

SCHEME INFORMATION DOCUMENT

- **UTI-Balanced Fund,**
(An open ended Balanced Fund)
- **UTI-Contra Fund,**
(An open-ended equity oriented scheme)
- **UTI-Dividend Yield Fund,**
(An open-ended equity oriented scheme)
- **UTI-Equity Fund,**
(An open ended equity scheme)
- **UTI-Equity Tax Savings Plan,**
(An open-ended equity scheme)
- **UTI-India Lifestyle Fund**
(An open ended equity oriented scheme)
- **UTI-Leadership Equity Fund,**
(An open-ended Equity Oriented Scheme)
- **UTI-Master Index Fund,**
(An open ended passive Index Fund tracking the SENSEX)
- **UTI-Master Plus Unit Scheme,**
(An open ended equity scheme)
- **UTI-Mastershare Unit Scheme,**
(An open ended equity oriented scheme)
- **UTI- Master Value Fund,**
(An open ended equity oriented value fund)
- **UTI-MNC Fund,**
(An open ended equity scheme)
- **UTI-Nifty Index Fund,**
(An open ended passive Index Fund tracking the S&P CNX Nifty)
- **UTI-Opportunities Fund,**
(An open-ended equity oriented scheme)
- **UTI-Top 100 Fund,**
(An open ended equity scheme)
- **UTI-Wealth Builder Fund – Series II**
(An open-ended equity oriented scheme)

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

Address of the Mutual Fund, AMC and Trustee Company:

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

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

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 August 1, 2011.

TABLE OF CONTENTS

Item No.	Contents	Page No.
	HIGHLIGHTS	3
I	INTRODUCTION	
	A. Risk Factors	6
	B. Requirement of minimum investors in the Schemes	11
	C. Definitions	11
	D. Due Diligence by the Asset Management Company	14
II.	INFORMATION ABOUT THE SCHEMES	
	A. Type of the Schemes	15
	B. What are the investment objectives of the Schemes?	15
	C. How will the Schemes allocate their assets?	17
	D. Where will the Schemes invest?	23
	E. What are the Investment Strategies?	25
	F. Fundamental Attributes	29
	G. How will the Schemes Benchmark their performance?	29
	H. Who manage the Schemes?	30
	I. What are the Investment Restrictions?	31
	J. How have the Schemes performed?	33
III.	UNITS AND OFFER	
	A. Ongoing Offer Details	37
	B. Periodic Disclosures	47
	C. Computation of NAV	48
IV.	FEES AND EXPENSES	
	A. Annual Scheme Recurring Expenses	48
	B. Load Structure	49
	C. Waiver of load for Direct Applications	50
V.	RIGHTS OF UNITHOLDERS	50
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	50

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Highlights:

Scheme Name	UTI Balanced Fund	UTI-Contra Fund
Investment Objective	The scheme aims to invest in a portfolio of equity / equity related securities and fixed income securities (debt and money market securities) with a view to generating regular income together with capital appreciation.	The fund aims to provide long-term capital appreciation/ dividend distribution through investments in listed equities and equity-related instruments. The Fund's investment policies are based on insights from behavioral finance. The fund offers an opportunity to benefit from the impact of non-rational investors' behavior by focussing on stocks that are currently undervalued because of emotional and behavioral patterns present in the stock market.
Benchmark	CRISIL Balanced Fund Index	BSE 200

Scheme Name	UTI-Dividend Yield Fund	UTI-Equity Fund
Investment Objective	The investment objective of the Scheme is to provide medium to long term capital gains and/ or dividend distribution by investing predominantly in equity and equity related instruments, which offer high dividend yield. There can be no assurance that the investment objectives of the scheme will be realised.	This Scheme primarily aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares and convertible and non-convertible bonds/ debentures of companies with good growth prospects and money market instruments.
Benchmark	BSE 100	BSE 100

Scheme Name	UTI-Equity Tax Savings Plan (UTI-ETSP)	UTI-India Lifestyle Fund
Investment Objective	The funds collected under the scheme shall be invested in equities, fully convertible debentures/ bonds and warrants of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from their acquisition.	The investment objective of the scheme is to provide long term capital appreciation and/or income distribution from a diversified portfolio of equity and equity related instruments by primarily investing in sectors, areas, companies and themes that are expected to benefit from changing Indian demographics, Indian lifestyles and rising consumption pattern. However, there can be no assurance that the investment objective of the scheme will be achieved.
Benchmark	BSE 100	S & P CNX 500

Scheme Name	UTI-Leadership Equity Fund	UTI-Master Index Fund (UTI-MIF)
Investment Objective	The investment objective of the scheme is to achieve long term capital appreciation and / or dividend distribution by investing in stocks that are "Leaders" in their respective industries/ sectors / sub-sectors.	The principle investment objective of the scheme is to invest in securities of companies comprising the SENSEX and endeavour to achieve return equivalent to SENSEX by passive investment. The scheme will be managed by replicating the index in the weightage of the SENSEX with the intention of minimising the performance differences between the scheme and the SENSEX in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error.
Benchmark	S & P CNX Nifty	BSE Sensex

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Scheme Name	UTI-Master Plus Unit Scheme	UTI-Mastershare Unit Scheme
Investment Objective	Investment objective of the scheme is capital appreciation through investments in equity and equity related instruments.	This scheme aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares, equity-related instruments and fully convertible bonds/debentures of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from the date of acquisition.
Benchmark	BSE Sensex	BSE 100

Scheme Name	UTI-Master Value Fund	UTI-MNC Fund
Investment Objective	Investment objective of the Scheme is “capital appreciation” through investment in stocks that are relatively undervalued to their expected long-term earnings growth. The fund will utilise in-depth fundamental research to evaluate factors such as a company’s financial structure, its competitive position in the market and its management’s commitment to increasing shareholder value while selecting the universe of stocks for investment by this fund.	The funds collected under the scheme shall be invested predominantly in stocks of Multinational Corporations and other liquid stocks. The funds collected under the scheme shall be invested in equities and equity related instruments. The risk profile of investment could be high.
Benchmark	BSE 200	CNX MNC

Scheme Name	UTI-Nifty Index Fund (UTI-NIF)	UTI-Opportunities Fund
Investment Objective	The principal investment objective of the scheme is to invest in stocks of companies comprising S&P CNX Nifty Index and endeavour to achieve return equivalent to Nifty by “passive” investment. The scheme will be managed by replicating the index in the same weightage as in the S&P CNX Nifty-Index with the intention of minimising the performance differences between the scheme and the S&P CNX-Nifty Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scrips/weights as and when the same are altered in the S&P CNX-Nifty Index.	This scheme seeks to generate capital appreciation and/or income distribution by investing the funds of the scheme in equity shares and equity-related instruments. The main focus of this scheme is to capitalize on opportunities arising in the market by responding to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change.
Benchmark	S & P CNX Nifty	BSE 100

Scheme Name	UTI-Top 100 Fund	UTI - Wealth Builder Fund – Series II
Investment Objective	The fund aims to provide long term capital appreciation/dividend distribution by investing predominantly in equity and equity related instruments of top 100 stocks by market capitalisation. There can be no assurance that the investment objectives of the scheme will be realised.	The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments along with investments in Gold ETFs and Debt and Money Market Instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved.
Benchmark	BSE 100	BSE 100 is the benchmark index for the Equity part of the Portfolio, CRISIL Bond Fund Index is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold as per SEBI Regulations for Gold ETFs in India is the benchmark in so far it pertains to investments in Gold ETFs.

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Features Common to all schemes

Liquidity	<p>The schemes will offer subscription and redemption of units on all business days on an ongoing basis. Under ETSP as per ELSS guidelines redemption of units is allowed after an initial lock-in-period of 3 years from the date of allotment of each investment.</p> <p>UTI-Wealth Builder Fund – Series II</p> <p>Restriction on subscription</p> <p>The Scheme will be open for subscription during each calendar month subject to the condition that not more than 10% of the number of outstanding units allotted as on the last business day of the previous month would be available for the sale in the immediately following month.</p> <p>However, the UTI AMC reserves the right to collect the subscriptions in excess of the said limit of 10% of the outstanding allotted Units. The excess subscription for allotment of Units will be decided by the Fund Manager of the Scheme on the basis as stated in the case of NFO period. All such applications in excess of the above 10% limit will be accepted for full allotment.</p> <p>Similarly, the AMC/Trustee may close such additional subscription by giving one day's notice in one daily newspaper and UTI MF website.</p> <p>However, Subscriptions by way of SIPs/STRIPs will be allowed on all business days at the applicable NAVs (subject to load) even if the said limit of 10% is exceeded. Subscriptions through ATMs are not allowed. However, subscriptions through online mode will be allowed. The subscriptions through online mode will not be reckoned for the purpose of determining the 10% limit. Regarding subscription through online mode, refer to Statement of Additional Information (SAI) for details.</p> <p>For Applications submitted through other than online mode or SIPs/STRIPs, Investors are required to check the Official Points of Acceptance (OPAs) whether the Scheme is open for subscription before submitting their application forms for subscription of Units of the Scheme failing which the UTI MF/UTI AMC shall not be responsible/liable in any manner whatsoever.</p>	
Transparency / NAV Disclosure	NAV will be disclosed on every business day.	
Entry / Exit load for all schemes except UTI-ETSP, UTI-MIF and UTI-NIF	Entry Load (As % of NAV)	Exit Load (As % of NAV)
	Nil	Less than one year - 1% Greater than or equal to one Year – Nil
Entry / Exit Load for UTI-MIF and UTI-NIF	Entry Load (As % of NAV)	Exit Load (As % of NAV)
	Nil	Less than 15 days - 1% Greater than or equal to 15 days – Nil
Entry / Exit Load for UTI-ETSP	Entry Load (As % of NAV)	Exit Load (As % of NAV)
	Nil	Nil (Lock-in-period of 3 years for each investment)
Minimum Application Amount	<p>For all schemes except UTI-Balanced Fund, UTI-Equity Tax Savings Plan and UTI-Wealth Builder Fund – Series II</p> <p>Minimum initial investment is ₹ 5,000/-. Subsequent minimum investment under a folio is ₹ 1,000/- and in multiples of ₹ 1/- thereafter with no upper limit.</p> <p>For UTI-Balanced Fund</p> <p>Minimum amount of initial investment.</p> <p>Growth Option - ₹ 1000/-</p> <p>Dividend Option - ₹ 5000/- and in multiples of ₹ 1/- under both the options.</p> <p>Subsequent minimum investment ₹ 1000/- and in multiples of Re.1/- under both the options.</p> <p>For UTI-Equity Tax Savings Plan</p> <p>Minimum investment ₹ 500/- and in multiples of ₹ 500/- thereafter. No maximum limit.</p> <p>While there is no maximum limit on the amount of investment under the UTI ETSP in any fiscal year, investment upto ₹ 100000/- only will qualify for deduction from the gross taxable income under Section 80 C of the Income Tax Act, 1961 as per current tax laws.</p> <p>For UTI-Wealth Builder Fund – Series II</p> <p>Minimum initial investment amount :-</p> <p>Retail Plan: ₹ 5,000/- and in multiples of ₹ 1/- thereafter.</p> <p>Institutional Plan: ₹ 1 crore and in multiples of ₹ 1/- thereafter.</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 schemes invests fluctuates, the value of your investment in the schemes may go up or down
 3. Past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the schemes.
 4. The names of the schemes do not in any manner indicate either the quality of the schemes or their future prospects and returns. There may be instances where no dividend distribution could be made.
 5. The sponsors are not responsible or liable for any loss resulting from the operation of the schemes beyond the initial contribution of ₹ 10,000/- made by them towards setting up the Fund.
 6. The present schemes are not guaranteed or assured return schemes.
 7. Statements/Observations made are subject to the laws of the land as they exist at any relevant point of time.
 8. Growth, appreciation, dividend and income, if any, referred to in this Common Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time.
 9. The NAVs of the Schemes 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. **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.
 11. **Interest -Rate Risk:** Bonds/ Government securities which are fixed income securities, run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The level of interest rates is determined by the rates at which government raises new money through RBI, the price levels at which the market is already dealing in existing securities, rate of inflation etc. The extent of fall or rise in the prices is a function of the prevailing coupon rate, number of days to maturity of a security and the increase or decrease in the level of interest rates. The prices of Bonds/ Government securities are also influenced by the liquidity in the financial system and/or the open market operations (OMO) by RBI.
- Pressure on exchange rate of the rupee may also affect security prices. Such rise and fall in price of bonds/ government securities in the portfolio of the schemes may influence the NAVs under the schemes as and when such changes occur.
12. **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 schemes might have to incur a significant "impact cost" while transacting large volumes in a particular security.
 13. **Securities Lending:** It is one of the means of earning additional income for these schemes 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 schemes could also 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 schemes 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.
 14. **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
 15. 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.
 16. **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.
 17. **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.

Common Equity and Balanced Fund SID

- c. Illiquidity Risk: The risk that a derivative product may not be sold or purchased at a fair price due to lack of liquidity in the market.
 - d. An exposure to derivatives can lead to losses. Success of dealing in derivatives depends on the ability of the Fund Manager to correctly assess the future market movement and in the event of incorrect assessment, if any, performance of the scheme could be lower.
 - e. Interest Rate Swaps (IRSs) and Forward Rate Agreements (FRAs) do also have inherent credit and settlement risks. However, these risks are substantially less as they are limited to the interest stream and not the notional principal amount.
 - f. Participating in derivatives is a highly specialized activity and entails greater than ordinary investment risks. Notwithstanding such derivatives being used for limited purpose of hedging and portfolio balancing, the overall market in these segments could be highly speculative due to action of other participants in the market.
 - g. Derivative products are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.
 - h. The 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.
18. The aggregate value of "illiquid securities" of a scheme (other than UTI-MIF & UTI-NIF), which are defined by SEBI as non traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of a scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value. The proposed aggregate holding of assets considered "illiquid", could be more than 10% of the value of the net assets of a scheme. In normal course of business, the schemes would be able to make payment of redemption proceeds within 10 business days, as they would have sufficient exposure to liquid assets. In case of the need for exiting from such illiquid instruments in a short period of time, the NAVs of the schemes could be impacted adversely.
19. In the event of receipt of inordinately large number of redemption requests or a restructuring of a Schemes' portfolio, there may be delays in the redemption of units.
20. Different types of securities in which the schemes would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly a scheme's risk may increase or decrease depending upon its investment pattern. For eg. Corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA rated are comparatively less risky than bonds which are AA rated.
21. **Scheme specific risks factors for equity-oriented schemes**
- a) Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, even though it is intended to generate capital appreciation and maximize the returns by actively investing in equity/ equity related securities.
 - b) The value of the investments in the schemes, 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 Schemes may fluctuate and can go up or down.
 - c) Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the equity and equity related investments made by the Schemes 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 a 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 a Scheme's portfolio.
 - d) 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.

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- e) 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.
- f) The Scheme may also invest in ADRs / GDRs as permitted by Reserve Bank of India and Securities and Exchange Board of India. To the extent that some part of the assets of the schemes 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.
- g) The schemes intend to deploy funds in money market instruments to maintain liquidity. To the extent that some assets/funds are deployed in money market instruments, the schemes will be subject to credit risk as well as settlement risk, which might affect the liquidity of the schemes.

22. Risk Factors specific to investments in Securitised Papers:

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 an 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 take place during the tenure of the paper. In the event of prepayments, investors may be exposed to changes in tenor and reinvestment risk.

Schemes and Risks Associated

UTI-MIF and UTI-NIF

- a. UTI-MIF and UTI-NIF are passively managed index funds i.e. the amount collected under the schemes is invested in securities of companies comprising the SENSEX & the S&P CNX-Nifty respectively in the same weightages as they have in the SENSEX & Nifty respectively.
- b. The composition of the SENSEX and S&P CNX – Nifty is subject to changes that may be effected periodically by the BSE and the IISL respectively.
- c. Performance of the SENSEX and S&P CNX – Nifty will have a direct bearing on the performance of UTI-MIF and UTI-NIF respectively.
- d. The extent of the Tracking error may have an impact on the performance of the UTI-MIF & UTINIF.

Common Equity and Balanced Fund SID

UTI-MNC Fund

There may be risk associated due to limited diversification of the portfolio.

UTI-Master Value Fund

The scheme will use a bottom up approach to investing. While the scheme will utilise in depth fundamental research to select stocks, there is always a potentially high element of risk. This risk arises from investing in mid cap and small cap stocks where the business is still young and growing and the business model in some cases is vulnerable to changes in macroeconomic or sector specific conditions.

UTI-Mastershare Unit Scheme, UTI-Dividend Yield Fund, UTI-Leadership Equity Fund, UTI-Opportunities Fund & UTI-Contra Fund

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.

UTI-Dividend Yield Fund

Risk associated with high dividend yield stocks:

Though the investments would be in companies having a track record of dividend payments, the performance of the scheme would inter-alia depend on the ability of these companies to sustain dividends in future. These stocks, at times, may be relatively less liquid as compared to growth stocks.

UTI-Leadership Equity Fund

The investment focus is on select companies/industries/sectors of the market and hence the portfolio may be concentrated in these companies/sectors/industries. This may make the portfolio vulnerable to factors that may affect these companies/sectors/industries in general thereby leading to increased volatility in the movement of the scheme's NAV.

UTI-Opportunities Fund

The investment focus is on select sectors of the market and hence the portfolio will be concentrated in select companies across these select sectors. This may make the portfolio vulnerable to factors that may affect these sectors in general thereby leading to increased volatility in the movement of the scheme's NAV.

UTI-Contra Fund

- a. Time Risk is inherent as to how long will it take for the companies to realize the true value can not be predicted. Further all times there may be risk of short term under performance.
- b. The scheme aims to invest in stocks which are undervalued as they are out of favour currently with the anticipation that soon the stock will find their true price. But, due to various reasons it may so happen that such stocks continue to languish and are not able to attain the price discovery.

UTI-Wealth Builder Fund – Series II

Risk factors relating to investments in Gold ETFs

- a. The price of gold may fluctuate due to various reasons which are:
 - (i) Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales, and productions and cost levels in major gold producing countries such as the South Africa, the United States and Australia.
 - (ii) Investor's expectations with respect to the rate of inflation.
 - (iii) Currency exchange rates.
 - (iv) Interest rates
 - (v) Investment and trading activities of commodity funds/hedge funds.
 - (vi) Global or regional political, economic or financial events and situations.

In addition, there is no assurance that gold will maintain its long-term value in terms of purchasing power in the future. In the event that the price of gold declines, the value of investment in units in which the scheme has invested will, in general, decline proportionately.

- b. There may be certain circumstances that may motivate large-scale sales of gold by the issuer of Gold ETFs which could decrease the price of gold and adversely affect the value of investment in the Gold ETFs in which the Scheme has invested.
- c. The gold underlying the Gold ETFs in which the Scheme has invested may be subject to loss, damage, theft, or restriction on access. There is a risk that part or all of the underlying gold of the Gold ETFs could be lost, damaged or stolen. Access to the said gold could also be restricted by natural events (such as earthquake) or human actions (such as terrorist attack). Any of these actions may adversely affect investment value of the Gold ETFs in which the Scheme has invested.
- d. Impact cost risk:

Impact costs are implicit costs also which is paid by liquidity demanders to liquidity providers. Generally, the best bid and ask prices quoted in the market are for only small transactions. Larger transactions may have to be executed at even less favorable prices. The additional cost is called an impact cost. For eg. if the ruling market price of a security is ₹500/- one may be able to buy/sell small quantities for that price. But, if one wishes to buy/sell huge quantities he might have to pay /receive higher/lower price. Similarly, absence of adequate liquidity of Gold ETF units may impact the cost of purchasing and selling the Gold ETF units
- e. Changes in indirect taxes like custom duties for import, sales tax, VAT or any other levies will have an impact

Common Equity and Balanced Fund SID

on the valuation of gold and consequently the NAV of the units in which the scheme has invested.

