.utimf.com/forms-downloads/Pages/default.aspx>
 (After following the above link, please expand "Portfolio Disclosure-Scheme wise" and select the desired scheme to view its portfolio)
3. Portfolio Turnover Ratio as on 31.07.2017: 1.21
4. The aggregate investment held in the scheme by the following categories of persons as on July 31, 2017:

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

III. UNITS & OFFER

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

A. ONGOING OFFER DETAILS

Plans / Options offered

UTI-CRTS-Existing Plan
UTI-CRTS-Direct Plan

Both the plans offers following options:

- (a) Growth Option
- (b) Dividend Option (with payout & reinvestment facilities).

Default Option – Growth Option

Details for Direct Plan:

Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor.

All categories of Investors (whether existing or new Unitholders) as permitted under this SID are eligible to subscribe under Direct Plan. Investments under the Direct Plan can be made through various modes (except all Platform(s) where investor's applications for subscription of units are routed through Distributors).

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

Portfolio of the Fund/Scheme under the existing plan and Direct Plan will be common.

How to apply: Investors subscribing under Direct Plan of UTI-CRTS will have to indicate "Direct Plan" against the Scheme name in the application form, as for example, "UTI-CRTS - Direct Plan".

Treatment of applications under "Direct" / "Existing" Plans:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Existing	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Existing	Direct Plan
7	Mentioned	Existing	Existing Plan
8	Mentioned	Not Mentioned	Existing Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned in the application form under scenarios 7 or 8 above, the application shall be processed under 'Existing Plan'. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under 'Direct Plan' from the date of application without any exit load.

For further details on Direct Plan, please refer to SAI.

Scheme characteristics of Direct Plan: Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the Existing Plan and the Direct Plan except that:

- Switch of investments from Existing Plan through a distributor with ARN Code to Direct Plan shall be subject to applicable exit load, if any. The holding period for applicability of load will be considered from the date of such switch to Direct Plan.
- However, no exit load shall be levied for switch of investments from Existing Plan made directly without an ARN Code to Direct Plan of the scheme (subject to statutory taxes and levies, if any). The holding period for applicability of load will be considered from the date of initial investment in the Existing Plan.
- No exit load shall be levied in case of switches from Direct Plan to Existing Plan.
- Portfolio of the Scheme under the Existing Plan and Direct Plan will be common.
- Eligible investors/modes for applying: All categories of investors (whether existing or new unitholders) as permitted under this SID are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except all Platform(s) where investors' applications for subscription of units are routed through Distributors}.

Existing Investments prior to 1st January 2013

Dividend will continue to be reinvested in the Existing Plan only in respect of Investments made without Distributor code where the Investor has opted for the Dividend Reinvestment facility.

Minimum Investment amount under the Direct Plan:

In case of already existing investments under the Existing Plan, if the investor wants to further invest in the Direct Plan he/she will be required to invest the minimum investment amount of the scheme, as applicable for that Scheme/Plan/Option/facility etc.

However, this minimum investment amount requirement is not applicable in case of switchover from Existing Plan to Direct Plan or vice versa under the same Scheme and same Option.

For further details please refer to SAI/relevant addenda.

Brief Explanation of certain type of Options:**Growth Option:**

The Growth Option is for those investors who do not wish to have any regular income by way of dividends and instead seek cumulative growth by way of capital appreciation. Under the Growth Option, therefore, no dividends will be declared and profits made would remain invested therein and get reflected in the NAV. Investors under this option can avail of the benefits of indexation and concessional capital gains taxation. Investors should, however, check with their tax advisors regarding the applicability of such benefits in their individual case before opting for this option.

Reinvestment facility:

Under this facility the dividend distribution in respect of Unit holders (who opt for reinvestment facility) will be reinvested in further units at the NAV on the record date.

There is no assurance or guarantee to the Unit holders as to the rate of dividend distribution.

Though it is the intention of a Scheme to make periodical dividend distribution, there may be instances when no dividend distribution could be made.

Dividend Policy

(a) Dividend distribution:

Dividend distribution, if any, under the Dividend Option of the scheme will be made subject to availability of distributable surplus at such intervals as is indicated under the scheme or as may be decided by UTI AMC and approved by the Trustees from time to time.

(b) Dividend Policy as under:

(i) the scheme shall distribute a minimum of 85% of the net annual distributable income of the scheme periodically at such rates as may be decided.

(ii) 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.

(c) Reinvestment of dividend distributed

Unitholders of the scheme, if they so desire, will have facility to reinvest dividend, if any, payable to them, into further units of the scheme.

(d) Threshold limit for dividend payout option

a. In case of Dividend Payout under a folio is less than or equal to ₹1,500/- and where complete bank account details are not available or facility of electronic credit is not available with Investor's Bank/Bank Branch, then such amount will be compulsorily reinvested wherever reinvestment option is available under the scheme and an Account Statement (SoA) will be sent to the Investors at their Registered Address.

b. For folios where dividend warrants are returned undelivered and/or the dividend warrant remains unencashed / unclaimed on 3 consecutive occasions, future dividend amount will be reinvested, wherein reinvestment option is available and an Account Statement (SoA) would be sent to the Investors at their Registered Address.

Who can invest

This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.

Application for units under UTI-CRTS may be made only by:

- (i) 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;
- (ii) a registered society;
- (iii) any other body either established under or controlled by a State or Central Act and carrying out any charitable purpose (referred to as specified investors hereinafter);
- (iv) an educational trust;
- (v) a school, college, university;
- (vi) a non profit company set up under section 25 of the Companies Act, 1956;

Applications for purchase of units shall be made by such persons as are duly authorised in this behalf by charter of establishment, rules and regulations, etc., governing the specified investors.

Applications for units shall be accompanied by such documents as the UTI AMC may prescribe in this behalf from time to time.

Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme.

The fund reserves the right to include/exclude, new/existing categories of investors to invest in the schemes from time to time, subject to SEBI Regulations, if any.

Subject to the Regulations, the Trustee/AMC may reject any application received, in case the application is found invalid/incomplete or for any other reason at the Trustee's / AMC's Sole discretion.

Note:

1. Returned cheques are liable not to be presented again for collection, and the accompanying Application Forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
2. In case of non individual applicants such as Body Corporate, Company, Eligible Institutions, Society, Trust, Partnership Firm, Banks, etc., no documents/resolution is normally called for, except a declaration in the application itself or separately that "the applicant is empowered to invest and the signatories have necessary authorisation to invest on behalf of the applicant".
3. In terms of the notification No. FERA/195/99-RB dated March 30, 1999 and FERA/212/99-RB dated October 18, 1999, the RBI has granted a general permission to mutual funds, as referred to in Clause 23(D) of Section 10 of the Income Tax Act, 1961 to issue and repurchase Units of their scheme which are approved by SEBI to NRIs/PIOs and FPIs respectively, subject to conditions set out in the aforesaid notifications.

Further, general permission is also granted to send such Units to NRIs/PIOs and FPIs to their place of residence or location as the case may be.

Note: "Neither this Scheme Information Document nor the units have been registered in any jurisdiction including the United States of America. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe any such restrictions. No persons receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly this Scheme Information Document does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation.

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

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

Investments by Overseas Corporate Bodies (OCBs)

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

'Overseas Corporate Body' (OCB)

As per Regulation 2(xi) of the Foreign Exchange Management (Deposit) Regulations, 2000, 'Overseas Corporate Body' means a company, partnership firm, society and other corporate body owned directly or indirectly to the extent of at least sixty per cent by Non-Resident Indians (hereinafter referred to as 'NRIs') and includes overseas trust in which not less than sixty percent beneficial interest is held by Non-resident Indians (hereinafter referred to as 'Overseas Trust') directly or indirectly but irrevocably.

Risk Mitigation process against Third Party Cheques

Restriction on Third Party Payments

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

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

The exceptions, inter-alia, includes:-

Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹50,000/- (each regular purchase or per SIP installment).

Further, this restriction is not applicable for payment made by a guardian whose name is registered in the records of UTI Mutual Fund in that folio.

For further details, please refer to SAI.

Bank Mandate registration as part of the new folio creation

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

In case, the application for subscription does not comply with the above requirements, UTI AMC, at its sole and absolute discretion, may reject/not process such application and may refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund.

For further details on documents to be submitted under the process to identify third party payments etc, please refer to SAI/relevant Addenda.

Ongoing price for subscription (purchase) / switch-in (from other schemes/plans of the mutual fund) by investors.

This is the price you need to pay for purchase/switch-in.

The face value of a unit is ₹100/- for UTI-CRTS. Units will be issued in fractions upto three decimal places for the schemes.

Purchase on all business days at the applicable NAV.

No entry load will be charged for purchase/additional purchase /switch-in accepted by the Fund. Similarly, no entry load will be charged with respect to applications for registrations under systematic investment Plans / Systematic Transfer Investment Plans accepted by the Fund.

Transfer of funds through National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS):

Investor shall ensure that the payment is made from one of his/her registered bank accounts in the folio. If the name of the remitter/account number from where the amount is remitted is not matching with the registered / to be registered bank accounts details, such remittances shall be treated as third party payments and such applications are liable to be rejected. In such cases, UTI MF will refund the amount to the remitter within 30 calendar days from the date of receipt of the fund, as per the details made available to UTI MF by the remitting Bank.

