

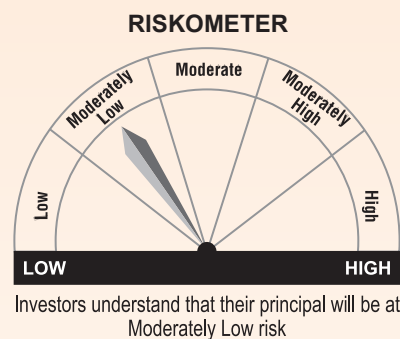
SCHEME INFORMATION DOCUMENT

UTI - Floater Fund

(An open ended debt scheme predominantly investing in floating rate instruments)

This product is suitable for investors who are seeking*:

- to generate reasonable returns
- to invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)



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

Offer of Units of ₹1000/- each during New Fund Offer (NFO) and Continuous Offer of Units at NAV based prices

New Fund Offer Opens on : Friday, October 12, 2018

New Fund Offer Closes on : Friday, October 26, 2018

Scheme re-opens on : Wednesday, October 31, 2018

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

The 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 Centers (UFCs) / Website / Distributors or Brokers.

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

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

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

This Scheme Information Document is dated September 24, 2018.

UTI - Floater Fund

TABLE OF CONTENTS

Item No.	Contents	Page No.
	HIGHLIGHTS	3
I.	INTRODUCTION	
A.	Risk Factors	5
B.	Requirement of minimum investors in the Scheme	10
C.	Special Considerations	10
D.	Definitions	10
E.	Due Diligence by the Asset Management Company	13
II.	INFORMATION ABOUT THE SCHEME	
A.	Type of the Scheme	14
B.	What is the investment objective of the Scheme?	14
C.	How will the Scheme allocate its assets?	14
D.	Where will the Scheme invest?	16
E.	What are the Investment Strategies?	20
F.	How the Scheme is different from other existing schemes of UTI Mutual Fund	20
G.	Fundamental Attributes	24
H.	How will the Scheme Benchmark its performance?	24
I.	Who manages the Scheme?	24
J.	What are the Investment Restrictions?	25
K.	How has the Scheme performed?	26
III.	UNITS AND OFFER	
A	New Fund Offer (NFO)	27
B	Ongoing Offer Details	36
C	Periodic Disclosures	45
D	Computation of NAV	48
IV.	FEES AND EXPENSES	
A	New Fund Offer (NFO) Expenses	48
B	Annual Scheme Recurring Expenses	48
C	Load Structure	50
V.	RIGHTS OF UNIT HOLDERS	52
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	52