IMPORTANT NOTE ON SENSEX

All rights in the SENSEX vest in The Stock Exchange, Mumbai ("BSE"). BSE and SENSEX are trademarks of BSE and are used by UTI Mutual Fund under license. BSE shall not be liable in any manner whatsoever (including in negligence) for any loss arising to any person whatsoever out of use of or reliance on the SENSEX by any person.

The UTI-Master Index Fund is not sponsored, endorsed, sold or promoted by the Stock Exchange, Mumbai ("BSE"). BSE makes no representation or warranty, express or implied to the investors in UTI-Master Index Fund or any member of the public in any manner whatsoever regarding the advisability of investing in securities generally or in the UTI-Master Index Fund particularly or the ability of the SENSEX to track general stock market performance in India or otherwise. The relationship of BSE to the UTI Mutual Fund is in respect of the licensing of use of SENSEX which is determined, composed and calculated by BSE without regard to the UTI Mutual Fund or UTI-Master Index Fund. BSE has no obligation to take the needs of the investors of UTI-Master Index Fund into consideration in determining, composing or calculating the SENSEX. BSE is neither responsible for nor has participated in the determination of the time or price at which the units under UTI-Master Index Fund are to be issued or in the determination or calculation of the equation by which the units are to be redeemed for the underlying securities. BSE has no obligation or liability in connection with the administration, marketing or trading of the UTI-Master Index Fund.

BSE does not guarantee the accuracy and/or the completeness and/or continuity of SENSEX or any data included therein and they shall have no liability for any errors, omissions or interruptions therein or change or cessation thereof. BSE makes no warranty, express or implied, as to the results to be obtained by the UTI Mutual Fund, investors of UTI-Master Index Fund, or any other persons or entities from the use of SENSEX or any data included therein. BSE makes no express or implied warranties and expressly disclaims all warranties of merchantability or fitness for a particular purpose or use with respect to SENSEX or any data included therein. Without limiting any of the foregoing, in no event shall BSE have any liability for any special, punitive, indirect or consequential damages (including lost profits), even if notified of the possibility of such damages.

A NOTE ON S&P CNX NIFTY

"Standard & Poor's ®" and "S&P ®" are trademarks of The McGraw-Hill Companies, Inc and have been licensed for use by India Index Services & Products Limited (IISL) which has sublicensed such marks to UTI Mutual Fund. The S & P CNX Nifty is not compiled, calculated or distributed by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in products that utilize

any such Index as a component, or such similar language as may be approved in advance by S&P, it being understood that such notice need only refer to the specific S&P Marks referred to in the Information Material.

UTI-Nifty Index Fund is not sponsored, endorsed, sold or promoted by India Index Services & Products

Limited nor by Standard & Poor's, a division of The McGraw -Hill Companies Inc. (S&P). Neither IISL nor S&P makes any representation or warranty, express or implied to the unit holders of UTI-Nifty Index Fund or any member of the public regarding the advisability of investing in securities generally or in UTI-Nifty Index Fund particularly or the ability of the S&P CNX Nifty to track general stock market performance in India. The relationship of S&P and IISL to UTI Mutual Fund is in respect of the licensing of certain trademarks and trade names of their S&P CNX Nifty index, which is determined, composed and calculated by IISL without regard to UTI Mutual Fund or UTI-Nifty Index Fund. Neither IISL nor S&P has any obligation to take into consideration the needs of UTI Mutual Fund or the unit holders of UTI-Nifty Index Fund in determining, composing or calculating the S&P CNX Nifty. Neither IISL nor S&P is responsible for or has participated in the determination of the timing of, prices at, or quantities of UTI-Nifty Index Fund to be issued or in determination or calculation of the equation by which UTI-Nifty Index Fund is to be converted into cash. Neither S&P nor IISL has any obligation or liability in connection with the administration, marketing or trading of UTI-Nifty Index Fund.

S&P and IISL do not guarantee the accuracy and/or the completeness of the S&P CNX Nifty or any data included therein and they shall have no liability for any errors, omissions or interruptions therein. Neither IISL nor S&P makes any warranty, express or implied, as to the results to be obtained by UTI Mutual Fund, unit holders of UTI-Nifty Index Fund, or any other persons or entities from the use of the S&P CNX Nifty or any data included therein. IISL and S&P make no express or implied warranties and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the Index or any data included therein. Without limiting any of the foregoing, in no event shall IISL or S&P have any liability for any special, punitive, indirect or consequential damages (including lost profits), even if notified of the possibility of such damages.

Common Equity and Balanced Fund SID

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEMES

The Schemes shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of a Scheme. The two conditions shall also 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 point of acceptance as per the list attached with this Scheme Information Document after being satisfied that such application is complete in all respects, accepts the same.
2. "Accounting Year" of UTI Mutual Fund is from April to March.
3. "Act" means the Securities and Exchange Board of India Act, 1992, (15 of 1992) as amended from time to time.
4. "Applicant" means an investor who is eligible to participate in the schemes and who is not a minor and shall include the alternate applicant mentioned in the application form.
5. "Alternate applicant" in case of a minor means the parent other than the parent/step-parent/court guardian who has made the application on behalf of the minor.
6. "AMFI" means Association of Mutual Funds in India.
7. "Asset Management Company/UTI AMC/AMC/Investment Manager" means the UTI Asset Management Company Limited incorporated under the Companies Act, 1956 (1 of 1956) and approved as such by Securities and Exchange Board of India (SEBI) under sub-regulation (2) of Regulation 21 to act as the Investment Manager to the schemes of UTI Mutual Fund.
8. "Behavioral finance" is a field which applies scientific research on human and social cognitive and emotional biases to better understand economic decisions and how they affect market prices, returns and the allocation of resources. Behavioral Finance presupposes that investors make mistakes in a predictable manner and the fund can employ strategies to pick up undervalued stocks due to these biases/ mistakes.
9. "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.
10. "Bonus Unit" means and includes, where the context so requires, a unit issued as fully paid up bonus unit by capitalising a part of the amount standing to the credit of the account of the reserves formed or otherwise in respect of this scheme.
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 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/switching of unit is suspended by the Trustee or (v) a day on which normal business could not be transacted due to storm, floods, bandhs, strikes or such other events as the AMC may specify from time to time.

The AMC reserves the right to declare any day as a Business day or otherwise at any or all Official Points of Acceptance.
13. "Contrarian investing" is a disciplined approach to systematically control investor overreactions in the market. It forces one to seek out areas of the market that are currently out of favour or depressed in value and enables you to remain rational in a speculative market.
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. "Cut-off timing", in relation to an investor making an application to a mutual fund for purchase or redemption of units, shall mean the outer limits of timings within a particular day which are relevant for determination of the NAV that is to be applied for his transaction.
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

Common Equity and Balanced Fund SID

out of appreciation on investments which is readily available for distribution to the unit holders as Income.

17. "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 Subsection (1) of Section 2 of The Depository Act, 1996.
18. "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.
19. "Fund Manager" means the manager appointed for the day-to-day management and administration of the scheme.
20. "High Dividend Yield" means Dividend Yield greater than the Dividend Yield of the Nifty last released / published by NSE.
21. "IISL" means India Index Services & Products Ltd., a joint venture between Credit Rating Information Services of India Ltd. (CRISIL) and the National Stock Exchange of India Ltd. (NSE).
22. "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.
23. "Investor Service Centre" such offices as are designated as ISC by the AMC from time to time.
24. "Load" is a charge that may be levied as a percentage of NAV at the time of exiting from the Scheme.
25. "Lock-in-period under UTI-ETSP" shall be a period of 3 years from the date of acceptance of an application under the scheme during which the applicant will be required to hold the units and not tender them for redemption.
26. "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.
27. "NAV" means Net Asset Value of the Units of the Scheme calculated in the manner provided in this Scheme Information Document and in conformity with the SEBI Regulations as prescribed from time to time.
28. "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.
29. "Number of units deemed to be in issue" means the aggregate of the number of units issued and still remaining outstanding.
30. "Official points of acceptance" UTI Financial Centres (UFCs), Offices of the Registrars of the Schemes any other authorised centre as may be notified by UTI AMC from time to time are the official points of acceptance of purchase/redemption/changeover/switchover applications of the schemes. 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 / changeover /switchover of units applications received at any authorized collection centre, which is not an official point of acceptance, the cut off time at the official point of acceptance alone, will be applicable for determination of NAV for purchase/redemption/changeover/switchover of units.
31. "RBI" means the Reserve Bank of India, constituted under the Reserve Bank of India Act, 1934.
32. "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 shall be eligible for such benefits.
33. "Registrar" means a person whose services may be retained by UTI AMC to act as the Registrar under the schemes, from time to time.
34. "Regulations" or "SEBI Regulations" mean the SEBI (Mutual Funds) Regulations, 1996 as amended or reenacted from time to time.
35. "SEBI" means the Securities and Exchange Board of India set up under the Securities and Exchange Board of India Act, 1992 (15 of 1992).

Common Equity and Balanced Fund SID

36. "SENSEX" is the Index compiled, calculated, maintained and published by The Stock Exchange, Mumbai (BSE).
37. "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.
38. "Sponsors" are Bank of Baroda, Life Insurance Corporation of India, Punjab National Bank, and State Bank of India;
39. "S&P CNX Nifty" means an index which is determined, composed and calculated by India Index Services Products Limited.
40. "Switchover" means transfer of units of one scheme of UTI MF to another scheme of UTI MF wherever permissible.
41. "Time" all time referred to in the Scheme Information Document stands for Indian Standard Time.
42. "Tracking Error" means the extent to which the NAVs of Master Index Fund and Nifty Index Fund move in a manner inconsistent with the movements of the SENSEX and Nifty respectively on any given day or over any given period of time arising from any cause or reason whatsoever including but not limited to differences in the weightage of the investments in the securities of the schemes and the weightage to such securities in the respective index, time lags in deployment or realisation of funds under the schemes as compared to the movement of or within the said index.
43. "Trustee" means UTI Trustee Company Private Limited a company set up under the Companies Act, 1956 and approved by SEBI to act as the Trustee to the schemes of UTI Mutual Fund.
44. "Trust Deed" means the Trust Deed dated December 9, 2002 of UTI Mutual Fund.
45. "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.
46. "Unit Capital" means the aggregate of the face value of units issued under the scheme and outstanding for the time being.
47. "Unitholder" means a person holding units in the scheme of the Mutual Fund.
48. In this Scheme Information Document, unless the context otherwise requires, (i) the singular includes the plural and vice versa, (ii) reference to any gender includes a reference to all other genders, (iii) heading and bold typeface are only for convenience and shall be ignored for the purposes of interpretation.

D. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

Due Diligence Certificate submitted to SEBI for UTI-Balanced Fund, UTI-Contra Fund, UTI-Dividend Yield Fund, UTI-Equity Fund, UTI-Equity Tax Savings Plan, UTI-India Lifestyle Fund, UTI-Leadership Equity Fund, UTI-Master Index Fund, UTI-Master Plus Unit Scheme, UTI-Mastershare Unit Scheme, UTI-Master Value Fund, UTI-MNC Fund, UTI-Nifty Index Fund, UTI-Opportunities Fund, UTI-Top 100 Fund and UTI-Wealth Builder Fund – Series II

It is confirmed that:

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

The total holding of the schemes are held in the names of the schemes except (a) under UTI-Equity Fund where securities pertaining to 2 BIFR companies are held in physical and are not in the name of the scheme (b) under UTI-Balanced Fund debt holding of 4 companies are NPAs, are held in physical and are not in the name of the scheme.

- II. all legal requirements connected with the launching of these schemes 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 schemes.
- 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: 9th August, 2011
Place: Mumbai

Sd/-
S C Dikshit
Compliance Officer

II. INFORMATION ABOUT THE SCHEMES

A. TYPE OF THE SCHEMES

- (a) UTI-Balanced Fund is an open-ended Balanced Fund.
- (b) UTI-Contra Fund is an open-ended equity oriented scheme.
- (c) UTI-Dividend Yield Fund is an open-ended equity oriented scheme.
- (d) UTI-Equity Fund is an open-ended equity scheme.
- (e) UTI Equity Tax Savings Plan is an open-ended equity scheme.
- (f) UTI-India Lifestyle Fund an open-ended equity oriented scheme.
- (g) UTI-Leadership Equity Fund is an open-ended Equity Oriented Scheme.
- (h) UTI-Master Index Fund is an open-ended passive Index Fund tracking the SENSEX.
- (i) UTI-Master Plus Unit Scheme is an open-ended equity scheme.
- (j) UTI-Mastershare Unit Scheme is an open-ended equity oriented scheme.
- (k) UTI- Master Value Fund is an open-ended equity oriented value fund.
- (l) UTI-MNC Fund is an open-ended equity scheme.
- (m) UTI-Nifty Index Fund is an open-ended passive Index Fund tracking the S&P CNX Nifty.
- (n) UTI-Opportunities Fund is an open-ended equity oriented scheme.
- (o) UTI-Top 100 Fund is an open-ended equity scheme.
- (p) UTI-Wealth Builder Fund – Series II is an open-ended equity oriented scheme.

B. WHAT ARE THE INVESTMENT OBJECTIVES OF THE SCHEMES?

(a) UTI-Balanced Fund

The scheme aims to invest in a portfolio of equity / equity related securities and fixed income securities (debt and money market securities) with a view to generating regular income together with capital appreciation.

(b) UTI-Contra Fund

The fund aims to provide long-term capital appreciation/ dividend distribution through investments in listed Indian equities and equity related instruments. The Fund's investment policies are based on insights from behavioral finance. The fund offers an opportunity to benefit from the impact of non-rational investors' behavior by focussing on stocks that are currently undervalued because of emotional and behavioral patterns present in the stock market.

The scheme name UTI-Contra Fund is derived from the approach of contrarian investing. Contrarian investing refers to picking and investing in those stocks which are fundamentally strong. These stocks have a high intrinsic

value but are currently out of favour or have been overlooked as the market has failed to recognize their potential. The lower price may also be due to investor reaction or behavior towards a company's recent news / information such as poor results, adverse publicity, legal issues or any negative information all of which may create doubts / apprehension about company's future prospects.

Over a longer period of time the company's earnings drive the stocks prices and the true market price of a company is unlocked in tandem with its intrinsic value. The unlocked or realized value signifies / reflects the company's fundamentals.

Investing contrarianly allows investor to own a portfolio at a bargained price and gain handsomely at the time of value realization. Buying "off season" and selling "in season" would be correct description of such portfolio management.

(c) UTI-Dividend Yield Fund

The investment objective of the Scheme is to provide medium to long term capital gains and / or dividend distribution by investing predominantly in equity & equity related instruments, which offer high dividend yield.

There can be no assurance that the investment objectives of the scheme will be realised.

(d) UTI-Equity Fund

This Scheme primarily aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares and convertible and non-convertible bonds/ debentures of companies with good growth prospects and money market instruments.

(e) UTI-Equity Tax Savings Plan

The funds collected under the scheme shall be invested in equities, fully convertible debentures/bonds and warrants of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from their acquisition.

(f) UTI-India Lifestyle Fund.

The investment objective of the scheme is to provide long term capital appreciation and/or income distribution from a diversified portfolio of equity and equity related instruments by primarily investing in sectors, areas, companies and themes that are expected to benefit from changing Indian demographics, Indian lifestyles and rising consumption pattern. However, there can be no assurance that the investment objective of the scheme will be achieved.

About Changing Lifestyle in India

Indian consumers, over the last few years, are showing

Common Equity and Balanced Fund SID

a marked preference to new products and services that deliver higher levels of quality, taste and aspiration than conventional items. The higher disposable income level of middle class, availability of new products, brands and services, growing awareness and sophistication, changing family structures, affordable and easy credit etc has changed their attitude to money and quality of life (lifestyle). This is likely to change the scale of demand of household goods and services such as autos, home goods, telecom, consumer finance, leisure, entertainment, media etc. For example the Telecom sector had seen exponential growth during the past five years and this momentum is expected to be sustained in future also on account of existing customers opting to upgrade to 3-G services, MMS and other Value Added Services etc and new customers hitherto not connected joining the bandwagon. UTI India Lifestyle Fund will endeavour to invest in companies, which benefit directly from rising consumerism or changing lifestyle of people of India.

About Demographic Changes in India

The number of Indians in the most productive age group of 20-50 age bracket is expected to go up significantly in the days to come. This class of population has the highest productivity, higher consumption needs and relatively higher propensity to borrow. Moreover there is a perceptible shift from single-income family to double income family, increasing the total disposable income with a greater appetite for consumption expenditure. This rising consumerism would result in a virtuous cycle of higher consumption leading to improved corporate performance, resulting in better employment conditions and healthy payouts, again leading to higher consumption.

(g) UTI-Leadership Equity Fund

The investment objective of the scheme is to achieve long-term capital appreciation and/or dividend distribution by investing in stocks that are "Leaders" in their respective industries/sectors/sub-sectors.

"Leaders" tend to be companies with higher market shares, better operating efficiencies, better access to capital and significant/sustainable competitive advantages. Normally at least 65% of the investments will be restricted to the top five leading companies of an industry/sector/sub-sector in terms of sales turnover/market share/ market capitalization.

(h) UTI-Master Index Fund

The principle investment objective of the scheme is to invest in securities of companies comprising the SENSEX and endeavour to achieve return equivalent to SENSEX by passive investment. The scheme will be managed by replicating the index in the weightage of the SENSEX with the intention of minimising the performance differences between the scheme and the SENSEX in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error.

(i) UTI-Master Plus Unit Scheme

Investment objective of the scheme is capital appreciation through investments in equity and equity related instruments.

(j) UTI-Mastershare Unit Scheme

This scheme aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares, equity-related instruments and fully convertible bonds/debentures of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the nonconvertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from the date of acquisition.

(k) UTI-Master Value Fund

Investment objective of the Scheme is "capital appreciation" through investment in stocks that are relatively undervalued to their expected long-term earnings growth. The fund will utilise in-depth fundamental research to evaluate factors such as a company's financial structure, its competitive position in the market and its management's commitment to increasing shareholder value while selecting the universe of stocks for investment by this fund.

(l) UTI-MNC Fund

The Funds collected under the scheme shall be invested predominantly in stocks of Multinational Corporations and other liquid stocks. The funds collected under the scheme shall be invested in equities and equity related instruments. The risk profile of investment could be high.

(m) UTI-Nifty Index Fund

The principal investment objective of the scheme is to invest in stocks of companies comprising S&P CNX Nifty Index and endeavour to achieve return equivalent to Nifty by "passive" investment. The scheme will be managed by replicating the index in the same weightage as in the S&P CNX Nifty-Index with the intention of minimising the performance differences between the scheme and the S&P CNX-Nifty Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scrips/weights as and when the same are altered in the S&P CNX-Nifty Index.

(n) UTI-Opportunities Fund

This scheme seeks to generate capital appreciation and/or income distribution by investing the funds of the scheme in equity shares and equity-related instruments. The main focus of this scheme is to capitalize on opportunities arising in the market by responding to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change.

Common Equity and Balanced Fund SID

(o) UTI-Top 100 Fund

The fund aims to provide long term capital appreciation/ dividend distribution by investing predominantly in equity and equity related instruments of top 100 stocks by market capitalisation. There can be no assurance that the investment objectives of the scheme will be realised.