However, for transfer of funds through RTGS, the Investment amount shall be of ₹2 lacs and above.

For further details, please refer to SAI.

Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.

This is the price you will receive for redemptions/switch outs.

**Example: If the applicable NAV is ₹ 10, exit load is 2% then redemption price will be:
₹ 10* (1-0.02) = ₹ 9.80**

Redemption on all business days at the applicable NAV subject to prevailing exit load.

Under UTI-CRTS at the time of redemption of units, certified copy of the resolution of the concerned governing body authorising redemption and authorisation of the concerned official(s) to comply with the formalities for redemption and collect the redemption cheque will have to be submitted.

Know Your Customer (KYC) Norms

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

A. For Individual Investors

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

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

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

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

For further details refer to SAI/ Addendum No 26/2016-17 dated 6th February 2017 and SEBI Circulars No. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016.

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

III Aadhar based e KYC process

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

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

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

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

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

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

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

IV PAN-Exemption for micro financial products

Only individual Investors (including NRIs, Minors & Sole proprietary firms) who do not have a PAN, and who wish to invest upto Rs.50000/- in a financial year under any Scheme including investments, if any, under SIPs shall be exempted from the requirement of PAN on submission of duly filled in purchase application forms with payment along with KYC application form with other prescribed documents towards proof of identity as specified by SEBI. For all other categories of investors, this exemption is not applicable

B. For Non-Individual Investors

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

C. For both Individual and Non-Individual Investors

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

4. Non-Applicability of KYC guidelines

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

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

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

Details under Foreign Account Tax Compliance provisions (commonly known as FATCA) / Foreign Tax Laws and Common Reporting Standard (CRS)

FATCA is United States (US) Federal Law, aimed at prevention of tax evasion by US citizens and residents ("US persons" as defined in the applicable extant laws of the United States of America) through use of offshore accounts. FATCA provisions are part of Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature. Under FATCA, withholding tax may be levied on certain US source income/receipt of the Schemes of the Mutual Fund, unless they are FATCA compliant.

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

The identification of US person will be based on one or more of following "US indicia"-

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

FATCA due diligence will be applicable to each unit holder (including joint holders) irrespective of the country of residence/citizenship, and on being identified as reportable person/specified US person, all folios/accounts will be reported. Such information may include (not limited to) their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Unit holders will therefore be required to comply with the request of the AMC / Fund to furnish such information as and when deemed necessary by the AMC / Fund in accordance with the Applicable Laws.

FATCA provisions are relevant not only at on-boarding stage of unit holders but also throughout the life cycle of investment with the Mutual Fund. Unit holders therefore should immediately intimate to the Fund/the AMC, any change in their status with respect to FATCA related declaration provided by them previously.

In case unit holder / investor fails to furnish the relevant information and/or documentation in accordance with the Applicable Laws, the AMC / Fund reserves the right to reject the application or redeem the units held directly or beneficially and may also require reporting of such accounts/levy of withholding tax on payments made to investors. Prospective investors / Unit holders should consult their own advisors to understand the implications of FATCA provisions/requirements. The AMC reserves the right to change/modify the provisions mentioned at a later date.

Common Reporting Standard (CRS) – The New Global Standard for Automatic Exchange of Information

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

All Applicants whose country of tax residence is not India shall fill in the prescribed FATCA & CRS Form.

AMC reserves right to reject the application in case the applicant / investor fails to submit information /documentation for any of the above.

Please refer to Instructions given in the FATCA/CRS Form before filling in the particulars and for further details relating to FATCA/CRS, refer to AMFI India’s Circular No.135/BP/63/2015-16 dated 18th September 2015 and SEBI Circular Nos. CIR/MIRSD/2/2015 dated 26th August 2015 & CIR/MIRSD/3/2015 dated 10th September 2015.

Uniform Procedure for Updation / Change of Address & Change / Updation of Bank details

A. Updation / Change of address

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

In case of Know Your Client (KYC) complied folios, Investors are required to submit the documents to the intermediaries of KYC Registration Agency (KRA), { viz. CDSL Ventures Limited website: www.cvlkra.com }, as may be specified by them, from time to time.

For further details on list of documents to be submitted/acceptable etc, please refer to SAI.

B. Updation/Change of Bank details

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

For further details on documents to be submitted/acceptable in respect of old investments where bank details are not updated, procedural requirements to be completed in respect of investments made in the name of minor child on attaining majority, receiving of dividend/redemption payment in bank account etc, please refer to SAI.

Non-submission of required documents

In case of non-submission of required documents as required under A and B aforesaid, UTI Mutual Fund, at its sole and absolute discretion, may reject the transaction or may decide alternate method of processing such requests.

C. Cooling Period

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

However, in case of redemption requests received with a Change of Address and /or Change of Bank detail, which is not already registered with UTI MF, or change of address/bank details received lesser than 10 business days prior to dividend record date, such new/unregistered address /bank details may not be registered and will not be considered for payment of redemption / dividend proceeds. In such cases, the payment will be made to the last registered bank account, if any or sent to the last registered address.

For further details regarding redemption requests in respect of folios not having registered bank details etc, please refer to SAI.

Cut off timing for subscriptions/ redemptions/ switches

This is the time before which your application (complete in all respects) should reach the official points of acceptance.

Applicable NAV

Purchase : For Purchases less than ₹2 lacs		
Operation	Cut-off Timing	Applicable NAV
Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	Upto 3 p.m.	Closing NAV of the day of receipt of the application
Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	After 3 p.m.	Closing NAV of the next business day.
Valid applications received with outstation cheques / demand drafts not payable at par at the place where the application is received.	Within Business Hours	Closing NAV of the day on which cheque/demand draft is credited to the Scheme/Plan.
Purchase : For Purchases of ₹2 lacs and above		
Operation	Cut-off Timing	Applicable NAV
The funds are available for utilization before cut off and valid applications received with cheques /demand drafts	Upto 3 p.m.	Closing NAV of the day on which the funds are available for utilization before cut off time shall be applicable irrespective of the time of receipt of the application.
The above mentioned rule will be applicable irrespective of the date of debit to investor's account. ₹2 lacs shall be considered after considering multiple applications received from the investor under all the plans/options of the scheme on the day and also under all modes of investment i.e. additional purchase, Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP), Switch, etc. The investor will be identified through PAN registered with UTI Mutual Fund.		
Redemption :		
Operation	Cut-off Timing	Applicable NAV
Valid applications received	Upto 3 p.m.	Closing NAV of the day of receipt of the application.
Valid applications received	After 3 p.m.	Closing NAV of the next business day.
Redemption requests: Where, under a scheme, units are held under both the Existing and Direct Plans, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans.		
Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests and take an independent decision accordingly.		

Book Closure Period / Record date

The purchase and redemption of units under the scheme shall remain open on all business days throughout the year except during book closure period/s not exceeding 15 days in a year. Besides, record date/s for any scheme may be announced for distribution of dividend, if any, during the year.

Where can the applications for purchase/redemption/switches be submitted?

The details of official points of acceptance are given on the back cover page. It is mandatory for investors to mention their bank account particulars in their applications/requests for redemption.

In addition to the circumstances mentioned in the SAI, the Trustees/AMC shall have the absolute discretion to accept/reject any application for purchase of units, if in the opinion of the Trustees/AMC, increasing the size of the Scheme's Unit Capital is not in the general interest of the unitholders, or the Trustee/AMC for any reason believes it would be in the best interest of the scheme or the unitholder to accept/reject such an application.

How to Apply

Please refer to the SAI and Application Form for the instructions.

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

The facility of carrying out commercial transactions through Designated E-mail / Fax, in units of UTI Mutual Fund Schemes, is available for the following categories of Investors, subject to certain terms and conditions. UTI AMC declares its Designated E-mail / Fax server as one of the Officials Points of Acceptance.

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

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

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

For further details on terms and conditions and other particulars, please refer to SAI/Addendum No27/15-16 dated 12th August 2015.

Minimum amount for purchase / redemption / switches

1. Minimum Initial Investment:

Dividend Option and Growth Option

Minimum amount of investment is ₹10,000/- and in multiples of ₹1/- for all the options or such other amount as may be prescribed from time to time.

Systematic Withdrawal Plan under Growth Option—Monthly & Quarterly Withdrawal

The amount of monthly / quarterly payment desired by the unitholder would have to be indicated in the application form subject to the following limits.

Under the monthly option a unitholder is allowed to withdraw a maximum of Rs.1000/- per Rs.100, 000/- value of investment. Similarly, under the quarterly option, a unitholder is allowed to withdraw a maximum of Rs.3000/- per Rs.100,000/- value of investment. The amount opted for should be in multiples of Rs.10/-. If any subsequent investment/s has been made under the folio, the unitholder can choose to increase the monthly / quarterly payment proportionately which would be paid after the cooling period of one month / three months as the case may be.

The Schemes may change the minimum investment requirements as deemed necessary.

The provision of “Minimum Application Amount”, as specified above is not applicable in the case of transaction through Systematic Investment Plan (SIP).