(p) UTI-Wealth Builder Fund – Series II

The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments along with investments in Gold ETFs and Debt and Money Market Instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved.

C. HOW WILL THE SCHEMES ALLOCATE THEIR ASSETS?

1. Asset Allocation pattern of the schemes are as follows:

(a) UTI-Balanced Fund

Instruments	Indicative Allocation (% of total assets)		Risk profile
	Minimum	Maximum	
Equity & Equity Related Instruments	40%	75%	High
Debt & Money Market Instruments including securitised debt	25%	60%	Low to Medium

Change in Investment Pattern

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the unitholders. Such changes in the investment pattern will be for short term and on defensive considerations.

(b) UTI-Contra Fund

Instruments	Indicative Allocation (% of total assets)	Risk profile
Equity and Equity related instruments based on Contrarian Strategy.	80-100%	High
Debt and money market instruments including securitised debt.	0-20%	Low to medium

While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme.

(c) UTI-Dividend Yield Fund

Instruments	Indicative Allocation (% of total assets)	Risk profile
High dividend yield equity and equity related instruments	65-100%	High
Other equity or equity related instruments	0-35%	High
Debt and money market instruments	0-10%	Low to medium

Dividend Yield is considered as high if it is greater than the Dividend Yield of the Nifty last released / published by NSE.

While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme.

UTI-Dividend Yield Fund retains the option to alter the asset allocation for short-term periods on defensive considerations.

(d) UTI-Equity Fund

Instruments	Indicative Allocation (% of total assets)	Risk profile
Equity and equity related instruments	At Least 80%	Medium to high
Debt and Money Market Instruments	Upto 20%	Low to medium

Notwithstanding the aforesaid, investments in money market instruments will be consistent with the SEBI Regulations on the same.

(e) UTI-Equity Tax Savings Plan

- (i) The scheme shall ensure that funds of the scheme remain invested to the extent of at least 80% in securities specified in clause II (B) (e) above. In exceptional circumstances to protect the interests of the unitholders, this requirement may be dispensed with by UTI AMC.
- (ii) After 3 years from the date of commencement of the scheme i.e. from 16th December 2002, the scheme may hold upto 20% of its net assets in money market and other liquid instruments to fund the redemptions.

Common Equity and Balanced Fund SID

(f) UTI-India Lifestyle Fund

Instruments	Indicative Allocation (% of total assets)	Risk profile
1. (a) Equities & Equity related instruments of sectors / areas likely to benefit from changing Indian demographics, Indian lifestyle & rising consumption pattern*	65% -100%	High
(b) Other Equity & Equity related instruments**	0% - 35%	High
2. Debt & Money Market Instruments including securitised Debt ***	0% - 20%	Low to Medium

* Equities of Companies can include from the areas/sectors like outsourcing, autos, home goods, transportation, computer, retail, telcom, consumer finance, food personal care, fashion accessories, restaurants, housing, healthcare, leisure, entertainment and media. To put it precisely, the scheme will endeavor to invest in companies/sectors/ areas which benefit directly or indirectly from changing Indian demographics, Indian lifestyles and rising consumption pattern.

** Other equities as mentioned under 1(b) include stock / companies from the sector / areas which do not fall in the category 1(a).

*** The scheme may invest upto 20% of its debt portfolio in Securitised debt.

The scheme may seek investment opportunity in the ADR/GDR/Foreign Equity and Debt Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits.

The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.

Change in investment pattern

Subject to SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that

the percentages stated above are only indicative and not absolute. These proportions may vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short-term periods on defensive consideration.

While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme.

(g) UTI-Leadership Equity Fund

Instruments	Indicative Allocation (% of total assets)	Risk profile
Equity & Equity Related Instruments of "leaders" as stated in Clause II B (g) above	65 - 100%	High
Equity and Equity Related Instruments of others including investments in potential leaders.	0 - 35%	High
Debt* and Money Market Instruments including Securitised debt.	0-10%	Low to Medium

* For Debt investments, the fund will invest in companies where the paper is rated AA+ and above.

While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills, Short Term Deposits etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme.

(h) UTI-Master Index Fund:

Instruments	Indicative Allocation (% of total assets)	Risk profile
Equity	Upto 100%	High
Money Market Instruments	Investment in money market instruments will be kept to the minimum so as to able to meet the liquidity needs of the scheme.	Low

Common Equity and Balanced Fund SID

Composition of the SENSEX: -

The constituents of the SENSEX as on July 29, 2011 are:

1	Bajaj Auto Ltd.	16	Larsen & Toubro Ltd.
2	Bharat Heavy Electricals Ltd.	17	Mahindra & Mahindra Ltd.
3	Bharti Airtel Ltd.	18	Maruti Suzuki India Ltd.
4	Cipla Ltd.	19	NTPC Ltd.
5	DLF Ltd.	20	Oil & Natural Gas Corporation
6	H D F C Ltd.	21	Reliance Communications Ltd.
7	HDFC Bank Limited	22	Reliance Industries Ltd.
8	Hero Honda Motors Ltd.	23	Reliance Infrastructure Ltd.
9	Hindalco Industries Ltd.	24	State Bank of India
10	Hindustan Unilever Ltd.	25	Sterlite Industries (India) Ltd.
11	I.T.C. Ltd.	26	Tata Consultancy Services Ltd.
12	ICICI Bank Ltd	27	Tata Motors Ltd.
13	Infosys Technologies Ltd.	28	Tata Power Company Ltd.
14	Jaiprakash Associates Ltd.	29	Tata Steel Ltd.
15	Jindal Steel & Power Ltd	30	Wipro Limited

(i) UTI-Master Plus Unit Scheme:

Instruments	Indicative Allocation (% of total assets)	Risk profile
Equity and equity related instruments, convertible debentures	Upto 100%	High
Money Market Instruments	No fixed allocation will normally be made for Money market instruments. Investment in money market instruments will be kept to the minimum so as to be able to meet the liquidity needs of the Scheme.	Low

(j) UTI-Mastershare Unit Scheme:

Instruments	Indicative Allocation (% of total assets)			Risk Profile
	Preferred Allocation	Maximum Allocation	Minimum Allocation	
Equity & Equity Related	90%	100%	70%	Medium to High
Debt & Money Market	10%	30%	0%	Low to Medium

The fund manager shall review the portfolio for adherence with the above asset allocation patterns and rebalance them within 30 days to conform to the above limits.

(ii) Investment in Money Market Instruments:

While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.

(k) UTI-Master Value Fund

(i) Minimum and maximum asset allocation:

Upto 80% of the net assets will be invested in the scrips having any one or more of the following characteristics at the time of acquisition:

- i) Low P/E ratio (PE ratio lower than the market PE or the sector PE) OR
- ii) Attractive dividend yield OR
- iii) Low price to book value ratio OR

Common Equity and Balanced Fund SID

- iv) Companies with positive Economic Value Added (EVA)

Upto 20% of net assets will be invested in equity / equity related instruments issued by blue chip companies with a potential for consistent growth and with management of high quality and track record.

Not more than 20% of net assets will be invested in money market instruments.

The endeavour will be to always retain the value orientation of the portfolio. With this objective, the scheme will regularly book profits in scrips where the valuation of the stocks has increased much higher than the market PE or the sector PE.

Some of the terms used above are defined below

- 1) Market PE will be defined as the PE of the stocks in the NIFTY index as reported by India Index Services Ltd (IISL) on www.nseindia.com. Sector PE will be defined as the PE ratio of the respective IISL sectoral index as calculated by IISL.
- 2) Attractive dividend yield will be defined as dividend yield, which is equal to or greater than the yield on 364 day T-Bill.
- 3) **EVA** is an ideal measure of wealth creation. EVA is a simple tool to indicate how much shareholder wealth the business has created in a given time period. EVA is defined as follows:

$EVA = \text{Net Operating Profit After Taxes (NOPAT)} - \{\text{Capital} * \text{Cost of Capital}\}$

EVA will be calculated based upon the latest published results of the respective companies.

Stocks selected on the above criteria could be either large cap, mid cap or small cap stocks.

Thus the scheme may invest across the capitalisation spectrum (i.e. small caps, mid caps as well as large caps).

(ii) Investment in Money Market Instruments:

While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.

(i) UTI-MNC Fund:

Instruments	Indicative Allocation (% of total assets)	Risk profile
Equity	Maximum allocation 100%.	High
Money Market Instruments	No fixed allocation will normally be made for money market instruments.	Low

Investment in money market instruments will be kept

to the minimum so as to be able to meet the liquidity needs of the scheme.

Pending investment of funds in the above-required manner, the scheme shall invest the funds in short-term money market instruments or other liquid instruments or both. The scheme may also invest in short term money market instruments for meeting anticipated redemption.

(m) UTI-Nifty Index Fund:

Instruments	Indicative Allocation (% of total assets)	Risk profile
Equity	Upto 100%	High
Money Market Instruments	Investment in money market instruments will be kept to the minimum.	Low

The net subscription amount on any day will be invested in stocks of companies comprising the S&P CNX-Nifty Index. Pending deployment of funds of the scheme in shares in terms of the investment objective stated above the Trust may invest the funds of the scheme in short term deposits of scheduled commercial banks and other money market instruments.

Composition of the S&P CNX Nifty

The S & P CNX Nifty is at present being managed by India Index Services and Products Limited a joint venture company promoted by the National Stock Exchange of India Ltd. (NSE) and the Credit Rating and Information Services of India Ltd. (CRISIL) for constructing, maintaining, disseminating data regarding various indices.

The constituents of the S&P CNX NIFTY Index as on July 29, 2011 are:

1	ACC Ltd	13	Grasim Industries Ltd.
2	Ambuja Cements Ltd.	14	H D F C Ltd.
3	Axis Bank Ltd.	15	HCL Technologies Ltd.
4	Bajaj Auto Ltd.	16	HDFC Bank Limited
5	Bharat Heavy Electricals Ltd.	17	Hero Honda Motors Ltd.
6	Bharat Petroleum Corpn Ltd.	18	Hindalco Industries Ltd.
7	Bharti Airtel Ltd.	19	Hindustan Unilever Ltd.
8	Cairn India Ltd.	20	I.T.C. Ltd.
9	Cipla Ltd.	21	ICICI Bank Ltd
10	DLF Ltd.	22	Infosys Technologies Ltd.
11	Dr. Reddys Laboratories Ltd.	23	Infrastructure Devt. Finance Co
12	Gail (India)Ltd.	24	Jaiprakash Associates Ltd.

Common Equity and Balanced Fund SID

25	Jindal Steel & Power Ltd	38	Reliance Infrastructure Ltd.
26	Kotak Mahindra Bank Ltd.	39	Reliance Power Ltd.
27	Larsen & Toubro Ltd.	40	Sesa Goa Ltd.
28	Mahindra & Mahindra Ltd.	41	Siemens India Ltd.
29	Maruti Suzuki India Ltd.	42	State Bank of India
30	NTPC Ltd.	43	Steel Authority of India Ltd.
31	Oil & Natural Gas Corporation	44	Sterlite Industries (India) Ltd.
32	Power Grid Corporation of India	45	Sun Pharmaceuticals Industries
33	Punjab National Bank	46	Tata Consultancy Services Ltd.
34	Ranbaxy Laboratories Ltd.	47	Tata Motors Ltd.
35	Reliance Capital Ltd.	48	Tata Power Company Ltd.
36	Reliance Communications Ltd.	49	Tata Steel Ltd.
37	Reliance Industries Ltd.	50	Wipro Limited

Tracking error UTI-MIF & UTI-NIF:

Performance difference between UTI-MIF & UTI-NIF and the SENSEX and S & P CNX Nifty respectively may arise as a result of several factors including:

- i) Any delay experienced in the purchase or sale of shares due to illiquidity of the market, settlement and realisation of sales proceeds and in receiving cash and stock dividends resulting in further delays in reinvesting them.
- ii) Any costs associated with the establishment and running of the scheme including costs on transactions relating to investment, recomposition and other operating cost.
- iii) The SENSEX and S & P CNX Nifty reflect the prices of shares at close of business hours. However, the scheme(s) may be able to buy or sell shares at different points of time during the trading session at the then prevailing prices, which may not correspond to the closing prices.
- iv) Significant changes in the composition of the SENSEX and S&P CNX-Nifty may involve inclusion of new securities in the indices in which event while the scheme(s) will endeavour to balance their portfolios it may take some time to precisely mirror the indices.

- v) The holding of a cash position and accrued dividend prior to distribution and accrued expenses.
- vi) Dis-investments to meet exits of investors, recurring expenses, etc. as elsewhere indicated in this Scheme Information Document.

(n) UTI-Opportunities Fund

Instruments	Indicative Allocation (% of total assets)	Risk Profile
Equity & Equity Related Instruments	90- 100%	High
Debt Instruments and Money Market Instruments	0-10%	Low to Medium

While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme.

(o) UTI-Top 100 Fund

Instruments	Indicative Allocation (% of total assets)	Risk Profile
Equity and Equity related instruments of top 100 stocks by market capitalisation	65-100%	High
Other equity or equity related instruments	0-35%	High
Debt and Money Market instruments including securitised debt.*	0-35%	Low to Medium

* The fund may invest upto 100% of its debt portfolio in securitised debt.

Change in investment pattern:

Subject to SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions may vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short-term periods on defensive consideration.

While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme.

Common Equity and Balanced Fund SID

(p) UTI-Wealth Builder Fund – Series II

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity related instruments	65	100	High
Gold ETFs	0	35	High
Debt and Money Market Instruments*	0	35	Low to Medium

* Debt instruments will also include Securitised Debt which may go upto 100% of the Debt Portfolio.

The scheme may seek investment opportunity in the ADR/GDR/Foreign Equity and Debt Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits.

The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.

Change in investment pattern

Subject to SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions may vary substantially depending upon the perception of the AMC, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short-term periods on defensive consideration.

While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme.

Note: All the above schemes retain the option to alter the asset allocation for short term periods on defensive consideration.

(q) Debt and Money market in India

(i) Debt Instrument Characteristics:

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

Face Value : Stated value of the paper / Principal Amount

Coupon : Zero; fixed or floating
 Frequency : Semi-annual; annual, sometimes quarterly
 Maturity : Bullet, staggered
 Redemption : FV; premium or discount
 Options : Call/Put
 Issue Price : Par (FV) or premium or discount

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

(ii) Debt Market Structure:

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

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

Money market instruments are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills (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

Common Equity and Balanced Fund SID

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

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

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

(iv) Market Participants:

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

Primary Dealers

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

Brokers

Brokers bring together counterparties and negotiate terms of the trade.

Investors

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

(v) Types of Security Issuances and Eligible Investors

Issuer	Instruments	Yields	Maturity	Investors
Central Government	Dated Securities	8.30%-8.65%	1-29 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FII
Central Government	T-Bills	8.26%-8.30%	91/364 days	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FII

State Government	Dated Securities	8.60%-8.65%	10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals
PSUs	Bonds	9.50%-9.65%	5-10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FII
Corporates	Debentures	10.00%-9.70%*	1-10 years	Banks, MFs, Corporates, Individuals, FII
Corporates, PDs	Commercial Papers	8.25% - 10.25 %	15 days to 1 yr	Banks, MFs, Fin Inst, Corporates, Individuals, FII
Banks	Certificates of Deposit	8.00%-9.90%	15 days to 1 yr	Banks, Insurance Co, PFs, MFs, PDs, Individuals
Banks	Bonds	9.60% - 9.80 %	5-15 years	Banks, Companies, MFs, PDs, Individuals

* For AAA rated bonds

(vi) Trading Mechanism

Government Securities and Money Market Instruments

Negotiated Dealing System (NDS) is an electronic platform for facilitating dealing and online reporting of transactions. Government Securities (including T-bills), call money, notice/term money, repos in eligible securities, etc. are available for negotiated dealing through NDS. Currently G-Sec deals are done telephonically and reported on NDS. Corporate Debt is basically a phone driven market where deals are concluded verbally over recorded lines. The reporting of trade is done on the NSE Wholesale Debt Market segment.

D. WHERE WILL THE SCHEMES INVEST?

1. 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.

Common Equity and Balanced Fund SID

- 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 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.

2. Participating in Derivative Products:

- (i) The 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 may take derivatives position based on the opportunities available and in line with the overall investment objective of the schemes. These may be taken to hedge the portfolio and rebalance the same.
- (iii) The Fund manager may use various strategies for trading in derivatives with a view to enhancing returns and taking cover against possible fluctuations in the market.
- (iv) 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.
- (v) Derivatives: A derivative instrument, broadly, is a financial contract whose payoff structure is determined by the value of an underlying security, index, interest rate etc. Thus a derivative instrument derives its value from some underlying variable.

Derivatives are further classified into

Futures

Options

Swaps

- (vi) **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.

(vii) 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.

(viii) Swaps:

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

Debt derivatives are as of now customized 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.

(ix) Exposure limits: In terms of SEBI Circular Cir/IMD/DF/11/2010 dated August 18, 2010, following is applicable with effect from October 01, 2010:

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

Common Equity and Balanced Fund SID

- b. Mutual Funds shall not write options or purchase instruments with embedded written options.
- c. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
- d. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- e. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following
 - (i) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - (ii) Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point a.
 - (iii) Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - (iv) The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
- f. Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme.
- g. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point a.

Definition of Exposure in case of Derivative Positions

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

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts

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

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

E. WHAT ARE THE INVESTMENT STRATEGIES?

1. Investment focus and asset allocation strategy

(a) UTI-Balanced Fund

The asset allocation in the fund is designed keeping in mind the necessity of providing consistent returns and maintaining a balance between debt and equity, with occasional alterations. The fund follows a balanced and disciplined approach to asset allocation at the macro level and specific investments at the micro level with a long - term horizon.

(b) UTI-Contra Fund

The fund will be unrestricted and diversified as the potential of the entire universe of equities present in the market could be tapped. The fund will adopt a bottom up approach to identify the universe of companies. The Fund will select stocks that are temporarily undervalued because of psychological patterns present in the stock market. The fund aims to systematically select Indian equities that are likely to be undervalued and hence outperform. Of the universe so selected, the stock picking will broadly be guided by the following criteria:

- 1) The companies which are fundamentally sound and have long term growth potential,
- 2) The companies have attractive valuations, low price to book value ratio or low P/E ratio, as compared to that of peers or as compared to historic valuations of the Company.

While choosing the stock, the following points also may be considered:

The future growth potential of the company, acquisition values of similar companies, range of products and services of the company, the brand value of the company, corporate governance financials of the company, the competitive position of the company in the industry etc. The attractive valuation could be early prediction of positive changes in the company which could add to its bottomline.

Subject to the SEBI Regulations, the asset allocation pattern indicated above in respect of the entire scheme may change from time to

Common Equity and Balanced Fund SID

time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Asset allocation pattern may be altered for short period on defensive considerations.

(c) UTI-Dividend Yield Fund

Dividend Yield: Dividend Yield is the ratio (expressed as a percentage) of total dividend declared per share for the previous accounting year divided by the current market price at the time of investment. Dividend yield is calculated as under:

$$\text{Dividend} = D/P * 100$$

Where,

D = Total Dividend Per share declared for the previous accounting year.

P = Current Market Price at the time of investment.

The fund manager will invest primarily in equity shares that have a high dividend yield at the time of investment. Dividend Yield is considered as high if it is greater than the Dividend Yield of the Nifty last released / published by NSE on its website: www.nseindia.com. Other scrips selection criteria would only be applicable once the initial dividend yield criteria is fulfilled.