2. Subsequent investment under a folio:

After having invested minimum amount initially, the amount of subsequent investment under the scheme under all plans/options is ₹1,000/- and in multiples of ₹1/- thereafter under a folio.

Redemption of Units

Based on the option viz. Monthly / Quarterly opted for by the investor, appropriate number of units equivalent to the amount of the monthly/quarterly payment will be redeemed on First In First Out (FIFO)

basis and the unitholder's account will be debited to that extent on the first business day of each month / quarter as the case may be.

Minimum balance to be maintained and consequences of non maintenance

Partial redemption under a folio is permitted subject to the unitholder maintaining the prescribed minimum balance to be reckoned with reference to the redemption price applicable as on the date of acceptance of the redemption application. Where the balance amount so calculated is found to be less than the prescribed minimum balance, UTI AMC may compulsorily redeem the entire outstanding holding of the unitholder without any fresh application for redemption of the balance holding and pay the proceeds to the unitholder. Units will be redeemed on First-in-First-Out (FIFO) basis and the unitholder's unitholding account will be debited to that extent. In the case of redemption of a part of the unit holding UTI AMC will issue a fresh statement of account for the balance of units held by the unitholder.

Special Products Available

Systematic Investment Plan (SIP) - Not Available

Micro SIP - Not Available

Demat & Remat facility-Not Available

Systematic Transfer Investment Plan (STRIP) - Available

UTI-CRTS is a destination schemes under STRIP.

Systematic Withdrawal Plan (SWP) - Systematic Withdrawal Plan (SWP) is available in the Growth Option and Dividend Payout and Reinvestment Option

Dividend Transfer Plan (DTP) - Available.

Please refer to Statement of Additional Information (SAI) for further details regarding SIP/Micro SIP, STRIP, SWP, DTP and NEFT/RTGS.

MF Utility for Investors

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

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

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

The uniform cut off time as prescribed by SEBI and as mentioned in the SID/KIM of the Scheme shall be applicable for applications received by MFUI. However, in case of investment of Rs 2 lacs and above, the

applicability of NAV will be subject to the date and time of receipt of credit of amount to the specified bank account of AMC.

For further details regarding procedures for obtaining CAN and other particulars about MFU etc, please refer to Addendum No 50/2014-15 dated 5th February 2015/SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.

Statement of Account (SoA)

1. SoA will be a valid evidence of admission of the applicant into the scheme. However, where the units are issued subject to realisation of cheque/ draft any issue of units to such unitholders will be cancelled and treated having not been issued if the cheque/draft is returned unpaid.
2. Every unitholder will be given a folio number which will be appearing in SoA for his initial investment. Further investments in the same name(s) would come under the same folio, if the folio number is indicated by the applicant at the time of subsequent investment. The folio number is provided for better record keeping by the unitholder as well as by UTI AMC.
3. The AMC shall issue to the investor whose application has been accepted, an SoA specifying the number of units allotted. UTI AMC shall issue a SoA within 5 business days from the date of acceptance of an application.
4. The AMC will issue a Consolidated Account Statement (CAS) for each calendar month to the investor in whose folios transactions has taken place during that month and such statement will be issued on or before the 10th day of the succeeding month detailing all the transactions and holding at the end of month including transaction charges paid to the distributor, if any, across all scheme of all mutual funds.
Further, CAS as above, will also be issued to investors (where PAN details of 1st holder are available) every half yearly (September/March), on or before the 10th day of succeeding month detailing holding at the end of the sixth month, across all scheme of all mutual funds, to all such investors in whose folios no transactions has taken place during that period.
The word "transaction" for the purposes of CAS would include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer of Investment Plan (STRIP) and merger, if any.

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

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

5. For those unit holders who have provided an e-mail address/mobile number:-
The AMC shall continue to allot the units to the unit holders whose application has been accepted and also send confirmation specifying the number of units allotted to the unit holders by way of e-mail and/or SMS to the unit holder's registered e-mail address and/or mobile number as soon as possible but not later than five business days from the date of receipt of the request from the unit holders.

The unit holder will be required to download and print the SoA/other correspondences after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered SoA/other correspondences, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to advise UTI Mutual Fund of such difficulty within 24 hours after receiving the e-mail, will serve as an affirmation regarding the acceptance by the Unit holder of the SoA/other correspondences.

It is deemed that the Unit holder is aware of all securities risks including possible third party interception of the SoA/other correspondences and the content therein becoming known to third parties.

Under no circumstances, including negligence of the Unit Holder, shall the Mutual Fund or anyone involved in creating, producing, delivering or managing the SoA of the Unit Holder, be liable for any direct, indirect, incidental, special or consequential damages that may result from the use of or inability to use the service or out of the breach of any warranty. The use and storage of any information including, without limitation, the password,

account information, transaction activity, account balances and any other information available on the Unit holder's personal computer is at risk and sole responsibility of the Unit holder.

The unitholder may request for a physical account statement by writing/calling the AMC/R&T.

6. Additional disclosures in CAS

1. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.
2. Further, CAS issued for the half-year (ended September/ March) shall also provide:-
 - a. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors.

Further, a mention will be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as service tax (wherever applicable, as per existing rates), operating expenses, etc.
 - b. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
3. Such half-yearly CAS shall be issued to all the Scheme's investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.
4. The aforesaid information will be provided in the CAS in line with the format indicated by SEBI

For further details, refer to SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016

Friend in Need

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

For further details, please refer to SAI.

Dividend

The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend.

In case of funds received through Cash Payment mode, the dividend proceeds shall be remitted only to the designated bank account.

In case of delay in payment of dividend amount, The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).

Redemption

The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 business days from the date of redemption.

In case of funds received through Cash Payment mode, the redemption or repurchase proceeds shall be remitted only to the designated bank account.

Restriction on redemption of units

Further to the possibility of delays in redemption of units under certain circumstances as stated in the aforesaid paragraphs relating to "Risk factors", the following points relating to restrictions on redemption of units may be noted:-

1. Restrictions on redemption of units may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:
 - (i) Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security
 - (ii) Market failures, exchange closures etc
 - (iii) Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).
2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.
3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees
4. When restriction on redemption is imposed, the following procedure shall be applied:-
 - (i) No redemption requests upto INR 2 lakh shall be subject to such restriction.
 - (ii) Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.

For further details in this regard, please refer to SAI/Addendum No. 05 /2015-16 dated June 30, 2016.

Delay in payment of redemption proceeds

The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).

Rollover Facility

Rollover facility offers a facility to unitholders to redeem entire or a part of their outstanding unit holding and simultaneously investing the entire proceeds or upto face value of units redeemed on the rollover date at the same NAV in the same scheme. No deferred sales charge will be required to be paid on redemption proceeds to the extent of amount invested under the rollover facility. This facility enables the unitholders to recognise the capital appreciation as income/gain in their books periodically in a tax efficient manner. A SoA covering both the transactions, purchase as well as redemption on the rollover date will be issued to the unitholders.

Changeover/Switchover

Unitholders under the scheme may be permitted to changeover from Dividend Option to Growth Option or vice versa at NAV / NAV based price at such periodicity and on such date(s) as may be decided by UTI AMC from time to time. Partial changeover in such cases is not allowed.

Minimum Investment amount under the Direct Plan:

In case of already existing investments under the Existing Plan, if the investor wants to further invest in the Direct Plan he/she will be required to invest the minimum investment amount of the scheme, as applicable for that Scheme/Plan/Option/facility etc. However, this minimum investment amount requirement is not applicable in case of switchover from Existing Plan to Direct Plan or vice versa under the same Scheme and same Option.

UTI AMC may also permit the unitholders to switchover their investment partially or fully to any other scheme/s of UTI MF or vice versa as may be allowed from time to time on such terms as may be announced. In case of partial switchover from one scheme to the other scheme/s, the condition of holding minimum investment prescribed under both the schemes has to be satisfied.

Transfer / Pledge / Assignment of Units

Units issued under UTI-CRTS are not transferable/pledgeable/assignable. Further details given in the SAI.

Requirement for admission into any of the schemes**Application under Power of Attorney:**

If any application form is signed by a person holding a power of attorney empowering him to do so, the original power of attorney or an attested copy of the same, should be submitted along with the application, unless the power of attorney has already been registered in the books of the Registrar.

Please refer SAI for further details.