Though the high dividend yield is the prime factor involved in the evaluation of a company's investment worthiness, investment decisions would not be based on high dividend yield alone. Other parameters such as Business Fundamentals, management competence, growth prospects, industry scenario etc. would also be considered. However, all other factors remaining favorable, investment would be made primarily in high dividend stocks as mentioned above.

Under normal circumstances atleast 65% of the scheme's assets would be invested in high dividend yield stocks. The Scheme could also invest in equity shares of other companies i.e. other than high dividend stocks to the extent of 35% of the net assets.

Further the scheme may also invest not exceeding 10% of the scheme's assets in debt instruments such as Convertible Debentures, Non Convertible Debentures, Secured Premium Notes, Zero Interest Bonds, Deep Discount Bonds, Short-term deposits, Floating Rates Bonds/Notes and Government securities and Money Market Instruments like Call Deposit, Repos, Commercial Paper, Certificate of

Deposit, Treasury Bills etc. This is for providing ongoing liquidity & preservation of capital in a bear market.

Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager the intention being at all times to seek to protect the interests of the Unit holders. Asset allocation pattern may be altered for short period on defensive considerations.

It is perceived that high dividend yielding stocks have a limited downside especially in a falling/bearish market. It is a general belief that high dividend paying companies are rich in cash generations from its business. At the same time high dividend yield might indicate underpricing for the stock in spite of its cash generation. This might help to unlock potential growth for the stock prices. Hence, high dividend yield stocks provide good possibilities of capital appreciation in a reviving market, resulting in good capital gains.

Thus, the investment strategy of the scheme would focus on identifying and investing in a basket of high dividend yield companies, which are expected to declare dividends on a consistent basis and also provide an opportunity for capital appreciation due to the high intrinsic value of the underlying stocks.

(d) UTI-Equity Fund

UTI Equity Fund is positioned as a diversified equity fund. The Fund portfolio will primarily comprise of leading stocks in the respective sectors. The fund will invest across market capitalisation, large as well as mid caps. Large Caps would comprise around 65% of the portfolio.

(e) UTI-Equity Tax Savings Plan

UTI ETSP invests in leading companies across sectors, with an aim to provide superior risk adjusted return i.e return with relatively lesser volatility. The Fund would invest with a long term perspective, in companies that are believed to have growth potential.

(f) UTI-India Lifestyle Fund

Investment focus and asset allocation strategy

The broad investment strategy of the fund will be to invest in equity and equity related securities of companies including those in derivative segment which according to the fund manager are playing / can play pivotal role in driving Indian demographics or consumer pattern. The scheme aims to build and maintain a diversified portfolio of equity stocks that

Common Equity and Balanced Fund SID

has the potential to appreciate in the long run. The investment manager will select equity securities on a bottom-up, stock by stock basis within the overall investment objective of the scheme. In picking out individual investment opportunities the investment manager will adhere to the defined universe eligible for investment.

The scheme will predominantly invest in companies that could have the following characteristics:

- Companies that seek growth in their revenues arising out of demand from the younger generation for their products or services eg. Companies involved in services like auto, home goods, computer hardware, telecom, Consumer finance etc.
- Companies which are engaged in manufacturing of products or rendering of services that go directly to the consumer. Eg Companies involved in services like Commodity chemicals (like paints), Sports Goods etc.
- Companies can include from the areas/ sectors like Consumption, outsourcing, global competitiveness and brand centric.

The investment manager will seek both value and growth. The in house research team will help us in identifying such investment opportunities. The companies wise analysis will focus amongst others on the historical and current financial conditions of the company, potential value creation /unlocking of value and its impact of earnings growth, business prospects, strength of management, competitive edge etc.

(g) UTI-Leadership Equity Fund

The scheme will primarily invest in a diversified portfolio of leadership stocks i.e. stocks of companies that are leaders in their industry/ sectors/sub-sectors to achieve long term capital appreciation over time. The scheme will allow the fund manager to pick stocks that are leaders in their respective categories. "Leaders" tend to be companies with higher market shares, better operating efficiencies, better access to capital and significant/sustainable competitive advantages. They tend to give good returns in an economic upswing and are also able to withstand economic downswings better than other companies. An industry or sector that the fund manager feels will outperform others, will be selected and then leading companies within that industry/sectors will be picked. Normally at least 65% of the investments will be restricted to the 'Leaders' (top five leading companies of an industry/sector/ sub-sector in terms of sales turnover/market share/market capitalization). The scheme will also invest upto 35% in companies that are potential leaders

in order to profit from the probable upside potential in the stock of these companies.

Subject to the SEBI Regulations, the asset allocation pattern indicated above in respect of the entire scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Asset allocation pattern may be altered for short period on defensive considerations.

(h) UTI-Master Index Fund

It is a low cost pure index Fund which tracks the BSE Sensex passively. The scheme endeavours to achieve return equivalent to BSE Sensex while minimising the tracking error.

(i) UTI-Master Plus Unit Scheme

It aims to focus on high growth stocks of BSE 100 index, which has the potential to emerge as industry leaders in medium term. Hence portfolio of the scheme will present a good blend of industry leaders and emerging industry leaders.

(j) UTI-Mastershare Unit Scheme

This scheme intends to maintain a conservative portfolio, with a disciplined investment strategy of investing only in fundamentally strong companies. The scheme seeks to pursue the policy of distributing dividend on an annual basis.

(k) UTI-Master Value Fund

The scheme invests in stocks that are relatively undervalued to their intrinsic value and which will create wealth for the various stakeholders in the medium to long term. Investment tools like low P/E, Low P/Book value and positive EVA (Economic Value Added) will be used to identify the stocks. The scheme is committed to booking profits periodically in order to retain the value orientation of the portfolio.

(l) UTI-MNC Fund

The scheme will predominantly invest only in companies which are forming part of CNX MNC index and / or where more than 25% of the holding is by the MNC parent and / or where FII / FDI and MNC parent combined holding is more than 50%.

(m) UTI-Nifty Index Fund

UTI NIF is a low cost pure index Fund which tracks the S&P CNX NIFTY passively. The scheme endeavours to achieve return equivalent to S&P CNX NIFTY while minimising tracking error.

(n) UTI-Opportunities Fund

The scheme will primarily invest in equity and equity related instruments. The main highlight of this scheme is to respond to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change. The scheme will allow the fund manager to invest in select sectors based on his views of the macro economy. UTI-Opportunities Fund will predominantly invest in 4 to 5 sectors that are expected to outperform the broader market in the short to medium-term.

As markets evolve and grow, new opportunities for growth keep emerging. UTI Opportunities Fund would endeavor to capture these opportunities to generate wealth for its investors.

The aim of the scheme is to outperform plain vanilla equity funds, which are more diversified but at the same time minimise the risk arising from pure sector funds while generating a reasonable return.

The fund would invest in companies/sectors, which present good growth opportunities. These companies/sectors would seek to capitalize on opportunities such as:

1. An opportunity arising in sectors where India's potential is being acknowledged in the world.
2. An opportunity arising in sectors wherein future growth may be influenced by various economic reforms.
3. An opportunity arising in sectors that currently drives the Indian economy.

Subject to the SEBI Regulations, the asset allocation pattern indicated above in respect of the entire scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Asset allocation pattern may be altered for short period on defensive considerations.

(o) UTI-Top 100 Fund

The investment strategy of primarily restricting the equity portfolio to the Top 100 Indian companies is intended to reduce risks while maintaining steady growth. The scheme is designed for those investors who seek exposure to large market capitalization stocks and Growth cum value style of investing. The fund shall invest at least 65% of its corpus in equity and equity related securities of

top 100 Indian companies as measured by market capitalisation on BSE (stock market worth) and listed on BSE. Risk will also be reduced through a diversification of the portfolio. The remaining portion of the portfolio will be invested in equity and equity related securities of companies other than the Top 100 companies which in the opinion of the fund manager have attractive growth prospects and potential to outperform the broad market indices.

(p) UTI-Wealth Builder Fund – Series II

Investment focus and asset allocation strategy

Investment in Equities and Equity related Securities

The broad Investment strategy of the Scheme will be to invest in equity and equity related securities of companies including those in the derivatives segment. The Scheme aims to build and maintain a diversified portfolio of equity stocks that has the potential to appreciate in the long run. Companies identified for selection in the portfolio will have the potential to grow at a reasonable rate in the long run.

Investment in Gold ETFs:

Gold has been generally considered as a safe haven during times of economic upheavals and volatile equity markets. Since Gold traded internationally is typically denominated in US dollars, any negative news about the US economy, adversely impacts the value of US Dollar against other currencies of the world and acts as one of the main factors for the rise in Gold Prices, as investors, especially those in US, generally seek to invest in Gold and Gold ETFs to protect their financial risk during such times.

The Scheme may invest in Gold ETFs to manage the volatility of equity returns and downturn in equity markets depending upon the market conditions.

2. Portfolio Turnover policy

(a) For all the schemes (except UTI-MIF and UTINIF):

The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.

(b) UTI-MIF and UTI-NIF

UTI-MIF & UTI-NIF are passively managed funds and therefore the portfolio turnover will be confined only to rebalancing of the portfolios on account of new subscriptions, redemptions and changes in composition of the SENSEX and the S & P CNX Nifty.

Common Equity and Balanced Fund SID

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

- (a) UTI-Balanced Fund is an open-ended Balanced Fund.
- (b) UTI-Contra Fund is an open-ended equity oriented scheme.
- (c) UTI-Dividend Yield Fund is an open-ended equity oriented scheme.
- (d) UTI-Equity Fund is an open-ended equity scheme.
- (e) UTI Equity Tax Savings Plan is an open-ended equity scheme.
- (f) UTI-India Lifestyle Fund an open-ended equity oriented scheme.
- (g) UTI-Leadership Equity Fund is an open-ended Equity Oriented Scheme.
- (h) UTI-Master Index Fund is an open-ended passive Index Fund tracking the SENSEX.
- (i) UTI-Master Plus Unit Scheme is an open-ended equity scheme.
- (j) UTI-Mastershare Unit Scheme is an open-ended equity oriented scheme.
- (k) UTI-Master Value Fund is an open-ended equity oriented value fund.
- (l) UTI-MNC Fund is an open-ended equity scheme.
- (m) UTI-Nifty Index Fund is an open-ended passive Index Fund tracking the S&P CNX Nifty.
- (n) UTI-Opportunities Fund is an open-ended equity oriented scheme.
- (o) UTI-Top 100 Fund is an open-ended equity scheme.
- (p) UTI-Wealth Builder Fund – Series II is an open-ended equity oriented scheme.

(ii) Investment Objective

Main Objective – as given in Clause II B

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

(iii) Terms of Issue

Liquidity provision of redemption, Aggregate fees [as given in clause IV (A) (c)] and expenses [as given in IV (A) (b)] 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 Schemes and the Options thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the 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 SCHEMES BENCHMARK THEIR PERFORMANCE?

Sr. No.	Scheme	Benchmark Index
1.	UTI-Balanced Fund	CRISIL Balanced Fund Index
2.	UTI-Contra Fund	BSE 200
3.	UTI-Dividend Yield Fund	BSE 100
4.	UTI-Equity Fund	BSE 100
5.	UTI-Equity Tax Savings Plan	BSE 100
6.	* UTI-India Lifestyle Fund	S&P CNX 500
7.	* UTI-Leadership Equity Fund	S&P CNX Nifty
8.	UTI-Master Index Fund	BSE SENSEX
9.	UTI-Masterplus Unit Scheme	BSE SENSEX
10.	UTI-Mastershare Unit Scheme	BSE 100
11.	UTI-Master Value Fund	BSE 200
12.	* UTI-MNC Fund	CNX MNC
13.	* UTI-Nifty Index Fund	S&P CNX Nifty
14.	UTI-Opportunities Fund	BSE 100
15.	UTI-Top 100 Fund	BSE 100
16.	@ UTI-Wealth Builder Fund – Series II	BSE 100 and CRISIL Bond Fund Index

@ BSE 100 is the benchmark index for the Equity part of the Portfolio, CRISIL Bond Fund Index is the benchmark for that part of the Portfolio relating to investments in Debt and Money Market Instruments and the Price of Gold as per SEBI Regulations for Gold ETFs in India is the benchmark in so far it pertains to investments in Gold ETFs.

* The schemes which are benchmarked to the indices as indicated therein are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL is not responsible for any errors or omissions or the results obtained from the use of such

Common Equity and Balanced Fund SID

index and in no event shall IISL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.

Benchmarks have been chosen as the benchmarks on the basis of the investment pattern/objective of the scheme/s and the composition of the index. A benchmark may be changed in future if a benchmark better suited to the investment objective of the scheme is available.

H. WHO MANAGE THE SCHEMES?

- (a) Shri Amandeep Chopra Head- Fixed Income is the fund manager of UTI-Balanced Fund (Debt Portfolio)

Age (in yrs)	Qualifications	Experience	Other Schemes Managed
40	B.Sc., MBA	He has over 21 years of experience. He has worked in the areas of Investment Research and Funds Management. Prior to erstwhile Unit Trust of India, he worked as a Production Co-ordinator in Aaina Exports Limited from May 1990 to January 1991 and as Quality Control Inspector at Stenay Limited from February 1991 to August 1991.	UTI-Liquid Cash Plan UTI-Monthly Income Scheme (Debt Portfolio) UTI-ULIP UTI-Mahila Unit Scheme UTI-Retirement Benefit Pension Fund (Debt Portfolio) UTI-Childrens Career Balanced Plan (Debt Portfolio) UTI-MIS Advantage Plan UTI-Capital Protection Oriented Scheme (Debt Portfolio) UTI-CRTS (Debt Portfolio) UTI-Money Market Fund # UTI-Floating Rate Fund STP # UTI-Fixed Maturity Plan # UTI-Fixed Term Income Funds # UTI-Fixed Income Interval Funds #

alongwith Manish Joshi

- (b) Shri Anoop Bhaskar – Head Equity is the fund manager of UTI-Equity Fund, UTI-Opportunities Fund and UTI-Master Value Fund

Age (in yrs)	Qualifications	Experience	Other Schemes Managed
43	B.Com., MBA (Finance)	He has over 19 years of experience. He was earlier working as Head Equity, Sundaram Asset Management from August 2003 to March 2007. He also worked as the Senior Research Analyst & Portfolio Manager, Templeton Asset Management from 1993 to 2003 and prior to that he was acting as the Manager, Investments, Shriram Financial Services Limited from 1992 to 1993.	UTI-Energy Fund UTI-Mid Cap Fund UTI-Transportation & Logistics Fund UTI Childrens Career Balanced Plan (Equity Portfolio)

- (c) Shri Sanjay Dongre Senior Fund Manager is the fund manager of UTI-Contra Fund, UTI-Leadership Equity Fund and UTI-Master Plus Unit Scheme.

Age (in yrs)	Qualifications	Experience	Other Schemes Managed
42	BE, PGDM	Experience in Investments and Investment Monitoring from Aug. 1994 till Apr.98 (4 years), 1 year in Equity Research, 1 year in Dealing. Since July 2000, he has been in Funds Management as a Fund Manager for Equity Schemes.	UTI-Infrastructure Fund UTI-MEPUS

- (d) Swati Kulkarni is the fund manager of UTI-Dividend Yield Fund, UTI-Equity Tax Savings Plan, UTI-Mastershare Unit Scheme, UTI-MNC Fund and UTI-Top 100 Fund.

Common Equity and Balanced Fund SID

Age (in yrs)	Qualifications	Experience	Other Schemes Managed
46	B.Com., MFM (NMIMS), CFA, CAIIB-I, Certificate Examination of IIB for the Employees of UTI	She has been a Fund Manager since June 2004. Prior experience of 13 years includes, Fund Management of Equity, Balanced and Offshore Equity Funds, Macro Research, Quantitative Analysis and Corporate Financial Planning.	UTI-Long Term Advantage Fund – Series I & II UTI-Wealth Builder Fund

(e) Shri Kausik Basu is the dedicated Fund Manager UTI-Master Index Fund and UTI-Nifty Index Fund

Age (in yrs)	Qualifications	Experience	Other Schemes Managed
50	B.Com. (Hons), LLB, CAIIB (I), ICWA,	Aug 1984 to Feb 1999 - Kolkatta Regional Office March 1999 to Aug 2005 - Dept of Dealing Aug 2005 till date - Dept of Funds Management.	SUNDER UTI-SPrEAD Fund UTI CCP Advantage Fund

(f) Shri V Srivasta is the fund manager of UTI-Balanced Fund (Equity Portfolio)

Age (in yrs)	Qualifications	Experience	Other Schemes Managed
37	B.Com., ICWA, ACA, PGDM	3 years of experience in the Equity Securities Research handling variety of sectors. Last two years in the fund management as fund manager for offshore funds. He is looking after fund management of Hybrid Schemes as an adhoc arrangement and reports to Head of Fixed Income.	UTI Monthly Income Scheme (Equity Portfolio) UTI Retirement Benefit Pension Fund (Equity Portfolio) UTI Capital Protection Oriented Scheme (Equity Portfolio) UTI CRTS (Equity Portfolio)

(g) Shri Lalit Nambiar is the fund manager of UTI-Wealth Builder Fund – Series II and UTI-India Lifestyle Fund

Age (in yrs)	Qualifications	Experience	Other Schemes Managed
40	B.Com, MMS, CFA	IIT Investrust Ltd. as Sr. Manager in Research Dept. from June 1994 to Sep 1999. UTI Sec Ltd. as Sr. Analyst in Research Dept. from Oct. 1999 to Jan 2004. SBI Capital Markets Ltd. as AVP in Research Dept. from Jan 2004 to Dec 2006. UTI AMC from Dec 2006 till date	UTI-Gold Exchange Traded Fund

(h) Shri Arpit Kapoor is the dedicated Fund Manager for investment in ADRs / GDRs / Foreign Securities

Age (in yrs)	Qualifications	Experience
28	B.Tech, PGDM	Dept of Fund Management, UTI AMC as Research Analyst from 1.6.2009 till date. Torry Harris Business Solutions as Software Engineer from 30.6.2005 to 1.6.2007.

I. WHAT ARE THE INVESTMENT RESTRICTIONS?

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

- The schemes (except UTI-MIF, UTI-NIF and UTI MNC Fund) shall invest not more than 10% of their NAVs in the equity shares or equity related instruments of any company.
- The schemes which are eligible to invest in unlisted equity shares or equity related instruments shall invest not more than 5% of their NAVs in the unlisted equity shares or equity related instruments.
- The aggregate value of “illiquid securities” of a scheme (other than UTI-MIF & UTI-NIF), which are defined by SEBI as non traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of a scheme and any illiquid securities held above 15% of the total assets shall be assigned zero value. The proposed aggregate holding of assets considered “illiquid”, could be more than 10% of the value of the net assets of a scheme. In normal course of business, the schemes would be able to make payment of redemption proceeds within 10 business days, as they would have sufficient exposure to liquid assets. In case of the need for exiting from such illiquid instruments in a short period of time, the NAV of the schemes could be impacted adversely.