B. PERIODIC DISCLOSURES

<p>Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>The Mutual Fund shall declare the Net asset value separately for different options of the Plans by 9 p.m. on every business day on website of UTI Mutual Fund, www.utimf.com. and AMFI's web-site www.amfiindia.com.</p> <p>The NAV shall be calculated for all business days and published in atleast two daily newspapers having nationwide circulation on every business day.</p>
<p>Monthly Portfolio Disclosure</p>	<p>The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all its schemes on its website on or before the tenth day of the succeeding month in a user-friendly and downloadable format.</p> <p>The format for monthly portfolio disclosure shall be the same as that of half yearly portfolio disclosures.</p> <p>The Mutual Fund shall also disclose additional information (such as ratios etc) subject to compliance with the SEBI Advertisement Code.</p>
<p>Disclosure of Assets Under Management</p>	<p>The Mutual Fund shall disclose the following on monthly basis, in the prescribed format, on its website and also share the same with Association of Mutual Funds in India (AMFI):</p> <ol style="list-style-type: none"> AUM from different categories of schemes such as equity scheme, debt scheme, etc. Contribution to AUM from B-15 cities (i.e. other than top 15 cities as identified by AMFI) and T-15 cities (Top 15 cities). Contribution to AUM from sponsor and its associates. Contribution to AUM from entities other than sponsor and its associates. Contribution to AUM from investors type (retail, corporate, etc.) in different scheme type (equity, debt, ETF, etc.). <p>In order to have a holistic picture, Mutual Fund wise and consolidated data on the above parameters shall also be disclosed on AMFI website in the prescribed format.</p>
<p>Half Yearly Disclosure : Portfolio / Financial Results</p>	<p>The Mutual Fund shall within one month from the close of each half year, (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website.</p> <p>The Mutual Fund shall publish an advertisement disclosing the hosting of such financial results on the website, in atleast two newspaper one national English daily newspaper having nationwide circulation and one in a newspaper having wide circulation published in the language of the region where the Head Office of UTI MF is situated.</p> <p>The Mutual Fund shall also, within one month from the close of each half year, (i.e. 31st March and 30th September), publish by way of an advertisement a complete statement of its scheme portfolio in one English daily circulating in the whole of India and in a newspaper published in the language of the region where the head office of UTI MF is situated.</p>

<p>Additional Disclosure :</p>	<p>The Mutual Fund shall, in addition to the total commission and expenses paid to distributors, make additional disclosures regarding distributor-wise gross inflows, net inflows, AAUM and ratio of AUM to gross inflows on its website on an yearly basis.</p> <p>In case, the data mentioned above suggests that a distributor has an excessive portfolio turnover ratio, i.e., more than two times the industry average, the AMC shall conduct additional due-diligence of such distributors.</p> <p>The Mutual Fund shall also submit the data to AMFI and the consolidated data in this regard shall be disclosed on AMFI website.</p>
<p>Annual Report</p>	<p>An abridged annual report in respect of the scheme shall be mailed to the unitholders not later than four months from the date of closure of the relevant accounting year and the full annual report shall be made available for inspection at UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. A copy of the full annual report shall also be made available to the unitholders on request on payment of nominal fee, if any.</p>
<p>Disclosures of Votes Cast by the Mutual Funds</p>	<p>a. The AMC shall record and disclose, in the prescribed format, specific rationale supporting its voting decision (for, against or abstain) with respect to each vote proposal on matters relating to Corporate governance, changes to capital structure, stock option plans, social & corporate responsibility issues, appointment of Directors and their removal etc as stated in SEBI Circular SEBI/IMD/CIR No 18/198647/2010 dated March 15, 2010.</p> <p>b. The AMC shall additionally publish in the prescribed format summary of the votes cast across all its investee company and its break-up in terms of total number of votes cast in favor, against or abstained from.</p> <p>c. The AMC shall disclose votes cast on their website on a quarterly basis, in the prescribed format, within 10 working days from the end of the quarter. The AMC shall continue to disclose voting details in its annual report.</p> <p>d. Further, on an annual basis, the AMC shall obtain certification from a “scrutinizer” appointed in terms of Companies (Management and Administration) Rules, 2014 on the voting reports disclosed. The same shall be submitted to the trustees and also disclosed in the relevant portion of the Mutual Funds’ annual report & website.</p> <p>e. The Boards of AMC and Trustees shall review and ensure that the AMC has voted on important decisions that may affect the interest of investors and the rationale recorded for vote decision is prudent and adequate. The confirmation to the same, along with any adverse comments made by the scrutinizer, shall be reported to SEBI in the half yearly trustee reports.</p> <p>For further details, refer to SEBI Circular No SEBI/HO/IMD/DF2/CIR/P/2016/68 dated 10th August 2016 and SEBI Circular No CR/IMD/DF/05/2014 dated 24th March 2014.</p>

<p>Short Term Capital Gains</p>	<p>inflation index. The said tax rate is to be increased by surcharge, if applicable.</p> <p>Units held for thirty six months or less than thirty six months preceding the date of their transfer are short term capital assets. Capital gains arising from the transfer of short term capital assets for other than equity schemes will be subject to tax at the normal rates of tax applicable to such assessee.</p> <p>For further details on Taxation, please refer to the clause on Taxation in the SAI.</p>
<p>Merger/Consolidation Schemes of MFs:</p>	<p>of <u>Merger/Consolidation of Schemes of MFs:</u></p> <p>Tax neutrality has been provided to unit holders upon consolidation or merger of mutual fund schemes provided that the consolidation is of two or more schemes of an equity oriented fund or two or more schemes of a fund other than equity oriented fund. As per sections 2(42A), section 47 and section 49:</p> <p>Pursuant to mergers/consolidations of the Schemes, units of consolidating scheme surrendered by unitholders in lieu of receipt of units of the consolidated scheme shall not be treated as transfer and capital gains tax will not be imposed on unitholders under the Income-tax Act.</p> <p>However, it may be noted that when the unitholders transfers the units of the consolidated scheme, such transfer will attract applicable capital gains tax and STT.</p> <p><u>Cost of Acquisition:</u> The cost of acquisition of the units of consolidated scheme shall be the cost of units in the consolidating scheme.</p> <p><u>Period of holding:</u> The period of holding of the units of the consolidated scheme shall include the period for which the units in consolidating schemes were held by the unitholder.</p> <p><u>Consolidating Scheme and Consolidated Scheme:</u> Consolidating Scheme will be the scheme of a mutual fund which merges under the process of consolidation of the schemes of mutual fund in accordance with the SEBI (Mutual Funds) Regulations, 1996 and consolidated scheme will be the scheme with which the consolidating scheme merges or which is formed as a result of such merger.</p> <p>By the Finance Act 2017, similar tax treatment regarding cost of acquisition and period of holding is extended in respect of consolidation of plans of a scheme of a mutual fund.</p> <p>Investors are advised to refer to the Scheme Information Document and the Statement of Additional Information, as amended from time to time, for the detailed tax provisions.</p>

Investor services	<p>All investors could refer their grievances giving full particulars of investment at the following address:</p> <p>Ms Nanda Malai Associate Vice President – Department of Operations UTI AMC Ltd. UTI Tower, Gn Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400 051. Tel : 022-6678 6666, Fax: 022-2652 3031</p> <p>Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in.</p>
--------------------------	---

C. COMPUTATION OF NAV

- (a) The Net Asset Value (NAV) of the scheme shall be calculated by determining the value of the scheme's assets and subtracting therefrom the liabilities of the scheme taking into consideration the accruals and provisions.
- (b) The NAV per unit of a scheme shall be calculated by dividing the NAV of the scheme by the total number of units issued and outstanding on the valuation day for the scheme. The NAV shall be rounded off upto four decimal places for the scheme. NAV shall be declared separately for the different Plans and options of the scheme.

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

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

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

- (c) A valuation day is a day other than (i) Saturday and Sunday (ii) a day on which both the stock exchanges (BSE and NSE) and the banks in Mumbai are closed (iii) a day on which the purchase and redemption of units is suspended. If any business day in UTI AMC, Mumbai is not a valuation day as defined above then the NAV will be calculated on the next valuation day and the same will be applicable for the previous business day's transactions including all intervening holidays.
- (d) The NAVs shall be published atleast in two daily newspapers having nationwide circulation on every business day and will also be available by 9 p.m. on every business day on the website of UTI Mutual Fund www.utimf.com and website of AMFI www.amfiindia.com.

IV. FEES AND EXPENSES

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

A. ANNUAL SCHEME RECURRING EXPENSES

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

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

Particulars	% of Net Assets
	For Existing Plan
Investment Management and Advisory Fees	Up to 2.25%
Trustee Fee	
Audit Fees	

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

Note: Direct Plan (investment not routed through a distributor) shall have a lower expense ratio excluding distribution expenses, commission etc. and no commission shall be paid from such Plan. Portfolio of the Scheme under the Existing Plan and Direct Plan will be common.

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

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

Daily Net Assets of the scheme	% of Net Assets
On the first ₹100 crore	2.25%
On the next ₹300 crore	2.00%
On the next ₹300 crore	1.75%
On the balance of the assets	1.50%

c) Total Expense ratio (TER) and Additional Total Expenses:

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

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

Daily net assets X 30 basis points X New inflows from beyond top 15 cities

365* X Higher of (a) or (b) above

* 366, wherever applicable.

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

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

5. In addition to the limits indicated above, brokerage and transaction costs not exceeding

1. 0.12 % in case of cash market transactions, and
2. 0.05 % in case of derivatives transactions

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

6. For further details on TER, please refer to SAI.

(ii) Goods and Services Tax (GST)

1. UTI AMC shall charge GST on investment and advisory fees to the scheme in addition to the maximum limit of TER.
2. GST on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER.
3. GST on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under SEBI Regulations.

(iii) Investor Education and Awareness

UTI Mutual Fund (UTI MF) shall annually set apart atleast 2 bps on daily net assets within the maximum limit of TER for investor education and awareness initiatives.

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

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

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

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

B. LOAD STRUCTURE FOR ALL CLASSES OF INVESTORS

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

Entry / Exit Load for the Scheme**Entry Load (as % of NAV): NIL**

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

Exit Load: NIL

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

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

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

(2) Transaction charges

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

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

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

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

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

Opt in/Opt out by Distributors:

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

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

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

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

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

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

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

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

(i) The addendum detailing the changes shall be attached to the Scheme Information Document and Key Information Memorandum. The addendum shall be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.

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

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

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

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

V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

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

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

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

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

Penalties imposed by IRDA

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

Particulars of Inspection observations	Penalty levied by IRDA-Amount	Status of payment of penalty
<ul style="list-style-type: none"> Instances were noticed wherein filled in proposal forms were altered without necessary authentication from the proposers Policies issued with terms and conditions other than as applied by the Proposers Policies are split and more than one policy issued under a single proposal 	Penalty of ₹ 5 Lacs under S.102(b) of the Act imposed	Paid
All equity investment in a single Investee company (from all funds of the corporation) cannot be more than 10% of outstanding shares (face value) of the Investee company	Penalty of ₹ 5 lacs imposed on the Insurer under S.102(b) of the Act	Paid

B. Service Tax

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

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

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

Zone: Maharashtra & Goa

- Sponsor and Branch: Bank of Baroda, Laxmi Road, Pune City
Name of Complainant: Pune Municipal Corporation (PMC)
Court/Tribunal / Case No. & Year: Supreme court SLP (C) No. 23299/2010

Amount involved: Octroi penalty of ₹ 94.22 lacs

Nature of Case/Type of offence & section: Bank filed a writ petition before Bombay HC challenging the arbitrary demand of the PMC & the provisions under Pune Municipal Corporation (Octroi) Rules 2008 imposing penalty being contrary to the provisions of Section 398 of the Bombay Provincial Municipal Corporation Act, 1949. The Bombay HC allowed the appeal holding corporation does not have power to

impose penalty equivalent to 10 times the Octroi without following the due process of law as envisaged under section 398 of Act of 1949.

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

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

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

Name of Complainant: Nasik Municipal Corporation

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

Amount involved: Octroi penalty of ₹5.95 lacs

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

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

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

Total no. of cases: 2

Total amount involved/claimed amount: ₹100.17 lacs

Region-DMR-1 (NZ):

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

Name of the party/complainant: Special Directorate of Enforcement

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

Amount involved: ₹ 10 lacs

Advocate Name: Pramod Agarwala

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

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

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

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

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

Name of the party/complainant: Special Directorate of Enforcement

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

Amount involved: ₹ 5 lacs

Advocate Name: Pramod Agarwala

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

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

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

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

Total No. of Cases: 2

Total amount involved: ₹15 lacs

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

Name of the party: Special Director of Enforcement Directorate

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

Amount involved/claimed: ₹10 Lacs

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

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

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

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

Region – Bihar, Patna

Zone – Bihar, Jharkhand & Orissa, Patna:

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

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

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

Amount involved/claimed: ₹ 96.96 Lacs

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

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

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

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

Total No. of Cases: 01

Total amount involved/claimed amount: ₹ 96.96 Lacs

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

I Penalty Imposed – ₹1,00,000/- (₹ One Lakh Only)

(RBI has imposed a penalty of ₹1,00,000/- on account of shortage in Security General Ledger A/c)

II Penalty Imposed – ₹3,00,00,000/- (₹ Three Crore Only)

(The penalties imposed by RBI under the provisions of Section 46(4) of the Banking Regulation Act, 1949, for contraventions of any of the provisions of the Act or non-compliance with any other requirement of the Banking Regulation Act, 1949; order, rule or condition specified by Reserve Bank of India under the Act.)

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

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

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

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

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

Penalties above one lac and nature of penalty thereof (₹ in lacs)

Circle	Nature of penalty	Penal Amount	RBI DR Date of Penalty Amount
Ahmedabad	Non conduct of surprise verification of CC balance	1.00	22-Oct-13
Bengal	Shortage in Soiled Note Remittance and CC balance	20.00	22-Oct-13
Bhubaneshwar	Shortage in Soiled Note Remittance and CC balance	2.10	27-Nov-13
Chandigarh	Detection of mutilated/counterfeit notes in re-issuable packets	3.75	27-Sep-13
New Delhi	Denial of facilities/services to linked branch of other banks	5.00	16-Jan-14

New Delhi	Detection of mutilated/counterfeit notes in re-issuable packets	5.00	16-Jan-14
New Delhi	Detection of mutilated/counterfeit notes in re-issuable packets and soiled note remittance	4.74	11-Jul-13
New Delhi	Wrong reporting of Remittance to RBI (as withdrawal)	45.00	04-Jul-13
New Delhi	Non conduct of surprise verification of cc balance	4.97	25-Jul-13
Hyderabad	Non conduct of surprise verification of cc balance	5.00	12-Jul-13
Hyderabad	Shortage in Soiled Note Remittance in CC balance	1.00	24-Jan-14
Lucknow	Shortage in SNR and Currency Chest balance	2.60	16-Sep-13
Mumbai	Shortage in SNR and Currency Chest balance	1.13	27-Mar-14
North East	Shortage in SNR and Currency Chest balance	1.56	25-Jul-13
Patna	Detection of mutilated/counterfeit notes in re-issuable packets and Soiled note remittance	3.22	05-Jun-13

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

Bank of Baroda

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

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

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

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

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

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

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

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

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

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

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

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

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

The enquiry has been dropped by SEBI.

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

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

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

The inquiry is still pending.

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

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

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

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

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

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

The investigation by the CBI is still pending.

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

The enquiry has been dropped by SEBI.

State Bank of India

Against Sponsor:

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

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

UTI AMC Ltd.

- a) A writ petition has been filed by UTI Asset Management Company Ltd., UTI Mutual Fund and UTI Trustee Company Private Ltd. challenging the order dated 06.08.2008 passed by the Central Information Commission on the applicability of the Right to Information Act, 2005, which has been stayed by the Honourable High Court, Bombay. The writ has been admitted and stay will continue pending the hearing and final disposal of the petition. The matter will come up for hearing in due course.
- b) There are 10 criminal cases pending related to normal operations of the schemes of UTI MF such as non-transfer of units, non-receipt of unit certificates, non-receipt of redemption proceeds or income distribution, closure of scheme/plan. These cases are not maintainable and judging from our experience such cases are generally dismissed by Courts or withdrawn by the complainant.

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

- c) There are 31 cases pending at different courts related to suits/petitions filed by a) contract workmen, b) employees association, c) employees/ex-employees etc. These cases are pending at different levels for adjudication.

- d) A Special Leave Petition has been filed by Bajaj Auto Ltd. before the Honourable Supreme Court of India against the final judgement and order dated 09.10.2006 of the Honourable High Court of Bombay in the matter of the winding up of UTI Growth & Value Fund- Bonus Plan with effect from 01.02.2005 in pursuance to circular dated 12.12.2003 of SEBI. The matter is admitted on 10.07.2008 and will be heard in due course.
- e) One Writ Petition filed by R K Sanghi pending before High Court of Madhya Pradesh Principal Seat at Jabalpur challenging termination of Senior Citizenship Unit Plan (SCUP). We have already filed affidavit in reply in the matter and now petition will be heard in due course.

Income Tax Related Matter

- 1) The orders cum demand notices for ₹0.01 crore (Previous Year ₹0.12 crore) is pending with Income Tax Office – TDS on various grounds. The company has filed appeals to the appellate authority on the said orders mentioning that all the payments have been duly complied. The grounds of appeal are well supported in law. As a result, the company does not expect the demand to crystallise into a liability.
- 2) Assessment Order has been passed for the Assessment Years 2010-11 raising a Demand of ₹2.27 crore. The company has filed appeals with CIT(A) In respect of such order.
- 3) The reassessment order for the Assessment Year 2009-10 has been passed raising a demand of ₹ 5.25 crore. The appeals have been filed before CIT(A) against both the orders.
- 4) Assessment Order has been passed for the Assessment Year 2012-13 & 2013-14 raising a demand of ₹0.74 crore & ₹0.78 crore respectively. The demand has been paid and appeals have been filed before CIT(A) against both the orders.

UTI GETF:

The Maharashtra Sales Tax authorities have disallowed refund claim and raised tax demand under the Maharashtra Value Added Tax Act 2002 for UTI GETF for a sum of ₹ 2,65,23,583/- plus interest and penalty for the years 2007-08 to 2012-13. Penalties for some years have been set aside by the Appellate authorities. The matter is being contested, Appeals/Writ Petition have been filed with the appellate authorities/Courts against the denial of the refund claim and raising of demand.