Common Equity and Balanced Fund SID

- (d) The schemes permitted to invest in debt shall not invest more than 15% of their NAVs in debt instruments issued by a single issuer, which are rated not below investment grade by a credit rating agency authorized to carry out such activity under SEBI. Such investment limit may be extended to 20% of the NAVs of the schemes with the prior approval of the Trustees and Board of the AMC. Provided that such limit shall not be applicable for investments in government securities. Provided further that investments within such limits can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with SEBI.
- (e) The schemes permitted to invest in debt shall not invest more than 10% of their NAVs in unrated debt instruments issued by a single issuer and the total investment in such instruments shall not exceed 25% of the NAVs of the schemes. All such investments shall be made with the prior approval of the Trustees and Board of the AMC.
- No mutual fund scheme shall invest more than thirty percent of its net assets in money market instruments of an issue.
- Provided that such limit shall not be applicable for investments in Government securities, treasury bills and collateralized borrowing and lending obligations.
- 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 Trustees. The details of such investments shall be communicated by UTI AMC to the Trustees in their periodical reports. However, in case any security does not fall under the parameters, the prior approval of the Boards of AMC and Trustees shall be required.
- (f) Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments as specified under clause II (1) (d) and (e) above. It is further clarified that the investment limits at clause II (1) (d) and (e) above 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.
- (g) No term loans will be advanced by this scheme for any purpose as per SEBI regulation 44(3) of SEBI (Mutual Fund) Regulations 1996.
- (h) Pending deployment of funds of the schemes in securities in terms of the investment objective of the schemes, the funds of the schemes may be invested in short term deposits of scheduled commercial banks in accordance with SEBI guidelines.
- (i) UTI 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. Provided that the schemes may enter into derivatives transactions for the purpose of hedging and re-balancing the portfolio as may be permissible under guidelines issued by SEBI.
- (j) 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.
- (k) Investments of each scheme are held in the names of the respective schemes. UTI MF shall, get the securities purchased by the schemes transferred in the names of the schemes, whenever investments are intended to be of long-term nature.
- The total holding of the schemes are held in the names of the schemes except (a) under UTI-Equity Fund where securities pertaining to 2 BIFR companies are held in physical and are not in the name of the scheme (b) under UTI-Balanced Fund debt holding 4 companies are NPAs, are held in physical and are not in the name of the scheme.
- (l) (i) These schemes 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 intermediaries.
- (ii) The maximum exposure of the schemes to a single approved intermediary in the securities lending programme 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.
- (iii) If mutual funds are permitted to borrow securities, the schemes may, in appropriate circumstances borrow securities in accordance with SEBI guidelines in that regard.
- (m) The schemes 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. However UTI-MIF and UTI-NIF will invest in securities underlying the SENSEX and S&P CNX NIFTY Index respectively. The scheme wise upper limit for such investments for UTI-MIF and UTI-NIF will be as per the weightage of the scrips in the Underlying Index.

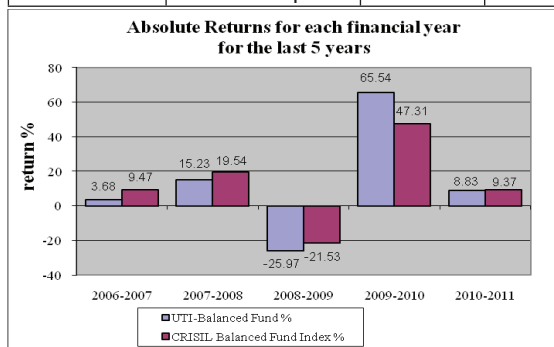
Common Equity and Balanced Fund SID

- (n) Investment in non-publicly offered debt: Depending upon the available yields the schemes, which are permitted to invest in Debt instruments, may invest in non-publicly offered debt securities.
- (o) Based upon the liquidity needs, the schemes may invest in Government of India/State Government Securities to the extent to which such investment can be made by the schemes.
- (p) Investment by these schemes in other Mutual Fund schemes will be in accordance with Regulation 44(1), Seventh Schedule of the SEBI (MFs) Regulations as under: A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund. Such investment will be consistent with the investment objective of the schemes. No investment management fees will be charged by the AMC on such investment
- (q) The schemes shall not make any investment in any fund of fund scheme.

J. HOW HAVE THE SCHEMES PERFORMED?

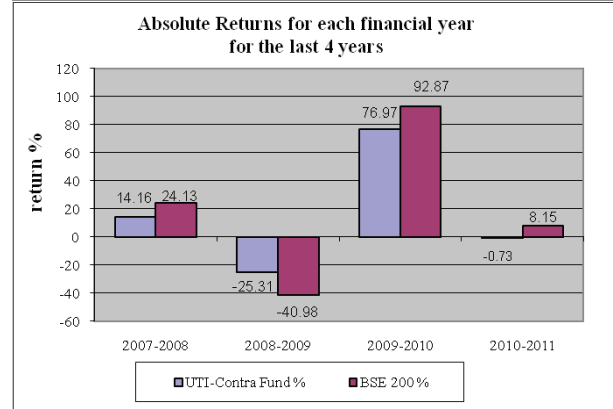
(a) UTI-Balanced Fund

Performance of the scheme as on June 30, 2011	Compounded Annualised Returns*	Scheme Returns Growth Option %	CRISIL Balanced Fund Index %
Last 1 year	5.08	5.08	6.04
Last 3 years	15.04	15.04	11.39
Last 5 years	11.41	11.41	11.14
Since Inception	17.10	17.10	N.A.



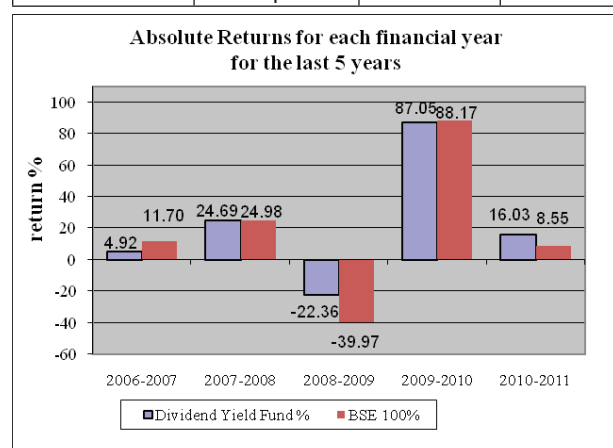
(b) UTI-Contra Fund

Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme return %	BSE 200 %
Last 1 year	-5.50	-5.50	2.96
Last 3 years	13.17	13.17	12.08
Last 5 years	9.43	9.43	12.73
Since Inception	5.19	5.19	10.64



(c) UTI-Dividend Yield Fund

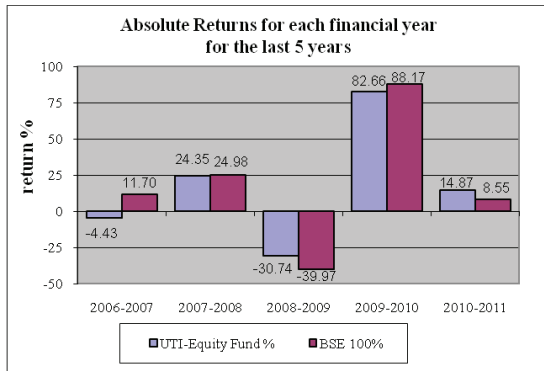
Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme return %	BSE 100 %
Last 1 year	8.67	8.67	3.83
Last 3 years	22.38	22.38	11.73
Last 5 years	21.09	21.09	12.74
Since Inception	20.99	20.99	19.06



Common Equity and Balanced Fund SID

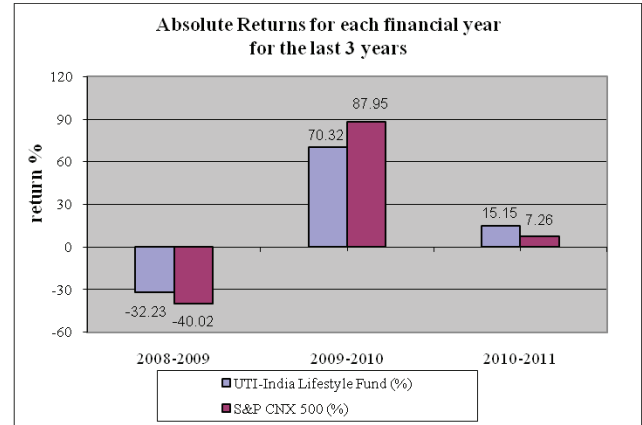
(d) UTI-Equity Fund

Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme return %	BSE 100 %
	Last 1 year	9.42	3.83
	Last 3 years	17.95	11.73
	Last 5 years	15.77	12.74
	Since Inception	11.78	10.26



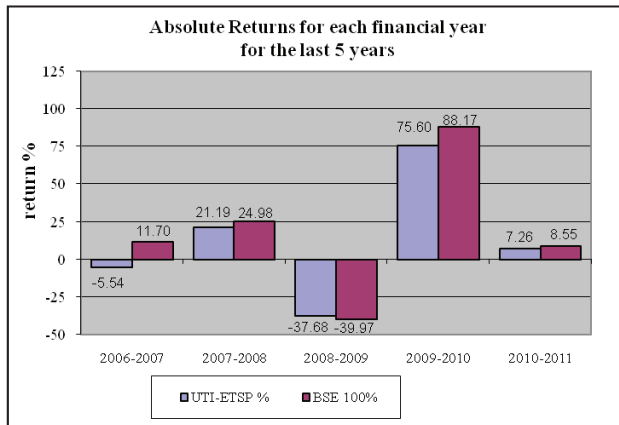
(f) UTI-India Lifestyle Fund

Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme return %	S&P CNX 500 %
	Last 1 year	12.62	2.31
	Last 3 years	17.03	12.19
	Since Inception	5.27	5.18



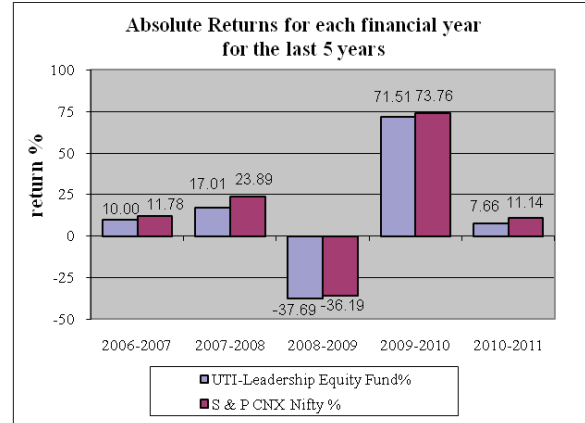
(e) UTI-Equity Tax Savings Plan

Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme Returns %	BSE 100%
	Last 1 year	4.54	3.83
	Last 3 years	9.90	11.73
	Last 5 years	9.64	12.74
	Since inception	17.16	13.11



(g) UTI-Leadership Equity Fund

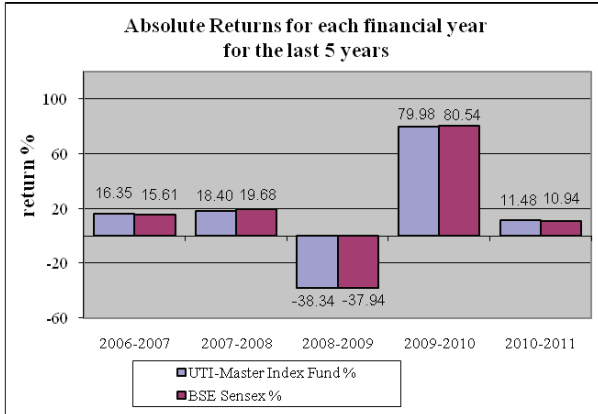
Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme return %	S & P CNX Nifty %
	Last 1 year	3.24	6.30
	Last 3 years	9.72	11.81
	Last 5 years	10.96	12.53
	Since Inception	8.18	12.57



Common Equity and Balanced Fund SID

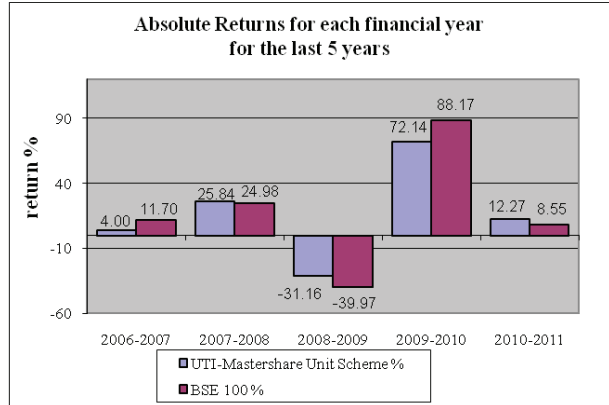
(h) UTI-Master Index Fund:

Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme Returns %	BSE Sensex %
	Last 1 year	7.07	6.47
	Last 3 years	11.76	11.87
	Last 5 years	11.97	12.17
	Since Inception	14.57	14.52



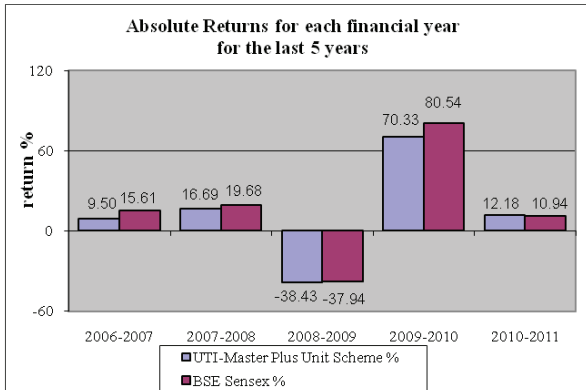
(j) UTI-Mastershare Unit Scheme:

Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme return %	BSE - 100 %
	Last 1 year	7.96	3.83
	Last 3 years	15.09	11.73
	Last 5 years	15.19	12.74
	Since Inception	16.33	14.89



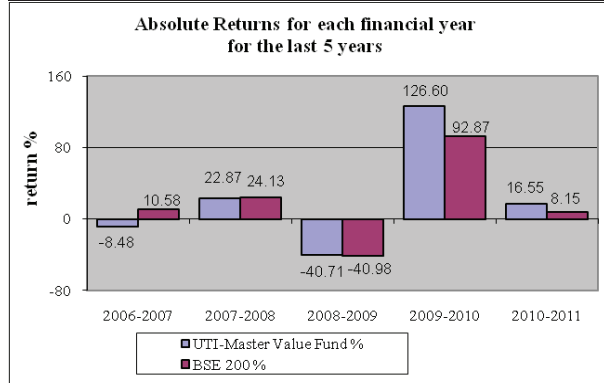
(i) UTI-Master Plus Unit Scheme:

Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme return %	BSE Sensex %
	Last 1 year	7.88	6.47
	Last 3 years	12.05	11.87
	Last 5 years	11.12	12.17
	Since Inception	13.64	12.45



(k) UTI-Master Value Fund

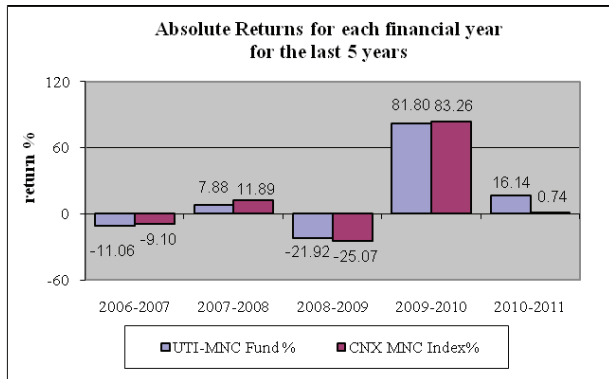
Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme return %	BSE - 200 %
	Last 1 year	6.21	2.96
	Last 3 years	22.41	12.08
	Last 5 years	16.54	12.73
	Since Inception	22.37	16.37



Common Equity and Balanced Fund SID

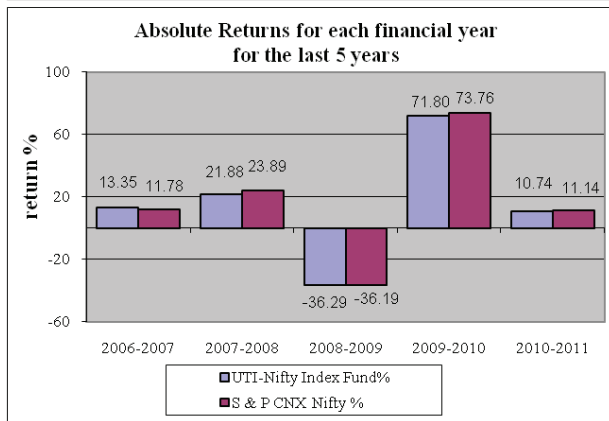
(l) UTI-MNC Fund:

Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme return %	CNX MNC Index %
Last 1 year	14.11	14.11	6.69
Last 3 years	26.03	26.03	19.67
Last 5 years	16.88	16.88	12.16
Since Inception	17.36	17.36	10.76



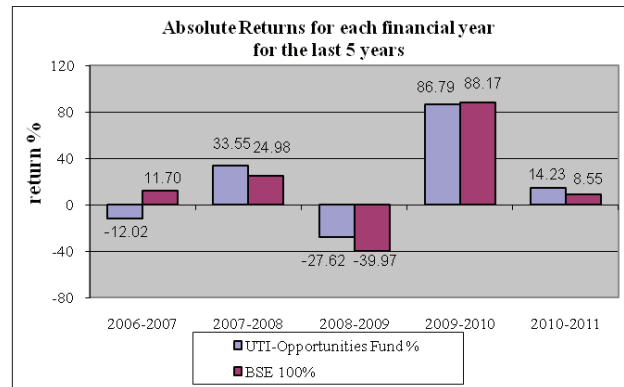
(m) UTI-Nifty Index Fund:

Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme Returns %	S&P CNX Nifty %
Last 1 year	6.12	6.12	6.30
Last 3 years	11.38	11.38	11.81
Last 5 years	12.05	12.05	12.53
Since Inception	11.75	11.75	11.25



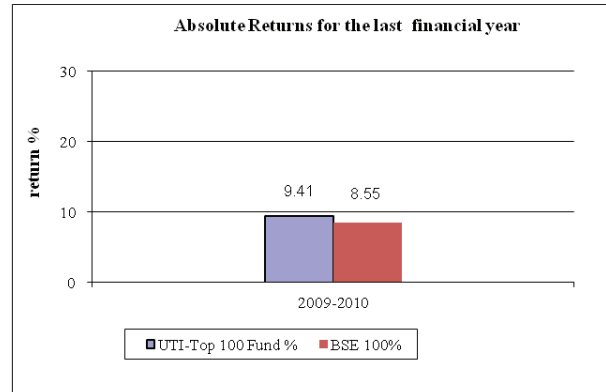
(n) UTI-Opportunities Fund

Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme Return %	BSE - 100 %
Last 1 year	11.85	11.85	3.83
Last 3 years	21.18	21.18	11.73
Last 5 years	17.17	17.17	12.74
Since Inception	18.45	18.45	16.53



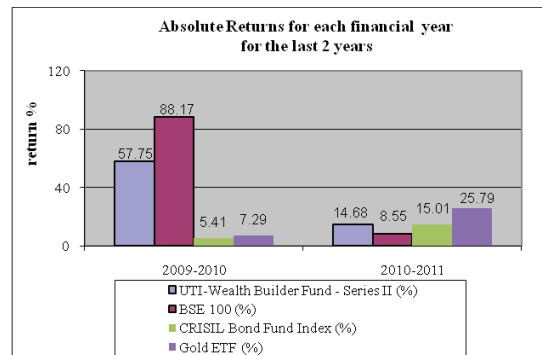
(o) UTI-Top 100 Fund

Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme Return %	BSE - 100 %
Last 1 year	6.79	6.79	3.83
Since Inception	14.29	14.29	15.09



(p) UTI-Wealth Builder Fund – Series II

Performance of the scheme as on June 30, 2011	Compounded Annualised Returns *	Scheme Return %	BSE - 100 %	CRISIL Bond Fund Index %	Gold ETF %
Last 1 year	12.85	12.85	3.83	4.58	15.23
Since Inception	30.03	30.03	34.83	6.83	25.26



* Computed on compounded annualised basis.