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

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

CORPORATE OFFICE

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

**OFFICIAL POINTS OF ACCEPTANCE
UTI FINANCIAL CENTRES**

WEST ZONE**GUJARAT REGION**

Ahmedabad: 2nd Floor, IFCI Bhavan, Behind Tanishq Show Room, Nr. Lal Bungalow Bus Stand, C G Road, Ahmedabad - 380 006. Gujarat, Tel.: (079) 26462180, 26462905, **Anand:** 12-A, First Floor, Chitrangna Complex, Anand - V. V. Nagar Road, Anand - 388 001, Gujarat, Tel.: (02692) 245943 / 944, **Bharuch:** 103-105, Aditya Complex, 1st Floor, Near Kashak Circle, Bharuch - 392 001, Gujarat, Tel.:(02642) 227331, **Bhavnagar:** Shree Complex, 6-7 Ground Floor, Opp. Gandhi Smruti, Crescent Circle, Crescent, Bhavnagar - 364 001, Tel.:(0278)-2519961/2513231, **Bhuj:** First Floor 13 & 14, Jubilee Circle, Opposite All India Radio, Banker's Colony, Bhuj - 370 001, Gujarat, Tel: (02832) 220030, **Gandhinagar:** Shop No.1 & 2, Shree Vallabh Chambers, Nr. Trupti Parlour, Plot 382, Sector 16, Gandhinagar - 382 016, Gujarat Tel : (079) 23240461, 23240786, **Jamnagar:** "Keshav Complex", First Floor, Opp. Dhanvantary College, Pandit Nehru Marg, Jamnagar - 361 001, Tel:(0288)-2662767/68, **Navsari:** 1/4 Chinmay Arcade, Sattapir, Sayaji Road, Navsari - 396 445, Gujarat, Tel: (02637)-233087, **Rajkot:** Race Course Plaza, Shop No.5,6,7, Ground Floor, Near Income Tax, Rajkot-360 001, [Tel:\(0281\) 2433525/244 0701](tel:02812433525), **Surat:** B-107/108, Tirupati Plaza, Near Collector Office, Athwa Gate, Surat-395 001, Tel: (0261) 2474550, **Vadodara:** G-6 & G-7, "Landmark" Bldg., Transpeck Centre, Race Course Road, Vadodara-390 007, Tel:(0265) 2336962, **Vapi:** GF 1 & GF 2, Shoppers Stop, Near Jay Tower-1, Imran Nagar, Silvassa Road, Vapi - 396 195, Gujarat, Tel: (0260) 2421315.

MUMBAI REGION

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

NAGPUR REGION

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

REST OF MAHARASHTRA AND GOA

Aurangabad: "Yashodhan", Near Baba Petrol Pump, 10, Bhagya Nagar, Aurangabad - 431 001, Maharashtra, Tel.: (0240) 2345219 / 29, **Chinchwad :** City Pride, 1st Floor, Plot No.92/C, D III Block, MIDC, Mumbai-Pune Highway, Kalbhor Nagar, Chinchwad, Pune-411 019, Tel: (020) 65337240, **Jalgaon:** First Floor, Plot No-68, Zilha Peth, Behind Old Court, Near Gujrat Sweet Mart, Jalgaon (Maharashtra), Pin - 425 001, Tel.: (257) 2240480/2240486, **Kolhapur:** 11 & 12, Ground Floor, Ayodhya Towers, C S No 511, KH-1/2, 'E' Ward, Dabholkar Corner, Station Road, Kolhapur-416 001, Tel.: (0231) 2666603/2657315, **Margao:** Shop No. G-6 & G-7, Jeevottam Sundara, 81, Primitive Hospicio Road, Behind Cine Metropole, Margao, Goa-403 601, Tel.: (0832) 2711133, **Nasik:** Apurva Avenue, Ground Floor, Near Kusumagraj Pratishthan, Tilak Wadi, Nasik-422002, Tel: (0253) 2570251/252, **Panaji:** E.D.C. House, Mezzanine Floor, Dr. A.B. Road, Panaji, Goa-403 001, Tel: (0832) 2222472, **Pune:** Ground Floor, Shubhadra Bhavan, Apte Road, Opposite Ramee Grand Hotel, Pune - 411 004. Maharashtra, Tel.: (020) 25521052 / 53 / 54 / 55 / 63, **Solapur:** 157/2 C, Railway Lines, Rajabhau Patwardhan Chowk, Solapur - 413 003, Maharashtra, Tel.: (0217) 223 11767.

NORTH ZONE**CHANDIGARH REGION**

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

DELHI REGION

Dehradun: 56, Rajpur Road, Hotel Classic International, Dehradun-248 001, Tel: (0135) 2743203, **Faridabad:** Shop No.6, First Floor, Above AXIS Bank, Crown Complex, 1 & 2 Chowk, NIT, Faridabad-121 001, Tel: (0129) 2424771, **Ghaziabad:** C-53 C, Main Road, RDC, Opp. Petrol Pump, Ghaziabad - 201001, Uttar Pradesh, Tel: (0120) 2820920/23, **Gurgaon:** SCO 28, 1st floor, Sector 14,

Gurgaon-122 001, Haryana, Tel: (0124) 4245200, **Haridwar:** First Floor, Ashirwad Complex, Near Ahuja Petrol Pump, Opp Khanna Nagar, Haridwar - 249407, Tel.: (01334) 312828, **Janak Puri:** Bldg. No.4, First Floor, B-1, Community Centre, B-Block, Janak Puri, New Delhi - 110 058, Tel.: (011) 25523246/47/48, **Laxmi Nagar:** Flat No. 104-106, 1st Floor, Laxmi Deep Building, Laxmi Nagar District Centre, Laxmi Nagar, New Delhi - 110092, Tel. No. (011) 2252 9398 / 9374, **Meerut:** 10/8 Ground Floor, Niranjn Vatika, Begum Bridge Road, Near Bachcha Park, Meerut - 250 001, Uttar Pradesh, Tel.: (0121) 648031/2, **Moradabad:** Shri Vallabh Complex, Near Cross Road Mall, Civil Lines, Moradabad - 244 001, Uttar Pradesh, Tel.: (0591) 2411220, **Nehru Place:** G-7, Hemkunt Tower (Modi Tower), 98, Nehru Place (Near Paras Cinema), New Delhi-110 019, Tel: (011) 28898128, **New Delhi:** 101, Kailash Building, 26 Kasturba Gandhi Marg, New Delhi - 110 001, Delhi NCT Tel.: (011) 6617 8961/62/66/67 Fax: (011) 6617 8974, **Noida:** J-26, Ground Floor, Near Centre Stage Mall, Sector 18, Noida -201 301, Tel: (0120) 2512311 to 314, **Pitam Pura:** G-5-10 Aggarwal Cyber Plaza, Netaji Subhash Place, Pitam Pura, Delhi - 110 034, Tel: (011) 27351001.

RAJASTHAN REGION

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

UTTAR PRADESH REGION

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

EAST ZONE

BIHAR REGION

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

NORTH EAST REGION

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

ORISSA & JHARKHAND REGION

Bokaro: Plot C-1, 20-C (Ground Floor), City Centre, Sector – 4, Bokaro Steel City, Bokaro – 827 004, Jharkhand, Tel.: (06542) 323865, 233348, **Dhanbad:** 111 & 112, Shriram Mall, Shastri Nagar, Bank More, Dhanbad-826 001, Tel.: (0326) 6451 971/2304676, **Jamshedpur:** 1-A, Ram Mandir Area, Gr. & 2nd Floor, Bistupur, Jamshedpur-831 001, Tel: (0657) 2756074, **Ranchi :** Shop No. 8 & 9, SPG Mart, Commercial Complex, Old H B Road, Bahu Bazar, Ranchi-834 001, Tel: (0651) 2900 206/07, **Balasore:** Plot No.570, 1st Floor, Station Bazar, Near Durga Mandap, Balasore – 756 001, Orissa, Tel.: (06782) 241894/241947, **Berhampur:** 4th East Side Lane, Dharma Nagar, Gandhi Nagar, Berhampur - 760 001, Orissa, Tel.: (0680) 2225094/95, **Bhubaneshwar:** 1st & 2nd Floor, OCHC Bldg., 24, Janpath, Kharvela Nagar, Nr. Ram Mandir, Bhubaneshwar-751 001, Tel: (0674) 2410995, **Cuttack:** Roy Villa, 2nd floor, Bajrakabati Road, P.O.-Buxi Bazar, Cuttack-753 001, Orissa, Tel: (0671) 231 5350/5351/5352, **Rourkela:** Shree Vyas Complex, Ground Floor, Panposh Road, Near Shalimar Hotel, Rourkela – 769 004, Orissa, Tel.: (0661) 2401116/2401117, **Sambalpur:** Plot No.2252/3495, 1st Floor, Budharaja, Opp. Budharaja Post Office, Sambalpur, Orissa-768 004, Tel: (0663) 2520214.