Past performance may or may not be sustained in future

III. UNITS & OFFER

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

A. ONGOING OFFER DETAILS

UTI-Equity Tax Savings Plan (UTI-ETSP) has been drawn up pursuant to the guidelines issued by the Central Government as mentioned in the Equity Linked Savings Scheme 1992, the Equity Linked Saving (Amendment) Scheme 1998 and Section 80 C of the Income Tax Act, 1961.

<p>Plans / Options offered</p>	<p>For all schemes except UTI-Wealth Builder Fund –Series II</p> <p>i) Growth Option Ordinarily no dividend distribution will be made under this option. All income generated and profits booked will be ploughed back and returns will be reflected through the NAV.</p> <p>ii) Dividend Option with Payout and Reinvestment facilities. In case where neither of the options is exercised by the applicant/unitholder at the time of making his investment or subsequently he will be deemed to be under the Growth Option and his application will be processed accordingly.</p> <p>For UTI-Wealth Builder Fund –Series II Retail Plan and Institutional Plan with</p> <p>i) Growth Option Ordinarily no dividend distribution will be made under this option. All income generated and profits booked will be ploughed back and returns will be reflected through the NAV</p> <p>ii) Dividend Option with Payout and Reinvestment facilities. In case no option is indicated in the application form, then the default option will be the growth option.</p>
<p>Dividend Policy</p>	<p>(a) Dividend distribution: Dividend distribution, if any, under the schemes will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustee to make dividend distribution.</p> <p>(b) Capitalisation and issue of Bonus units Bonus units may be issued under any of the scheme/s as may be decided by the Trustee from time to time</p> <p>(c) Reinvestment of dividend distributed Unitholders, if they so desire, will have facility to reinvest dividend, if any, payable to them, into further units of that scheme.</p> <p>(d) 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 load will be required to be paid on redemption proceeds to the extent of amount invested under the rollover facility.</p>
<p>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.</p>	<p>An application for issue of units may be made by any resident or non-resident Indian as well as non-individuals as indicated below:</p> <p>(a) a resident individual or a NRI or a person of Indian origin residing abroad, either singly or jointly with another or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court;</p>

Common Equity and Balanced Fund SID

- (b) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Units can be held on 'Joint' or 'Anyone or Survivor' basis.
- (c) an association of persons or body of individuals whether incorporated or not;
- (d) a Hindu Undivided Family - both resident and non-resident;
- (e) a body corporate including a company formed under the Companies Act, 1956 or established under State or Central Law for the time being in force;
- (f) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc.;
- (g) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing;
- (h) a society as defined under the scheme;
- (i) a Financial Institution;
- (j) an Army/Navy/ Air Force/Paramilitary Fund;
- (k) a partnership Firm;
(An application by a partnership firm shall be made by not more than three partners of the firm and the first named person shall be recognised by UTI AMC for all practical purposes as the unitholder. The first named person in the application form should either be authorized by all remaining partners to sign on behalf of them or the partnership deed submitted by the partnership firm should so provide.)
- (l) FIIs registered with SEBI;
- (m) Mutual Funds registered with SEBI;
- (n) Scientific and Industrial Research Organisations;
- (o) Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India;
- (p) Other schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations.
- (q) Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations.
- (r) 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.
Under UTI-ETSP only the following categories of investors are qualified for tax benefit under Section 80 C of Income Tax Act, 1961.
- (a) a resident adult individual either singly or with another individual on joint/either or survivor basis.
- (b) a parent, step-parent or other lawful guardian on behalf of a resident minor. Units can be held on 'Joint' or 'Anyone or Survivor' basis.
- (c) a Hindu Undivided Family (HUF).
An application on behalf of a HUF shall be made only by the Karta either singly or jointly with another adult male member. Where there is no major male member, an application by a female member, as Manager will be accepted provided a declaration to that effect is attached to the application.
- (d) an Association of Persons (AOP) or a Body of Individuals (BOI) consisting, in either case, only of husband and wife governed by the system of community of property in force in the state of Goa and Union Territories of Dadra and Nagar Haveli and Daman and Diu.

Common Equity and Balanced Fund SID

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.

Holding Basis: In the event an account has more than one registered holder the first named Unit holder shall receive the account statements, all notices and correspondence with respect to the account, as well as the proceeds of any Redemption requests or dividends or other distributions. In addition, such holder shall have the voting rights, as permitted, associated with such Units as per the applicable guidelines.

Applicants can specify the 'mode of holding' in the prescribed application form as 'Jointly' or 'Anyone or Survivor'. In the case of holding specified as 'Jointly', Redemption requests would have to be signed by all joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unit holders will have the power / authority to make Redemption requests, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the Redemption will be paid to the first-named Unit holder.

In case of death / insolvency of any one or more of the persons named in the Register of Unit holders as the joint holders of any Units, the AMC shall not be bound to recognise any person(s) other than the remaining holders. In all such cases, the proceeds of the Redemption will be paid to the first-named of such remaining Unit holders.

For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund,

1. Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999 and the Income Tax Act, 1961 of India.
2. Foreign Nationals are required to comply (including taking necessary approvals) with all the laws, rules, regulations, guidelines and circulars, as may be issued/applicable from time to time, including but not limited to and pertaining to anti money laundering, know your customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder) including in all the applicable jurisdictions.

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

Common Equity and Balanced Fund SID

<p>Ongoing price for subscription (purchase) / switch-in (from other schemes/plans of the mutual fund) by investors.</p> <p>This is the price you need to pay for purchase/switch-in.</p>	<p>The face value of a unit is ₹ 10/- and units will be issued in fractions up to three decimal places.</p> <p>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.</p> <p>UTI-Wealth Builder Fund – Series II</p> <p>Restriction on subscription</p> <p>The Scheme will be open for subscription during each calendar month subject to the condition that not more than 10% of the number of outstanding units allotted as on the last business day of the previous month would be available for the sale in the immediately following month.</p> <p>However, the UTI AMC reserves the right to collect the subscriptions in excess of the said limit of 10% of the outstanding allotted Units. The excess subscription for allotment of Units will be decided by the Fund Manager of the Scheme on the basis as stated in the case of NFO period.</p> <p>All such applications in excess of the above 10% limit will be accepted for full allotment.</p> <p>Similarly, the AMC/Trustee may close such additional subscription by giving one day's notice in one daily newspaper and UTI MF website.</p> <p>However, Subscriptions by way of SIPs/STRIPs will be allowed on all business days at the applicable NAVs (subject to load) even if the said limit of 10% is exceeded. Subscriptions through the ATMs is not allowed. However, subscriptions through online mode will be allowed. The subscriptions through online mode will not be reckoned for the purpose of determining the 10% limit. Regarding subscription through online mode, refer to Statement of Additional Information (SAI) for details.</p> <p>For Applications submitted through other than online mode or SIPs / STRIPs, Investors are required to check the Official Points of Acceptance (OPAs) whether the Scheme is open for subscription before submitting their application forms for subscription of Units of the Scheme failing which the UTI MF/UTI AMC shall not be responsible/liable in any manner whatsoever.</p>
<p>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions / switch outs.</p> <p>Example: If the applicable NAV is ₹ 10, exit load is 2% then redemption price will be:</p> <p>₹ 10* (1-0.02) = ₹ 9.80</p>	<p>Redemption on all business days at the applicable NAV subject to prevailing exit load.</p> <p>Currently as per the SEBI (MFs) Regulations the purchase price will be at NAV and the redemption price will not be lower than 93% of the NAV. The difference between the redemption price and the purchase price of the unit shall not exceed 7% calculated on the purchase price or as per the limit prescribed by SEBI from time to time.</p> <p>Redemption under UTI-ETSP</p> <p>(i) As per ELSS guidelines redemption of units will be allowed after an initial lock-in-period of 3 years from the date of acceptance of each investment.</p> <p>(ii) If, however, the ELSS guidelines so permit the applicability of the three-year lock-in-period can be waived for investments made in excess of ₹ 1,00,000/-.</p> <p>(iii) Under UTI-ETSP in the event of the death of the assessee, the nominee or legal heir, as the case may be, shall be able to withdraw the investment only after the completion of one year from the date of allotment of the units to the assessee or anytime thereafter.</p>

Common Equity and Balanced Fund SID

<p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	Purchase:		
	Operation	Cut-off Timing	Applicable NAV
	Valid applications 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 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 (for the schemes/ investors as permitted in the Scheme Information Document) 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.
	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.	
Book Closure Period / Record date	The purchase and redemption of units under all the schemes 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.		
How to Apply	Please refer to the SAI and Application Form for the instructions.		
Minimum amount for purchase / switches	<p>Minimum amount for purchase:</p> <p>(i) (a) Any application for initial investment shall be for a minimum of ₹ 5000/- and in multiples of ₹ 1/- thereafter or such other amount as may be decided from time to time under all schemes except UTI-ETSP, UTI-Balanced Fund and UTI-Wealth Builder Fund – Series II – Institutional Plan.</p> <p>(b) The minimum investment is ₹ 500/- and in multiples of ₹ 500/- thereafter under UTI-ETSP.</p> <p>(c) The minimum investment is ₹ 1000/- under Growth Option and ₹ 5000/- under Dividend Option and in multiples of ₹ 1/- under both the options of UTI-Balanced Fund.</p> <p>(d) The minimum investment ₹ 1 Crore and in multiples of ₹ 1/- thereafter under UTI-Wealth Builder Fund – Series II – Institutional Plan).</p> <p>(ii) Amount of Subsequent minimum investment under a folio in all the schemes is ₹ 1000/- (₹ 500/- for UTI-ETSP) and in multiples of ₹ 1/- without any upper limit.</p> <p>(iii) While there is no maximum limit on the amount of investment under the UTI ETSP in any fiscal year, investment upto ₹ 100000/- only will qualify for deduction from the gross taxable income under Section 80 C of the Income Tax Act, 1961 as per current tax laws.</p> <p>Minimum amount of Switchover</p> <p>(i) Unitholders of these schemes may be permitted to switchover their investment partially or fully, to specified scheme/s of UTI MF or vice versa and on such terms as may be announced by UTI AMC from time to time.</p> <p>(ii) In case of partial switchover from one scheme to the other scheme/s, the condition of minimum investment holding prescribed from time to time under both the schemes has to be satisfied.</p>		

Common Equity and Balanced Fund SID

	<p>(iii) In case of UTI-ETSP Unitholders may be permitted to switchover their investment partially or fully, to specified scheme/s of UTI MF or vice versa and on such terms as may be announced by UTI AMC from time to time after it is held for a minimum period of 3 years.</p> <p>Pursuant to implementation of Know Your Customer (KYC) norms under The Prevention of Money Laundering Act, 2002 (PMLA) through CDSL Ventures Limited (CVL), SEBI's Master Circular No. ISD/AML/CIR-1/2010 dated February 12, 2010 and AMFI guidelines dated August 16, 2010, October 7, 2010 & December 23, 2010, common Standard KYC through CVL is applicable for all categories of investors and for any amount of investment. There is no need to attach any copy of the PAN card if the applicant has done his KYC.</p> <p>The above KYC guidelines are not applicable to investors coming under MICRO Pension products. Further, as clarified by SEBI, the investors participating only in micro-pension are not required to obtain PAN.</p> <p>Please refer to the SAI for further details on KYC.</p>
<p>Minimum balance to be maintained and consequences of non maintenance.</p>	<p>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</p>
<p>Special Products</p>	<ol style="list-style-type: none"> 1) Systematic Investment Plan (SIP) / Micro SIP - Available (except UTI-Wealth Builder Fund – Series II – Institutional Plan and Micro SIP is not available under UTI-India Lifestyle Fund) 2) Systematic Transfer Investment Plan – Available (except UTI-Wealth Builder Fund – Series II – Institutional Plan) 3) Systematic Withdrawal Plan – Available (except UTI-ETSP and UTI-India Lifestyle Fund) 4) STRIP Advantage is available under UTI-MIF, UTI-NIF and UTI-Dividend Yield Fund 5) Dividend Transfer Plan (DTP) – Available (except UTI-India Lifestyle Fund) <p>Please refer to Statement of Additional Information (SAI) for SIP, Micro SIP, SWP, DTP, STRIP and STRIP Advantage details</p> <ol style="list-style-type: none"> 6) Automatic Trigger Facility (available under all the schemes except UTI-ETSP, UTI-Balanced Fund and UTI-Wealth Builder Fund – Series II) <ol style="list-style-type: none"> a) The following are the four types of Trigger Options available: <ol style="list-style-type: none"> i Value Trigger: As & when the investment reaches a specified value. For example if Rs.10,000/- is invested and the unit holder wants to encash when the investment becomes Rs.15000/-. The specified value is Rs.15,000/-. ii. Appreciation Trigger: On appreciation of capital by an indicated percentage (in whole numbers like 10, 11 etc.). For example if an investor invests Rs.10,000/- and wants to encash when the capital is appreciated by 10% (only appreciation amount) his units will be redeemed at the applicable redemption price and paid 10% of capital appreciation i.e. Rs.1,000/-. He will be paid full redemption value of his units if he opts for full redemption of units. Fractions indicated if any will be ignored. iii. Date Trigger: Redemption on an indicated date. For example 30-12-2010.

Common Equity and Balanced Fund SID

	<p>iv. Stop-loss Trigger: On depreciation of capital by an indicated percentage (in whole numbers like 10, 11 etc.). For example if an investor invests Rs.10,000/- and wants to encash when the capital is depreciated by 10%, his full units will be redeemed at the applicable redemption price and paid.</p> <p>b) A separate request for trigger facility has to be made for each investment in a folio.</p> <p>c) All Trigger requests will be accepted at UTI Financial Centres/ Registrars handling the target scheme only.</p> <p>d) Trigger Facility is available to the 'individual' as well as 'non-individual' unitholders upto the payment value of Rs. 10 lakhs per event per folio (per investor identification number).</p> <p>e) For fresh applications the trigger will be effective only after 5 business days from the date of acceptance in the scheme/Fund. For existing investors in case of exercising trigger facility at a later date, trigger facility will become operative after a gap of 5 business days from the date of receipt of the request.</p> <p>f) Change / Cancellation of trigger will be effective only after a gap of 5 business days from the date of receipt of the request.</p> <p>g) Units under trigger option can be redeemed fully or partially any time. In such event, the trigger facility will be automatically cancelled and the unitholder will be informed of the same, while sending the redemption cheque.</p> <p>h) Trigger Facility is not available if the Folio is under Lien or marked "STOP" on the advice of I.T Authorities / Court or any other reason.</p> <p>i) Once the mandate is given for Automatic Trigger Facility, which involves redemption of units, it will be treated as full discharge for redemption of units, whenever, such opted event takes place.</p> <p>j) Redemption amount will be paid only to the first unit holder as per normal existing practice.</p> <p>k) The value will be paid by repurchasing units at the redemption price prevailing on the day following the day of event of trigger in the case of value trigger, appreciation trigger and stop-loss trigger and at the redemption price prevailing on the specified date in the case of date trigger.</p> <p>l) If the option date as per option a (iii) above happens to be a holiday, then redemption will be effected as on the immediate following business day.</p> <p>m) Each allotment of Accumulated Income Units (AIUs)/bonus units will be treated as a separate investment. Accordingly, a separate Trigger request for each allotment has to be made, if each AIU/bonus allotment has to be brought under Trigger facility.</p> <p>n) The unit holder holding Unit Certificates has to convert the unit certificate into Statement of Account (SoA) for availing Automatic Trigger Facility. Only after receipt of SoA the request for Automatic Trigger Facility can be made.</p> <p>o) The Automatic Trigger Facility is subject to SEBI Regulations.</p> <p>p) If the Automatic Trigger selected by the unitholder is not activated and / or implemented due to reasons which are beyond the control of UTI AMC, the AMC would not be responsible for the same. The AMC may initiate adjustments to correct any credit / payment entries or otherwise made in error to a unitholder.</p> <p>Automatic Trigger Facility is only a facility extended by the AMC for the convenience of unitholders and does not form part of any scheme / fund objectives.</p> <p>The AMC reserves the right to amend / terminate this facility at any time, keeping in view business/operational exigencies.</p>
Statement of Account (SoA)	<p>(a) SoA will be a valid evidence of admission of the applicant into the scheme. However, where the units are issued subject to realisation of cheque/ draft any issue of units to such unitholders will be cancelled and treated having not been issued if the cheque/draft is returned unpaid.</p> <p>(b) Every unitholder will be given a folio number which will be appearing in SoA for his initial investment. Further investments in the same name(s) would come under the same folio, if the folio number is indicated by the applicant at the time of subsequent investment. The folio number is provided for better record keeping by the unitholder as well as by UTI AMC.</p>

Common Equity and Balanced Fund SID

For normal transactions (other than SIP/STRIP/SWP) during ongoing sales and redemption:

The AMC shall issue to the investor whose application (other than SIP/STRIP/SWP) has been accepted, an account statement specifying the number of units allotted. UTI AMC shall issue a SoA within 5 business days from the date of acceptance of an application.

For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.

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

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

Under no circumstances, including negligence, shall the Mutual Fund or anyone involved in creating, producing, delivering or managing the SoA of the Unit Holder, be liable for any direct, indirect, incidental, special or consequential damages that may result from the use of or inability to use the service or out of the breach of any warranty. The use and storage of any information including, without limitation, the password, account information, transaction activity, account balances and any other information available on the Unit holder's personal computer is at risk and sole responsibility of the Unit holder.

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

For SIP / STRIP/SWP transactions;

Account Statement for SIP, STRIP and SWP will be despatched once every quarter ending March, June, September and December within 10 business days of the end of the respective quarter.

A soft copy of the Account Statement shall be mailed to the investors under SIP/STRIP/SWP to their e-mail address on a monthly basis, if so mandated.

However, the first Account Statement under SIP/STRIP/SWP shall be issued within 5 business days of the initial investment/transfer.

In case of specific request received from investors, Mutual Funds shall provide the account statement (SIP/STRIP/SWP) to the investors within 5 business days from the receipt of such request without any charges.

Annual Account Statement:

The Mutual Funds shall provide the SoA to the Unitholders who have not transacted during the last six months prior to the date of generation of SoA. The SoA shall reflect the latest closing balance and value of the Units prior to the date of generation of the SoA.

The SoA in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.

Alternately, soft copy of the SoA shall be mailed to the investor's e-mail address, instead of physical SoA if so mandated.