WEST BENGAL REGION

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

SOUTH ZONE**ANDHRA PRADESH REGION**

Guntur: Door No.12-25-170, Ground Floor, Kothapet Main Road, Guntur-522 001, Tel: (0863)-2333819, **Hyderabad :** Lala II Oasis Plaza, 1st floor, 4-1-898 Tilak Road, Abids, Hyderabad-500 001, Tel: (040) 24750281/24750381/382, **Kadapa:** No. 2/790, Sai Ram Towers, Nagarajpeta, Kadapa-516 001, Tel: (08562) 222121/131, **Nellore:** Plot no.16/1433, Sunshine Plaza, 1st Floor, Ramalingapuram Main Road, Nellore – 524 002, Andhra Pradesh, Tel: (0861) 2335818/19, **Punjabutta :** 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjabutta, Hyderabad-500 082, Tel: (040)-23417246, **Rajahmundry:** Door No.7-26-21, 1st Floor, Jupudi Plaza, Maturi Vari St., T. Nagar, Dist. – East Godavari, Rajahmundry – 533101, Andhra Pradesh, Tel.: (0883) 2008399/2432844, **Secunderabad :** 10-2-99/1, Ground Floor, Sterling Grand CVK, Road No. 3, West Marredpally, Secunderabad-500 026, Tel: (040) 27711524, **Tirupati:** D no. 20-1-201-C, Ground Floor, Korlagunta junction, Tirumala Bypass Road, Tirupati-517 501, Andhra Pradesh, Tel.: (0877) 2100607/2221307, **Vijaywada:** 29-37-123, 1st Floor, Dr. Sridhar Complex, Vijaya Talkies Junction, Eluru

Road, Vijaywada-520 002, Tel:(0866) 2444819, **Vishakhapatnam:** 202, 1st Floor, Door No.9-1-224/4/4, Above Lakshmi Hyundai Car Showroom, C.B.M. Compound, Near Ramatalkies Junction, Visakhapatnam-530 003, Tel : (0891) 2550 275, **Warangal:** Door No. 15-1-237, Shop Nos. 5, 5A & 6, First Floor, 'Warangal City Centre', Adjacent to Guardian Hospital, Near Mulugu Cross Road, Warangal – 506 007, Andhra Pradesh Tel.: (0870) 2440755 / 2440766 / 2441099.

KARNATAKA REGION

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

TAMIL NADU & KERALA

Annanagar : W 123, III Avenue, Annanagar, Chennai – 600 040, Tel: (044) 65720030, **Chennai Main :** Capital Towers, Ground Floor, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600 034. Tamil Nadu, Tel.: (044) 48574545/46/47, **Kochi:** Ground Floor, Palackal Bldg., Chittoor Road, Nr. Kavitha International Hotel, Iyyattu Junction, Ernakulam, Cochin-682 011, Kerala, Tel: (0484) 238 0259/2163, 286 8743, Fax: (0484) 237 0393, **Coimbatore:** R G Chambers, First Floor, 1023, Avinashi Road, Coimbatore – 641 018, Tamil Nadu, Tel.: (0422) 2220874, 2221875, 2220973, **Kottayam:** Muringampadam Chambers, Ground Floor, Door No.17/480-F, CMS College Road, CMS College Junction, Kottayam-686 001, Tel.: (0481) 2560734, **Kozhikode:** Aydeed Complex, YMCA Cross Road, Kozhikode - 673 001, Kerala, Tel.: (0495) 2367284 / 324, **Madurai:** "Jeevan Jyothi Building", First Floor, 134 Palace Road, Opp. to Christian Mission Hospital, Madurai - 625 001, Tel.: (0452) 2333317, **Salem:** No.2/91, Sri Vari Complex, First Floor, Preethee Bajaj Upstairs, New Bus Stand Road, Meyyanur, Salem - 636 004, Tel.: (0427) 2336163, **T Nagar :** 1st Floor, 29, North Usman Road, T Nagar, Chennai-600 017, Tel: (044) 65720011/12, **Thiruvananthapuram:** T C 15/49(2), 1st Floor, Saran Chambers, Vellayambalam, Thiruvananthapuram-695 010, Tel: (0471) 2723674, **Trichur:** 26/621-622, Kollannur Devassy Building, 1st Floor, Town Hall Road, Thrissur-680 020, Tel. No.:(0487) 2331 259/495, **Tirunelveli:** 1st Floor, 10/4 Thaha Plaza, South Bypass Road, Vannarpet, Tirunelveli-627 003. Tel.: (0462) 2500186, **Tirupur:** 47, Court Street, Sabhapathipuram, Tirupur – 641 601, Tamil Nadu, Tel.: (0421) 223 6337/6339, **Trichy:** Kingston Park No.19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirapalli-620 017, Tel.: (0431) 2770713, **Vellore:** 1st Floor (Back side), Sai Rajya, No.14, Officers Line (Anna Salai), Vellore – 632 001, Tamil Nadu, Tel.: (0416) 2235357 / 5339.

UTI NRI CELL

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

OFFICE OF THE REGISTRAR

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

KARVY CENTRES

Abohar: C/o. Shri S K Goyal, Business Development Associate of UTI Mutual Fund, H. No. 1184, Street No.5, 7th Chowk, Abohar, Punjab - 152 116, Tel.: 01634 - 221238, **Ahmednagar:** C/o. Mr. Santosh H. Gandhi, 3312, Khist Lane, Ahmednagar - 414 001, Maharashtra, Mob.: 9850007454, **Akola:** Shop No.30, Ground Floor, Yamuna Tarang Complex, N H No.06, Murtizapur Road, Akola - 444 004, Tel.: 0724 - 2451 874, **Alleppey:** C/o. Mr K Thankachan, MJM Building, Mullackal, Alleppey, Kerala - 688 011, Tel. No.: (0477) 2251110, **Ananthapur:** # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur-515 001, Tel.: (08554) 244449, **Andaman & Nicobar Islands:** C/o Shri P N Raju, 5, Middle Point, 112, M G Road, Midyna Tower, Ground Floor, Port Blair, Andaman & Nicobar Islands - 744 101, Tel.: 03192-233083, **Angul:** C/o Shri Surya Narayan Mishra, 1st Floor, Sreeram Complex, NH-42, Similipada, Angul, Orissa, Pin-759122, Tel.: 06764-230192, **Ankamaly:** C/o Mr. P. K. Martin (CA), Parayil Agencies, Ankamaly South P.O., Ankamaly, Ernakulam Dist., Kerala - 683573, Tel.: 0484-6004796, **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Gujarat, Pin - 393 002, Tel.: (02646) 645326, **Asansol:** C/o Mr. Jayanta Sovakar, Parbati Shopping Arcade, Block No. 1 Shop No 3, Ashram More G T Road, Opp. Bank of India, Asansol, Burdwan-713 301, Tel.: (0341) 2301530, **Azamgarh :** 1st Floor, Alkal Building, Opp. Nagarpalika, Civil Lines, Azamgarh - 276 001, Uttar Pradesh, **Bankura:** C/o Shri Subhasis Das, Rampur Road (Old Rathtola), Near City Nursing Home, P O & Dist Bankura -722101 West Bengal, Phone No. 03242-259584, **Bhojpur:** C/o Mr. V P Gupta, Mahadeva Road, Ara, Bhojpur, Bihar - 802 301, Tel. No.: (06182) 244 334, **Bilaspur:** C/o Mr Vijay Kumar Khaitan, Investor Centre, 1st Floor, Hotel Mid Town Complex, Telephone Exchange Road, Bilaspur - 495 001, Tel. No.: (07752) 414 701, **Bongaigaon:** C/o Shri Uday Chatterjee, Natun Para, College Road, P.O. Bongaigaon Dist. Bongaigaon-783380 Assam. Phone No. 03664-230488, **Chandrapur:** C/o. Mr. Balraj Singh Wadhawan, Opp. Laxmi Narayan Temple, Chandrapur - 442 402, Tel.: 07172 - 255562, **Chhindwara:** C/o Shri Arun Kumar Pandey, Char Fatak, Station Road, Behind Sub Post Office, Shanichara Bazar, Chhindwara-480002 Madhya Pradesh. Phone No. 07168-235223, **Dhule:** Ground Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule - 424 001, Tel: (02562) 282823, **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul-624 001, Tel.: (0451) 2436077/177, **East Midnapore:** C/o Shri Manoj Kumar Dolai, Town Padumbasan, P O Tamluk, East Midnapore, West Bengal, Pin-721636, Mob.: 953228266242, **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru - 534 002, Tel.: (08812) 227851 to 54, **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode-638 003, Tel.: (0424) 2225615, **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad-382 011, Tel.: (079) 28529222 / 23249943 / 4955, **Hajipur:** C/o Mr. V N Jha, Business Development Associate for UTI Mutual Fund, 2nd Floor, Canara Bank Campus Kachhari Road, Hajipur -844101, Bihar Phone No. 06224 (260520), **Hazaribagh:** C/o Surendra Nath Singh, Business Development Associate for UTI Mutual Fund, Prabhu Niwas Market, Ananda Chowk, Guru Gobind Singh Road, Hazaribagh - 825301, Jharkhand Tel (06546) 261015, **Himatnagar:** C/o Shri Mohamedarif S Memon, B-1, Deshkanta Memon Complex, Opp Power House, Hajipura, Himatnagar -383001 Gujarat Phone No. 02772-240796, **Hissar:** C/o Shri Sanjeev Kumra, 79-S, Model Town, Hissar - 125005, Haryana, **Howrah:** C/o Shri Asok Pramanik, Uluberia - R.S., Majherrati, Jaduberia, Dist. Howrah, West Bengal, Pin-711316, Tel.: 033-26610546, **Jalpaiguri:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri-735 101, Tel.: (03561) 224207/225351, **Jammu & Kashmir:** C/o Smt Sunita Malla (Koul), Near New Era Public School, Rajbagh, Srinagar, Jammu & Kashmir -190008, Tel.: (0194) 2311868, **Jaunpur:** R N Complex, 1-1-9-G, In Front of Pathak Honda, Ummarpur, Jaunpur - 222 002, Uttar Pradesh, Mobile No. 8081127737, **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-