Dividend

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

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)

Common Equity and Balanced Fund SID

Redemption	The redemption proceeds shall be dispatched to the unitholders within 10 business days from the date of redemption.
Delay in payment of redemption proceeds	The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).
Transfer / Pledge / Assignment of Units	<ol style="list-style-type: none"> 1. Units covered by unit certificates issued (i) prior to March 13, 2000 under UTI-Balanced Fund (ii) prior to April 26, 2000 under UTI-Master Plus and UTI-Equity Fund (iii) prior to February 23, 2000 under UTI-MNC Fund and units covered by unit certificates under UTI Mastershare Unit Scheme and UTI Master Value Fund are transferable / pledgeable / assignable subject to the conditions given under item (4) below. 2. Under UTI-ETSP units can be transferred/pledged/assigned after the lock in period of three years from the 'date of acceptance'. In the event of the division and/or disintegration of unitholding pertaining to HUF, AOP, BOI during the lock-in-period or thereafter, nothing contained herein above shall be a bar to the applicability for the relevant law with respect to the said division or disintegration except otherwise specifically agreed to or stated and which are not contrary to the said law, if any. The distribution of their dividend, if any, and the division of the unit among the unitholders of HUF, AOP, BOI shall always be governed by the relevant law, if any, in force from time to time. 3. Units covered by the SoA under the above schemes are not transferable. 4. Transfer of units in the aforementioned cases will be subject to following terms and conditions. <ol style="list-style-type: none"> (a) Transfers to be effected only by and between transferors and transferees who are capable of holding units as given under 'Who can invest'. UTI AMC shall not be bound to recognise any other transfer. (b) Transfers shall be permitted subject to it being for the prescribed minimum amount (currently ₹ 5000/-). No partial transfers shall be registered if the registration thereof would result in the transferor or the transferee holding less than ₹ 5000/-. (c) Every instrument of transfer shall be signed by the transferor (all the transferors in case of joint holding) and the transferee (all the transferees in case of joint purchase). (d) The transferor shall be deemed to hold units until the name of the transferee is entered into the register of unitholders. (e) The AMC may require such evidence as it may consider necessary in support of the title of the transferor or his right to transfer units. (f) Duly stamped prescribed transfer deed with the relative unit certificate are to be sent to the offices of the registrar for the concerned scheme. Any instrument of transfer lodged with any of the Financial Centres of UTI AMC shall be forwarded to the concerned office of the Registrar. Provided, that under special circumstances, UTI AMC may allow transfer of units without an instrument of transfer on such terms and conditions and on such transferee providing such proof as may be specified by UTI AMC. (g) UTI AMC may subject to compliance with such requirements as they deem necessary dispense with the production of the original unit certificate, should it be lost, stolen or destroyed. (h) Upon registration of a transfer of units all instruments of transfer and the unit certificate may be retained by UTI AMC. (i) The AMC on recognising and registering a transfer may endorse the original unit certificate or issue a fresh SoA to the transferee.

Common Equity and Balanced Fund SID

- (j) If a transferee becomes a holder of units in an official capacity, by operation of law or a scheduled bank upon enforcement of a pledge, then UTI AMC shall, subject to the production of such evidence which in their opinion is sufficient, proceed to effect the transfer if the intended transferee is otherwise eligible to hold units.
 - (k) Under special circumstances, holding of units by a company or other body corporate with another company or body corporate or an individual/individuals, none of whom is a minor, may be considered by UTI AMC.
 - (l) Subject to the provisions contained herein above, UTI AMC shall register the transfer and return the unit certificate along with dividend distribution warrant, if any, (where the transferee is eligible to get such dividend) to the transferee within 30 days from the date of lodgement of the unit certificate together with the relevant instrument of transfer.
 - (m) In case of joint transferees, the unit certificate will be sent to and all payments in respect of the unit certificate will be made only in the name of the first unitholder.
5. For pledge/assignment of units of UTI-Masterplus Unit Scheme & UTI-Equity Fund held in dematerialised form, the unitholders should approach their Depository Participants (DPs). Dematerialisation facility is not be available under UTI-Mastershare Unit Scheme, UTI-Master Plus Unit Scheme and UTI-Equity Fund w.e.f October 5, 2007. Existing unitholders having units in dematerialised mode can continue to hold the same in dematerialized mode. However, in case unitholder holding units in dematerialised mode desires to change the option from dividend payout to Dividend Reinvestment or Growth they would have to rematerialize the units for the change to be effected.
6. Units issued under UTI-Contra Fund, UTI-Dividend Yield Fund, UTI-Leadership Equity Fund, UTI-Master Index Fund, UTI-Nifty Index Fund and UTI-Opportunities Fund are not transferable/pledgeable/assignable except as stated below:
- (a) The SoA to be issued to a unitholder, pursuant to this Scheme Information Document, will not be transferable.
 - (b) However, if a person becomes a holder of units under any of the schemes by operation of law or upon enforcement of a pledge (as given in (c) below) or due to death, insolvency or winding up of the affairs of unitholder or survivors of a joint holder then subject to production of such evidence which in the opinion of UTI AMC is sufficient, UTI AMC may effect the transfer if the intended transferee is otherwise eligible to hold units. Transfer of units in such cases will be subject to compliance of operational requirements as may be specified by UTI AMC from time to time.
 - (c) **Pledge/Assignment of units permitted only in favour of banks/other financial institutions:**

The unitholders may pledge/assign units in favour of banks/other financial institutions as a security for raising loans. Units can be pledged by completing the requisite forms/formalities, as may be required, whereupon UTI AMC will record a pledge/charge/lien against units pledged. As long as the units are pledged, the pledgee bank/financial institution will have complete authority to redeem such units. The pledger will not be allowed to redeem units so pledged until the bank/ financial institutions to which the units are pledged provides a written authorisation to UTI AMC that the pledge/charge/lien may be removed. However, if pledged units are received for redemption/transfer, from the unitholder, UTI AMC has right to redeem or transfer such units.

For all schemes except UTI-Master Index Fund and UTI-Nifty Index Fund

Units of the schemes held in dematerialised form shall be freely transferable from one demat account to another demat account. For details of terms and conditions governing such transferability of units, kindly refer to the Statement of Additional Information.

Common Equity and Balanced Fund SID

In addition to the existing facilities, the facility to transact in units of Schemes is extended for investors having demat account through clearing members of National Stock Exchange and Bombay Stock Exchange for accepting Purchase and Redemption transactions and through NSDL and CDSL for accepting Redemption Transactions. For details of terms and conditions, kindly refer to the Statement of Additional Information.

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 of the scheme on every business day on AMFI's website www.amfiindia.com and also on www.utimf.com. The NAV shall be calculated for all business days and released to the Press.</p>
<p>Half yearly Disclosures: Portfolio / Financial Results This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p>Full portfolio in the prescribed format shall be disclosed either by publishing it in the newspapers or by sending to the unitholders within one month from the end of each half-year and it shall also be displayed on the website of UTI Mutual Fund.</p>
<p>Half Yearly Results</p>	<p>Before expiry of one month from the date of close of each half year that is as on 31st March and 30th September UTI Mutual Fund will publish unaudited financial results in prescribed format by SEBI in one national English daily and one Marathi daily. The same would also be made available on websites of UTI Mutual Fund & AMFI.</p>
<p>Annual Report</p>	<p>An abridged annual report in respect of the scheme shall be mailed to the unitholders not later than six 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>Associate Transactions</p>	<p>Please refer to Statement of Additional Information (SAI).</p>

Taxation

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the schemes. **For further details on taxation please refer to the clause on Taxation in the SAI**

<p>Equity Fund: Tax on Dividend</p>	<p>Resident Investors As per the section 10(35) of the Act, dividend received by investors under the schemes of UTI MF is exempt from income tax in the hands of the recipient unit holders. By virtue of proviso to section 115 (R) (2) of the Act, equity oriented funds are exempt from income distribution tax. Mutual Fund UTI Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under section 10 (23D) of the Income Tax Act, 1961 to have its entire income exempt from income tax. The Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.</p>
<p>Capital Gains:</p>	<p>Long Term Capital Gain: As per section 10(38) of the Act, any income arising from the transfer of a long term capital asset being a unit of an Equity Oriented Fund chargeable to securities transaction tax shall not form part of total income therefore, exempt from Income Tax. Short Term Capital Gain: Capital gains arising from the transfer of short term capital assets being unit of an equity oriented fund shall be liable to income tax @ 15% under section 111 A and section 115 AD of the Act. The said tax rate would be increased by applicable surcharge. The tax and surcharge will be increased by education cess @ 2% and secondary and higher education cess @ 1% on amount of tax plus surcharge.</p>

Common Equity and Balanced Fund SID

	Equity schemes also attract Securities Transaction Tax (STT) at applicable rates. As per Finance Act 2009 surcharge for individuals has been abolished.
Tax benefits under section 80C :	Tax benefits under section 80C (available under UTI-ETSP only) Contribution made will be eligible for deduction of the whole amount paid or deposited subject to a maximum of Rs.1,00,000/- under Section 80 C of Income Tax Act, 1961 for the persons and on the terms and conditions as provided therein.
Investor services	All investors could refer their grievances giving full particulars of investment at the following address: Shri G S Arora Assistant Vice President – Department of Operations UTI AMC Ltd. UTI Tower, Gn Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400 051. Tel : 6678 6666, Fax: 2652 3031 Investors may post their grievances at our website: www.utimf.com ore-mail us at service@uti.co.in

C. COMPUTATION OF NAV

- The Net Asset Value (NAV) of each of the schemes shall be calculated by determining the value of the concerned scheme's assets and subtracting therefrom the liabilities of that scheme taking into consideration the accruals and provisions. NAV shall be declared separately for the different options of the schemes.
- The NAV per unit of a scheme shall be calculated by dividing the NAV of that scheme by the total number of units issued and outstanding on the date of calculation under each of the schemes. The NAV shall be rounded off upto two decimal places for all the schemes except UTI-MIF and UTI-NIF where the NAV shall be rounded off upto four decimal places.
- 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.
- The NAVs shall be issued to two daily newspapers for publication on every business day and will also be available on website of UTI Mutual Fund [www. utimf.com](http://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

- These are the fees and expenses for operating the schemes. 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:

For all schemes except UTI-MIF and UTI-NIF

The AMC has estimated that upto 2.50% of the daily average net assets of a 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 UTI Mutual Fund.

Particulars	% of Net Assets	
	All schemes except UTI-WBF-Series II-Institutional Plan	UTI-WBF-Series II - Institutional Plan
Investment Management & Advisory Fee	1.00	1.25
Printing, Stationary, Postage	0.25	0.25
Custodial Fees	0.25	0.25
Registrar and Transfer Agent Fees including cost related to providing account statement/ dividend/redemption cheques/warrants etc.	0.25	0.25
Marketing & Selling Expenses including Agents Commission & Statutory Advertisement.	0.75	0.25
Total Recurring Expenses	2.50	2.25

Common Equity and Balanced Fund SID

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 a scheme excluding redemption expenses but including the investment management and advisory fees shall be subject to the following limits:
- (i) On the first Rs.100 crores of the average daily net assets - 2.50%
 - (ii) On the next Rs.300 crores of the average daily net assets - 2.25%
 - (iii) On the next Rs.300 crores of the average daily net assets - 2.00%
 - (iv) On the balance of the assets - 1.75%

(c) Fees

The Investment management and advisory fees will not exceed the limits specified under clause 2 of regulation 52 of SEBI (MFs) Regulations, 1996 namely:

- (i) One and quarter of one percent of the daily average net assets outstanding in each accounting year for the scheme as long as the net assets do not exceed Rs.100 crores, and
- (ii) One percent of the excess amount over Rs.100 crores, where net assets so calculated exceed Rs. 100 crores.

(d) For UTI-MIF and UTI-NIF

The total expenses of the schemes including the investment management and advisory fees shall not exceed one and half of one percent (1.50%) of the daily average net assets. The investment management and advisory fees under UTI-MIF and UTI-NIF shall not exceed three fourth of one percent (0.75%) of the daily average net assets.

Since UTI-NIF is a 'no-load' scheme all subsequent distribution charges will be borne by UTI AMC.

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.

Scheme	Entry Load (As % of NAV)	Exit Load (As % of NAV)
UTI-Balanced Fund	Nil	Less than 1 year – 1%
UTI-Contra Fund		
UTI-Dividend Yield Fund		Greater than or equal to 1 year – Nil
UTI-Equity Fund		
UTI-India Lifestyle Fund		
UTI-Leadership Equity Fund		
UTI-Master Plus Unit Scheme		
UTI-Mastershare Unit Scheme		
UTI-Master Value Fund		
UTI-MNC Fund		
UTI-Opportunities Fund		
UTI-Top 100 Fund		
UTI-Wealth Builder Fund – Series II		

Scheme	Entry Load (As % of NAV)	Exit Load (As % of NAV)
UTI-Master Index Fund	Nil	Less than 15 days - 1%
UTI-Nifty Index Fund		Greater than or equal to 15 days – Nil

Scheme	Entry Load (As % of NAV)	Exit Load # (As % of NAV)
UTI-Equity Tax Savings Plan	Nil	Nil

Lock-in-period of 3 years for each investment

Common Equity and Balanced Fund SID

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

The upfront commission on investment made by the investor, if any, shall be paid to the ARN holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN holder.

Exit Load: Exit load up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by the scheme in a separate account and will be utilized for payment of commissions to the ARN holder and to meet other marketing and selling expenses.

Any amount in excess of 1% of the redemption value charged to the unit holder as exit load shall be credited to the scheme immediately.

For SIPs registered under scheme the load structure as mentioned under Clause IV (B) (1) above will be applicable.

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

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

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

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

- (i) The addendum detailing the changes shall be attached to the Scheme Information Documents and Key Information Memoranda. The addendum shall be circulated to all the distributors/brokers so that the same can be attached to all Scheme Information Documents and Key Information Memoranda already in stock.
- (ii) Arrangements shall be made to display the addendum in the Scheme Information Document in the form of a notice in all the official points of acceptance and distributors/brokers office.
- (iii) The introduction of the exit load alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and shall also be disclosed in the statement of accounts issued after the introduction of such load.
- (iv) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.
- (v) Any other measures which the Mutual Fund may feel necessary.

C. WAIVER OF LOAD FOR DIRECT APPLICATIONS

No entry load shall be charged for direct applications received by the Asset Management Company (AMC) i.e. applications received through internet, submitted to AMC or collection centre that are not routed through any distributor/agent/broker. No entry load shall also be charged for additional purchases done directly by the investor under the same folio and switch-in to a scheme from other schemes if such a transaction is done directly by the investor.

Wherever the ARN/Code of a broker/IFA/sub-broker/distributor given in the application form has to be struck off, it has to be counter signed by the first applicant. In case the first applicant does not counter sign it the application will not be treated as a direct application.

For direct applications, the area for providing ARN/ Code of a broker/IFA/sub-broker/distributor should not be left blank. It should be marked "Direct" or "Not Applicable".

All Official Points of Acceptance will be available on the website of UTI Mutual Fund www.utimf.com.

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

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

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

Financial Year	Status	Remark
2006-2007	Income Tax	Assessment not yet completed
	Dividend Tax	Demand not raised
2007-2008	Income Tax	Assessment not yet completed
2008-2009	Nil Reported	

- (b) Sponsor and Branch: Bank of Baroda, Laxmi Road, Pune City
 Name of party: Pune Municipal Corporation (PMC)
 Court/Tribunal & Case No. & Year: Supreme court SLP (C) No. 23299/2010
 Amount involved (₹ in lacs): Octroi penalty of ₹ 94.22

Common Equity and Balanced Fund SID

Nature of Case/type of offense & 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: PMC has filed a petition before Hon. Supreme Court against the order of Bombay HC. Bank has filed its counter affidavit next date has not yet fixed.

- (c) 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 (₹ in lacs): 10

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 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.

- (d) 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 (₹ in lacs): 5

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.

- (e) Sponsor and Branch: Bank of Baroda, Nasik
Name of party: Nasik Municipal Corporation (NMC)
Court/Tribunal & Case No./Year: Supreme court SLP (C) No. 9706/2010
Amount involved (₹ in lacs): Octroi penalty of ₹ 5.95

Nature of Case/type of offense & section: Bank filed a writ petition before Bombay HC challenging the arbitrary demand of the NMC & the provisions under Nasik Municipal Corporation (Octroi) Rules 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 (10 times of Octroi amount).

Present Status & Remarks: NMC has filed a petition before Hon. Supreme Court against the order of Bombay HC. Bank has filed its counter affidavit on 5/08/2010 next date has not yet fixed.

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. –

- (a) The BoB was one of the bankers to the public issue of shares of Jaltarang Motels Limited ("Jaltarang") in December, 1995. SEBI, by its order dated January 19, 2000 directed the Bank to refund the sum of ₹ 4,031,018 being the application money for the shares released by the Bank to the Jaltarang 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 and the Tribunal,

Common Equity and Balanced Fund SID

by order dated July 27, 2000, rejected the appeal. The bank has 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 order 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. The matter is still pending.

- (b) The merchant banking division of the BoB 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 holders 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. BOB Caps, in its reply to the show cause notice, has submitted that it was the obligation of Trident to give true disclosures and that any punitive action will lie solely against Trident, its promoters and directors.
- (c) The BoB 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 did not possess the qualifications as mentioned in the prospectus. SEBI has asked for qualification certificates/copies from the Bank. The Managing Director of Kraft has reported having lost the certificates in transit. The Bank has replied accordingly to SEBI.
- (d) In the public issue of M/s. Majestic Industries Ltd. at the Sector 17 B Chandigarh branch office of Punjab National Bank SEBI has alleged that issue had not been fully subscribed on the day of closure (10.04.96). There was a delay of 10-12 days in clearance of cheques enclosed with application. SEBI was pleaded that delay in clearance was due to rush of closing work at the controlling branch. Staff side is initiated and SEBI is requested to close the file. SEBI issued a show cause notice dated 15.12.04 which was replied vide our letter dated 31.12.04.
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.
- (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 Hon'ble 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 15 criminal cases pending against the UTI MF or key personnel relating to normal operations of UTI MF such as non-transfer of units, non-receipt of unit certificates, non-receipt of redemption proceeds, closure of scheme/ plan or income distribution. These cases are not maintainable and judging from our experience such cases are generally dismissed by Courts or withdrawn by the complainant.
- (c) On the basis of their investigation in the matter of investment in The Cyberspace Ltd. made by the erstwhile UTI, the Central Bureau of Investigation has initiated appropriate proceedings in the competent court against Mr. P S Subramanyam (Ex-Chairman), Mr. S K Basu and Mrs Prema Madhuprasad (ex-officials of UTI AMC) and the promoter directors of Cyberspace Ltd.
- (d) There are 26 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.
- (e) 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 Hon'ble 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.
- (f) One Public Interest Litigation and one civil suit have been filed at High Court, Bombay and at Civil Court, Delhi, challenging the termination of Senior Citizen Unit Plan, (SCUP). The company has filed the reply in both the cases. Bombay High Court matter is at admission stage. In case of Civil Suit at Delhi, matter is at evidence stage.
- (g) Navi Mumbai Municipal Corporation has filed a complaint in the court of Judicial Magistrate, Vashi, at Navi Mumbai on the registration under Bombay Provincial Municipal Corporation Act, 1949. The necessary affidavit in reply has been filed. Further proceedings are in progress.
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 thereunder 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

AHMEDABAD REGION

Ahmedabad: 101/105 A&B, Super Mall, Near Lal Bungalow, CG Road, Ahmedabad-380 006, Tel: (079) 26462180/26462905, **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, **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, **Bhilwara:** B-6 Ground Floor, S K Plaza, Pur Road, Bhilwara – 311 001, Rajasthan, Tel.:(01482) 242220/21, **Bhuj:** First Floor 13 & 14, Jubilee Circle, Opposite All India Radio, Banker's Colony, Bhuj – 370 001, Gujarat, Tel: (02832) 220030, **Bikaner:** Gupta Complex, 1st Floor, Opposite Chhapan Bhog, Rani Bazar, Bikaner – 334 001, Rajasthan, Tel: (0151) 2524755, **Gandhinagar:** Shop No.1 & 2, Shree Vallabh Chambers, Nr. Trupti Parlour, Plot 382, Sector 16, Gandhinagar – 382 016, Gujarat Tel : (079) 23240461, 23240786, **Jaipur:** 2nd Floor, Anand Bhavan, Sansar Chandra Road, Jaipur-302 001, Tel: (0141)-4004941/43 to 46, **Jamnagar:** "Keshav Complex", First Floor, Opp. Dhanvantary College, Pandit Nehru Marg, Jamnagar – 361 001, Tel:(0288)-2662767/68, **Jodhpur:** 51 Kalpataru Shopping Centre, Shastri Nagar, Near Ashapura Mall, Jodhpur - 342 005, Tel.: (0291)-5135100, **Kota:** Sunder Arcade, Plot No.1, Aerodrome Circle, Kota-324007, Tel: (0744)-2502242/07, **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, **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, **Surat:** B-107/108, Tirupati Plaza, Near Collector Office, Athwa Gate, Surat-395 001, Tel: (0261) 2474550, **Udaipur:** Ground Floor, RTDC Bldg., Hotel Kajri, Shastri Circle, Udaipur-313001, Tel: (0294)- 2423065/66/67, **Vadodara:** G-6 & G-7, "Landmark" Bldg., Transpek 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.

BENGALURU REGION

Bengaluru: (1) B-14 & B-15, Gr Floor, Devatha Plaza, 132 Residency Road, Bengaluru - 560 025. Tel. No.:(080) 64535089, (2) 427 / 14-1, Harmony, 9th Main Road, Near 40th Cross, 5th Block, Jayanagar, Bengaluru -560 041, Tel: (080) 22440837, 64516489, (3) No.60, Maruthi Plaza, 8th Main, 18th Cross Junction, Malleswaram West, Bengaluru-560 055, Tel.: (080) 23340672, **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, **Cuddapah:** No. 2/790, Sai Ram Towers, Nagarajpeta, Cuddapah-516 001, Tel: (08562) 222121/131, **Davangere:** No.998 (Old No.426/1A) "Satya Sadhana", Kuvempu Road, Lawyers Street, K. B. Extension, Davangere - 577 002, Karnataka, Tel.: (08192) 231730/1, **Gulbarga:** F-8, First Floor, Asian Complex, Near City Bus Stand, Head Post Office Road, Super Market, Gulbarga – 585 101, Karnataka, Tel.: (08472) 273864/865, **Guntur:** Door No.12-25-170, Ground Floor, Kothapet Main Road, Guntur-522 001, Tel: (0863)-2333819, **Hubli:** 1st Floor, Kalburgi Square, Desai Cross, T B Road, Hubli-580 029, Dist Dharwad, Karnataka State, Tel: (0836)-2363963/64, **Hyderabad:** (1) Lala II Oasis Plaza, 1st floor, 4-1-898 Tilak Road, Abids, Hyderabad-500 001, Tel: (040) 24750281/24750381/382, (2) 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjagutta, Hyderabad-500 082, Tel: (040)-23417246, (3) 10-2-99/1, Ground Floor, Sterling Grand CVK, Road No. 3, West Marredpally, Secunderabad-500 026, Tel: (040) 27711524, **Mangalore:** 1st Floor, Essel Tower, Bunts Hostel Circle, Mangalore-575 003, Tel: (0824) 2426290, **Mysore:** No.2767/B, New No. 83/B, Kantharaj Urs Road, Saraswathipuram 1st Main, Opposite to Saraswathi Theatre, Mysore-570 009, Tel: (0821)-2344425, **Nellore:** Plot no.16/1433, Sunshine Plaza, 1st Floor, Ramalingapuram Main Road, Nellore – 524 002, Andhra Pradesh, Tel: (0861) 2335818/19, **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, **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 Ramataalkies Junction, Visakhapatnam-530 003, Tel : (0891) 2550 275, **Warangal:** House No.9-2-31, Shop No.23 & 24, 1st Floor, Nirmala Mall, J P N Road, Warangal-506 002, Tel: (0870) 2441099 / 2440766.

Common Equity and Balanced Fund SID

CHANDIGARH REGION

Ambala: 5686-5687, Nicholson Road, Ambala Cantt, Haryana, Pin-133 001, Tel.: (0171) 2631780, **Amritsar:** 69, Court Road, Amritsar-143001, Tel: (0183) 2564388, **Bhatinda:** 2047, II Floor, Crown Plaza Complex, Mall Road, Bhatinda – 151 001, Punjab, Tel: (0164) 223 6500, **Chandigarh:** Jeevan Prakash (LIC Bldg.), Sector 17-B, Chandigarh-160 017, Tel: (0172) 2703683, **Jalandhar:** “Ajit Complex”, First Floor, 130 Ranjit Nagar, G. T. Road, Jalandhar-144 001, Tel: (0181) 22324756, **Jammu:** 104, B2, South Block, 1st Floor, Bahu Plaza, Jammu – 180 014, Tel.: (0191) 247 0627, **Ludhiana:** Ground Floor, S CO 28, Feroze Gandhi Market, Ludhiana-141 001, Tel: (0161) 2441264, **Panipat:** Office no.7, 2nd Floor, N K Tower, Opposite ABM AMRO Bank, G T Road, Panipat – 132 103, Haryana, Tel.: (0180) 263 1942, **Patiala:** SCO No. 43, Ground Floor, New Leela Bhawan, Patiala, Punjab-147 001, Tel: (0175) 2300341, **Shimla:** Bell Villa, 5th Floor, Below Scandal Point, The Mall, Shimla, Himachal Pradesh - 171 001, Tel. No.: (0177) 2657 803.

CHENNAI REGION

Chennai: (1) “Ruby Regency”, First Floor, New No.69/4, (Old Door No.65/4), Anna Salai, Chennai-600 002, Tel: (044) 2851 1727/2851 4466, (2) W 123, III Avenue, Annanagar, Chennai – 600 040, Tel: (044) 65720030, (3) 1st Floor, 29, North Usman Road, T Nagar, Chennai-600 017, Tel: (044) 65720011/12, **Cochin:** Muthoot Tower, 1st Floor, MG Road, Opp. Abad Plaza Hotel, Ernakulam, Cochin-682 035, Tel: (0484) 2380259/2368743, **Coimbatore:** U R House, 1st Floor, 1056-C, Avinashi Road, Opp. Nilgiris Dept. Stores, Coimbatore-641 018, Tel: (0422) 2244973, **Kottayam:** Muringampadam Chambers, Ground Floor, Door No.17/480-F, CMS College Road, CMS College Junction, Kottayam–686 001, Tel.: (0481) 2560734, **Kozhikode:** Aydeed Complex, YMCA Cross Road, Kozhikode - 673 001, Kerala, Tel.: (0495) 2367284 / 324, **Madurai:** “Jeevan Jyothi Building”, First Floor, 134 Palace Road, Opp. to Christian Mission Hospital, Madurai - 625 001, Tel.: (0452) 2333317, **Salem:** No.2/91, Sri Vari Complex, First Floor, Preethee Bajaj Upstairs, New Bus Stand Road, Meyyanur, Salem - 636 004, Tel.: (0427) 2336163, **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:** S R Arcade, 1st floor, 15/2 No.30, Officers Line, Vellore – 632 001, Tamil Nadu, Tel.: (0416) 223 5357/5339.

DELHI REGION

New Delhi: (1) G-5-10 Aggarwal Cyber Plaza, Netaji Subhash Place, Pitam Pura, Delhi – 110 034, Tel: (011) 27351001, (2) Savitri Bhawan, 1st & 2nd Floor, Plot no.3 & 4, Preet Vihar Community Centre, Delhi-110 092, Tel: (011) 22529374, 22529398, (3) G-7, Hemkunt Tower (Modi Tower), 98, Nehru Place (Near Paras Cinema), New Delhi-110 019, Tel: (011) 28898128, (4) 13th Floor, Jeevan Bharati, Tower II, Connaught Circus, New Delhi – 110 001. Tel: (011) 2332 7497, 2373 9491/2, (5) Bldg. No.4, First Floor, B-1, Community Centre, B-Block, Janak Puri, New Delhi – 110 058, Tel.: (011) 25523246/47/48, **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 14, 1st floor, Sector 14, Gurgaon–122 001, Tel: (0124) 2336622, **Meerut:** 10/8 Ground Floor, Niranjan Vatika, Begum Bridge Road, Near Bachcha Park, Meerut - 250 001, Uttar Pradesh, Tel.: (0121) 648031/2, **Moradabad:** Shri Vallabh Complex, Near Cross Road Mall, Civil Lines, Moradabad – 244 001, Uttar Pradesh, Tel.: (0591) 2411220, **Noida:** J-26, Ground Floor, Near Centre Stage Mall, Sector 18, Noida –201 301, Tel: (0120) 2512311 to 314.

GUWAHATI 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.

KOLKATA REGION

Kolkata: (1) 29, Netaji Subhash Chandra Road, Kolkata-700 001, Tel: (033) 22436571/22134832, (2) Ground Floor, 99 Park View Appt., Rash Behari Avenue, Kolkata-700 029, Tel.: (033) 24639811, (3) AD-55, Sector-1, Salt Lake City, Kolkata-700 064, Tel.: (033) 23371985, **Baharampur:** 1/5 K K Banerjee Road, 1st Floor, Gorabazar, Baharampur – 742 101, West Bengal, Tel.: (03482) 277163, **Balasure:** Plot No.570, 1st Floor, Station Bazar, Near Durga Mandap, Balasure – 756 001, Orissa, Tel.: (06782) 241894/241947, **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, **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, **Bokaro:** Plot C-1, 20-C (Ground Floor), City Centre, Sector – 4, Bokaro Steel City, Bokaro – 827 004, Jharkhand, Tel.: (06542) 323865, 233348, **Cuttack:** Roy Villa, 2nd floor, Bajrakabati Road, P.O.-Buxi Bazar, Cuttack-753 001, Orissa, Tel: (0671) 231 5350/5351/5352, **Dhanbad:** 111 & 112, Shriram Mall, Shastri Nagar, Bank More, Dhanbad-826 001, Tel.: (0326) 6451 971/2304676, **Durgapur:** 3rd Administrative Bldg., 2nd Floor, Asansol Durgapur Dev. Authority, City Centre, Durgapur-713216, Tel: (0343) 2546831, **Jamshedpur:** 1-A, Ram Mandir Area, Gr. & 2nd Floor, Bistupur, Jamshedpur-831 001, Tel: (0657) 2756074, **Kalyani:** B-12/1 Central Park, Kalyani -741 235,

Common Equity and Balanced Fund SID

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, **Malda:** 10/26 K J Sanyal Road, 1st Floor, Opp Gazole Taxi Stand, Malda – 732 101, West Bengal, Tel.: (03512) 223681/724/728, **Ranchi :** Shop No. 8 & 9, SPG Mart, Commercial Complex, Old H B Road, Bahu Bazar, Ranchi-834 001, Tel: (0651) 2900 206/07, **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, **Serampore:** 6A/2, Roy Ghat Lane, Hinterland Complex, Serampore, Dist. Hooghly – 712 201, West Bengal, Tel.: (033) 26529153/9154, **Siliguri:** Ground Floor, Jeevan Deep Bldg., Gurunanak Sarani, Sevoke Rd., Siliguri-734 401, Tel: (0353) 2535199.

LUCKNOW REGION

Agra: FCI Building, Ground Floor, 60/4, Sanjay Place, Agra–282 002, Tel: (0562) 2857789, 2858047, **Allahabad:** 4, Sardar Patel Marg, 1st Floor, Civil Lines, Allahabad-211 001, Tel: (0532) 2561028, **Aligarh:** 3/339-A Ram Ghat Road, Opp. Atrauli Bus Stand, Aligarh, Uttar Pradesh–202 001, Tel : (0571) 2741511, **Bareilly:** 116-117 Deen Dayal Puram, Bareilly, Uttar Pradesh-243 005, Tel.: (0581) 2303014, **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, Laherisara, 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, **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:** 16/79-E, 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, **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:** 1st Floor, N.I. Building (LIC Bldg.), Besides Maharaja Kameshwar Complex, Fraser Road, Patna-800 001, Tel: (0612) 2911207, **Varanasi:** 1st Floor, D-58/2A-1, Bhawani Market, Rathyatra, Varanasi-221 010, Tel: (0542) 2226881.

MUMBAI REGION

Mumbai: (1) Lotus Court Building, 196, Jamshedji Tata Road, Backbay Reclamation, Mumbai-400020, Tel: (022) 22821357, (2) UTI Tower, 'Gn' Block, Ground Floor, Bandra-Kurla Complex, Bandra (E), Mumbai-400051, Tel: (022) 66786354/6101, (3) Purva Plaza, Ground Floor, Junction of S V Road & Shimpoli, Soni Wadi Corner, Borivali (West), Mumbai – 400 092. Tel. No.: (022) 2898 0521/ 5081, (4) 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, (5) Unit No.2, Block 'B', Opp. JVPD Shopping Centre, Gul Mohar Cross Road No.9, Andheri (W), Mumbai-400049, Tel:(022) 26201995/26239841, (6) A-1, Ground Floor, Delphi Orchard Avenue, Hiranandani Business Park, Hiranandani Gardens, Powai, Mumbai–400 076, Tel: (022) 67536797/98, (7) Shop no.2, Ground floor, Green Lawn Apartment, Opp. St., Pius College, Aarey Road, Goregaon (East), Mumbai – 400 063, Tel.: (022) 26866133, (8) Plot No.12, Road No.9 Behind Hotel Tunga Paradise MIDC Marol, Andheri (East), Mumbai – 400 093, Maharashtra, Tel.: (022) 2836 5138, **Aurangabad:** "Yashodhan", Near Baba Petrol Pump, 10, Bhagya Nagar, Aurangabad – 431 001, Maharashtra, Tel.: (0240) 2345219 / 29, **Jalgaon:** First Floor, Plot No-68, Zilha Peth, Behind Old Court, Near Gujrat Sweet Mart, Jalgaon (Maharashtra), Pin - 425 001, Tel.: (257) 2240480/2240486, **Kalyan:** Ground Floor, Jasraj Commercial Complex, Chitroda Nagar, Valli Peer, Station Road, Kalyan (West) - 421 301, Tel: (0251) 2316063/7191, **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:** (1) 1099A, First Floor, Maheshwari Vidya Pracharak Mandal Building, Near Hotel Chetak, Model Colony Road, Shivaji Nagar, Pune-411 016, Tel.: (020) 25670419, (2) City Pride, 1st Floor, Plot No.92/C, D III Block, MIDC, Mumbai-Pune Highway, Kalbhor Nagar, Chinchwad, Pune-411 019, Tel: (020) 65337240, **Solapur:** 157/2 C, Railway Lines, Rajabhau Patwardhan Chowk, Solapur – 413 003, Maharashtra, Tel.: (0217) 223 11767, **Thane:** Suraj Arcade, Ground Floor, Next to Deodhar Hospital, Opp. To HDFC Bank, Gokhale Road, Thane (West)-400 602, Tel: (022) 2533 2409, **Vashi:** Shop no. 4, 5 & 6, Plot no. 9, Ganesh Tower, Sector 1, Vashi, Navi Mumbai – 400 703, Tel.: (022) 27820171/74/77.

NAGPUR REGION

Amravati: C-1, VIMACO Tower, S.T. Stand Road, Amravati – 444 602, Maharashtra, Tel.: (0721) 2553126/7/8, **Bhilai:** 38 Commercial Complex, Nehru Nagar (East), Bhilai – 490 020, Distt. Durg, Chhattisgarh, Tel.: (0788) 2293222, 2292777, **Bhopal:** 2nd Floor, V. V. Plaza, 6 Zone II, M. P. Nagar, Bhopal-462 011, Tel: (0755) 2558308, **Gwalior:** 45/A, Alaknanda Towers, City Centre, Gwalior-474011, Tel: (0751) 2234072, **Indore:** UG 3 & 4, Starlit Tower, YN Road, Indore-452 001, Tel:(0731) 2533869/4958, **Jabalpur:** Ground Floor, Ayush Complex, Home Science College Road, Napier Town, Jabalpur, Madhya Pradesh–482 001, Tel: (0761) 2480004, 2480005, **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:** Shop No. 3 Ground Floor, Ratlam Plaza, 16/45 New Road, Ratlam – 457 001, Madhya Pradesh, Tel.: (07412) 243041/222771/2.

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

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

KARVY CENTRES

Ahmednagar: 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 **Ananthapur:** # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur-515 001, Tel.: (08554) 244449, **Asansol:** 18, G T Road, 1st Floor, Asansol-713 301, Tel.: (0341) 2214624, **Chinsura:** J C Ghose Sarani, Near Bus Stand, Chinsura-712101, Tel.: (033) 26810049/50, **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul-624 001, Tel.: (0451) 2436077/177, **Eluru:** 23A-3-32, Gubbavari 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, **Haridwar:** 8, Govind Puri, Opp. LIC 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249 401, Tel.: (01334) 312828, **Hazaribagh:** C/o. Hemlata Jain, Kalibari Road, Hazaribagh-825301, Tel.: (06546) 267352, **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar-125 001, Tel.: (01662) 225845/68/36, **Jalpaiguri:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri-735 101, Tel.: (03561) 224207/225351, **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284 001, Tel.: (0510) 2333685, **Jorhat:** New Medical Store Complex, 3rd Floor, A T Road, Opp. Chowk Bazar, Jorhat-785 001, Tel.: (0376) 2301923, **Junagadh:** 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat-362 001, Tel.: (0285) 2624154, **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur- 689 107, 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:** Sco 26, Kunjpura Road, Nehru Place, Karnal-132 001, Tel.: (0184) 2251524/5/6, **Khammam:** 2-3-117, Gandhi Chowk, Opp. Siramvari Satram, Khammam-507 003, Tel.: (08742) 258567, **Kollam:** Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam-691 008, Tel.: (0474) 3012778, **Korba:** 1st Floor, 35 Indira Complex, P. Nagar, Korba (C.G.) – 495 677, Tel.: (07759) 245089/ 245354/ 320039, **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool - 518 004, Tel.: (08518) 228850/950, **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:** 3538-3540, Infront of BSA College, Gaushala Road, Mathura-281 004, Tel.: (0565) 3202615, **Mehsana:** 14-15, Prabhu Complex, Near HDFC Bank, Mehsana Highway, Mehsana-384 002, Tel.: (02762) 322559, **Nagarcoil:** 3 A, South Car Street, Parfan Complex, Nr The Laxmi Vilas Bank, Nagarcoil –629 001, Tel: (04652) 233551/52/53, **Nizamabad:** H. No. 4-9-55, 1st Floor, Uppala Rameshwara Complex, Jawahar Road, Nizamabad-503 001, Tel.: (08462) 223956/756, **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, **Patnamthitta:** C/o. UTI Financial Centre, Near Superintendent of Police Office, Kumbakattu Nagar, Makkamkunnu, Patnamthitta – 689 645, Kerala, Tel.: (0468) 2320769, **Pondicherry:** No. 7, First Floor, Thiayagaraja Street, Pondicherry – 605 001 Tel: (0413) 2220 640, **Rewari:** H. No. 3398 1/H, Shiv Kutir, Near Saini Sr. Secondary School, Mohalla Said Sarai, Rewari – 123 401, Haryana, Tel.: (01274) 253470, **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak-124 001, Tel.: (01262) 253597/271984/230258, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee- 247 667, Tel.: (01332) 277664/667, **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:** 1st Floor, KB Complex, Reva Road, Satna-485 001, Tel.: (07672) 503791, **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, **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin-628 003, Tel.: (0461) 2334601/602, **Ujjain:** 101, Astha Tower, 13/1, Dhanwantri Marg, Free Gunj, Ujjain-456 010, Tel.: (0734) 3203222/3205222/2515313/2515321, **Valsad:** Shop No 2, Phiroza Corner, ICICI Bank Char Rasta, Tithal Road, Valsad-396 001, Tel.: (02632) 326902.

DUBAI REPRESENTATIVE OFFICE

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

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