284 001, Tel.: (0510) 2333685, **Jorhat:** C/o Shri Mohan Chandra Hazarika, T R Phookan Road, Opp. Assam Gramin Vikas Bank, Abul Kamal Memorial Building, Ist Floor, Jorhat 785001 Assam. Phone No. 0376-2322092, **Junagadh:** 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat-362 001, Tel.: (0285) 2624154, **Kaithal:** C/o Mr. Parvesh Bansal, Business Development Associate, Chandni Chowk, Old Sabzi Mandi, Kaithal, Haryana - 136027, Tel. No.: (01746) 232 486, **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur - 670 001, Kerala, Tel.:(0497) 2764190, **Karimnagar:** H. No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001, Tel.: (0878) 2244773/ 75/79, **Karnal:** 18/369, Char Chaman, Kunjpura Road, Karnal - 132 001, Haryana, Tel.:(0184) 2251524 / 2251525 / 2251526, **Katihar:** C/o Mr Rabindra Kumar Sah, Keshri Market, Barbanna Gali, Baniatola Chowk, M G Road, Katihar, Dist-Katihar, Bihar - 854 105, Tel. No.: (06452) 244 155, **Khammam:** 2-3-117, Gandhi Chowk, Opp. Siramvari Satram, Khammam-507 003, Tel.: (08742) 258567, **Kheda:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, Kheda - 387001, Gujarat, Tel.: (0268) 2565557, **Kollam:** Sree Vigneswar Bhavan, Shastri Jn. Kollam-691 001, Kerala, Tel.: (0474) 2747055, **Korba:** C/o Mr Vijay Kumar Rajak, Shop No.31, Pandit Din Dayal Upadhyaya Shubhada Complex, T P Nagar, Korba - 495 450, **Krishna:** C/o Shri Mamidi Venkateswara Rao, D. No. 25-474, Kojjilipet, Machilipatnam, Dist Krishna, Andhra Pradesh, Pin-521001, Tel.: 08672-221520, **Kumbakonam:** C/o Shri A Giri, Ground Floor, KVG Complex, 49 TSR Street, Kumbakonam - 612001, Tamilnadu, Tel.: (0435) 2403782, **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool - 518 004, Tel.: (08518) 228850/950, **Madhubani:** C/o Shri Anand Kumar, Bimal Niwas, 7/77, Narial Bazar, P.O. & Dist. Madhubani, Bihar, Pin-847211, Tel.: 06276-223507, **Malout:** S/o. S. Kartar Singh, Back Side SBI Bank, Ward No.18 H. No.202, Heta Ram Colony, Malout, Distt. Muktsar - 152 107, Punjab, Mob.:9417669417, **Mathura:** Ambey Crown II Floor, In front of BSA Collage, Gaushala Road, Mathura - 281 001, Mob.: 9369918618, **Mehsana:** C/o Mr. Kamlesh C Shah, 148-149 Sardar Vyapar Sankul Mal Godown, Urban Bank Road, Mehsana - 384 002, Tel.: (02762) 256377, **Mirzapur :** Abhay Yatri Niwas, 1st Floor, Abhay Mandir, Above HDFC Bank, Danikganj, Mirzapur - 231 001, Uttar Pradesh, Moga: 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, Punjab, Pin - 142 00, Tel.: (01636) 230792, **Nadia:** C/o Shri Prokash Chandra Podder, Udayan, 20, M.M. Street, (Nr. Sadar Hospital, Traffic More), PO Krishnagar, Dist. Nadia, West Bengal, Pin-741101, Mob.: 953472255806, **Nadiad:** 104-105, City Point, Near Paras Cinema, Opp. IFFCO Vala Hall, Nadiad-387 001, Gujarat, Tel: (0268) 256 3245, **Nagaon:** C/o Shri Sajal Nandi, A D P Road, Christianpatty, Nagaon, Assam, Pin-782001, Tel.: 03672-233016, **Nagarcoil:** 3 A, South Car Street, Parfan Complex, Nr The Laxmi Vilas Bank, Nagarcoil -629 001, Tel: (04652) 233551/52/53, **Nalanda:** C/o Shri Md Mokhtar Alam, Najam Complex, Ground Floor, Bain House, Opposite SBI Bazar Branch, Post Office Road, Biharsharif, Dist. Nalanda, Bihar - 803 101, Tel.: 06112-233580, **Nanded:** Shop No.4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded, Maharashtra - 431 602 - Tel.: 02462 - 237885, **Nizamabad:** C/o Mr Chouti Giridhar, H.No.5-6-570/A2, Beside Bombay Nursing Home, Hyderabad Road, Nizamabad - 503 002, Telangana. Tel. No.: (08462) 243266, **Ongole:** Y R Complex, Near Bus Stand, Opp. Power House, Kurnool Road, Ongole-523 002, Tel.: (08592) 657801/282258, **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat, Tel.: (0491) 2547143/373, **Paradip:** C/o Mr Prasanna Kumar Routaray, New Trade Center-1, Unit No-5, 2nd Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha-754142, Tel. No.: (06722) 223 542, Pondicherry: No. 7, First Floor, Thiayagaraja Street, Pondicherry - 605 001 Tel: (0413) 2220 640, **Puri:** C/o Shri Pradeep Kumar Nayak, Lavanyapuri, Sarvodaya Nagar, Puri, Orissa, Pin-752002, Tel.: 06752-251788, **Ratnagiri:** C/o V L Ayare, Chief Agent for UTI Mutual Fund, Gala No.3, Shankeshwar Plaza, Nachane Road, Ratnagiri - 415 639, Tel.: (02352) 270502, **Rewari:** C/o Shri Raghu Nandan, Business Development Associate for UTI Mutual Fund, SCO-7, Brass Market (Opposite LIC office) Rewari - 123401, Haryana Tel (01274) 224864, **Rohtak:** C/o Shri Kamal Dureja, G-32, Ashok Plaza, Behind ICICI Bank, Rohtak - 124001, Haryana, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee- 247 667, Tel.: (01332) 277664/667, **Sagar:** C/o Mr. Mahesh Raikwar, Shop No.9, 1st Floor, Satyam Complex, In front of Cant Mall, 5, Civil Lines, Sagar - 470 002, Madhya Pradesh. Tel. No.: (07582) 221 871, **Saharanpur:** 18 Mission Market, Court Road, Saharanpur- 247 001, Uttar Pradesh, Tel.: (0132) 3297451, **Sangli:** C/o. Shri Shridhar D Kulkarni, "Gurukrupa Sahniwas" CS No.478/1,

Gala No. B-4, Sambhare Road, Gaon Bhag, Near Maruti Temple, Sangli - 416 416, Maharashtra, Tel.: (0233) 2331228, **Satara:** C/o. Shri Deepak V. Khandake, 'Pratik', 31 Ramkrishna Colony Camp, Satara - 415 001, Tel.: (02162) 230657, **Satna:** C/o Mr Ajay Dinkar Modak, Prem Nagar, Near MPEB Office, Satna - 485 001, Tel. No.: (07672) 237030, **Shimoga:** LLR Road, Opp. Telecom Gm Office, Durgi Gudi, Shimoga-577 201, Tel.: (08182) 227485, **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur-613 001, Tel.: (04362) 279407/08, **Thiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank Ltd, Thiruvalla, Pathanamthitta, Kerala - 689 107. Tel. No.: (0469) 3205676, **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin-628 003, Tel.: (0461) 2334601/602, **Udupi:** C/o Shri Walter Cyril Pinto, C/o Feather Communications, 13-3-22A1, Vishnu Prakash Building, Ground Floor, Udupi, Karnataka, Pin-576101, Tel.: 0820-2529063, **Ujjain:** C/o Shri Sumit Kataria, Business Development Associate of UTI Mutual Fund, 68, Mussadipura, Sati Marg, Ujjain, MP - 456006 Tel.: (0734) 2554795, **Uttar Dinajpur:** C/o Shri Prasanta Kumar Bhadra, Sudarshanpur, Near Telecom Exchange, P.O. Raiganj, Uttar Dinajpur, West Bengal, Pin-733134, Tel.: 03523-253638, **Valsad:** Shop No 2, Phiroza Corner, ICICI Bank Char Rasta, Tithal Road, Valsad-396 001, Tel.: (02632) 326902, **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near DAV Girls College, Yamuna Nagar - 135 001, Haryana. Tel. No. 95417 21389.

DUBAI REPRESENTATIVE OFFICE

UTI International Limited, Office No.4, Level 4, Al Attar Business Towers, Near DIFC, Post Box No. 29288, Sheikh Zayed Road, Dubai (UAE), Tel: +971-4- 3857707 • Fax: +971-4-3857702.

MF UTILITY FOR INVESTORS

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