UTI - Floater Fund

HIGHLIGHTS

Name of the Scheme	UTI Floater Fund																																				
Type of Scheme	An open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)																																				
Investment Objective	<p>The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>																																				
Plans and Options Offered	<p>The scheme offers following plans</p> <p>Regular Plan</p> <p>Direct Plan</p> <p>Both the plans offer following options</p> <p>(i) Growth Option</p> <p>(ii) Quarterly Dividend Option**</p> <p>(iii) Half Yearly Dividend Option**</p> <p>(iv) Annual Dividend Option**</p> <p>(v) Flexi Dividend Option**</p> <p>** both payout & reinvestment facilities</p> <p>In case where no option 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. In case dividend option is indicated and the periodicity is not mentioned, then the default dividend option will be the Quarterly Dividend Option</p> <p>Direct Plan:</p> <p>Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>The Direct Plan will be a separate plan under the Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc and will have a separate NAV. No commission shall be paid / charged from Direct Plan.</p> <p>The Direct Plan and Regular Plan will have a common portfolio.</p> <p>How to apply: Investors subscribing under Direct Plan will have to indicate "Direct Plan" against the Scheme name in the application form as for example "UTI Floater Fund –Direct Plan".</p> <p>Treatment of applications under "Direct" / "Regular" Plans:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Scenario</th> <th style="width: 25%;">Broker Code mentioned by the investor</th> <th style="width: 25%;">Plan mentioned by the investor</th> <th style="width: 35%;">Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Direct</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Regular</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">Mentioned</td> <td style="text-align: center;">Direct</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">5</td> <td style="text-align: center;">Direct</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">6</td> <td style="text-align: center;">Direct</td> <td style="text-align: center;">Regular</td> <td style="text-align: center;">Direct Plan</td> </tr> <tr> <td style="text-align: center;">7</td> <td style="text-align: center;">Mentioned</td> <td style="text-align: center;">Regular</td> <td style="text-align: center;">Regular Plan</td> </tr> <tr> <td style="text-align: center;">8</td> <td style="text-align: center;">Mentioned</td> <td style="text-align: center;">Not mentioned</td> <td style="text-align: center;">Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned in the application form under Scenarios 7 or 8 above, the application shall be processed under Regular Plan. UTI AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the transaction shall be reprocessed under Direct Plan from the date of application without any exit load.</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not mentioned	Regular Plan
Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured																																		
1	Not mentioned	Not mentioned	Direct Plan																																		
2	Not mentioned	Direct	Direct Plan																																		
3	Not mentioned	Regular	Direct Plan																																		
4	Mentioned	Direct	Direct Plan																																		
5	Direct	Not mentioned	Direct Plan																																		
6	Direct	Regular	Direct Plan																																		
7	Mentioned	Regular	Regular Plan																																		
8	Mentioned	Not mentioned	Regular Plan																																		

UTI - Floater Fund

Special Products / Facilities Offered	<ul style="list-style-type: none"> (i) Systematic Investment Plan (SIP) <ul style="list-style-type: none"> (a) Step up facility (b) Any Day SIP (c) Micro SIP (ii) Systematic Withdrawal Plan (SWP) (iii) Dividend Transfer Plan (DTP) (iv) Systematic Transfer Investment Plan (STRIP)
Dematerialization of Units	The unitholders would have an option to hold the units in dematerialised (demat) form or account statement (non-demat) form. Units held in demat form are freely transferable. The Applicant intending to hold units in demat form will be required to have a beneficiary account with a Depository Participant (DP) and will be required to mention in the application form DP's name, DP ID No. and beneficiary account no. with the DP at the time of purchasing units.
Liquidity	<p>The face value of a unit is ₹ 1000/-.</p> <p>The scheme will offer subscription and redemption of units at applicable NAV on every business day on an ongoing basis, within 5 business days from the date of allotment.</p>
Benchmark	CRISIL Ultra Short Term Bond Index
Entry/Exit Load	<p>Load Structure during New Fund Offer Period and on an Ongoing basis:</p> <p>Entry Load : Nil (Not Applicable as per SEBI guidelines)</p> <p>Exit Load : Nil</p>
Transparency / NAV Disclosure	Declaration of NAV on a daily basis within 5 business days from the date of allotment.
Minimum Application Amount	<p>Minimum initial investment is ₹ 5,000/- and in multiples of ₹ 1/-.</p> <p>Additional Purchase Amount ₹ 1000/- and in the multiple of ₹ 1/- without any upper limit.</p>

I. INTRODUCTION

A. RISK FACTORS

Standard Risk Factors

1. Investment in Mutual Fund units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
2. As the price / value / interest rates of the securities in which the Scheme invests fluctuate, the value of your investment in the Scheme may go up or down.
3. Past performance of the Sponsors / AMC / Mutual Fund does not guarantee future performance of the Scheme.
4. UTI Floater Fund is only the name of the scheme and does not in any manner indicate either the quality of the Scheme or its future prospects and returns.
5. The sponsors are not responsible or liable for any loss resulting from the operation of the Scheme beyond the initial contribution of ₹ 10,000/- made by them towards setting up the Fund.
6. **The present Scheme is not a guaranteed or assured return Scheme.**
7. Statements / Observations made are subject to the laws of the land as they exist at any relevant point of time.
8. Growth, appreciation, dividend and income, if any, referred to in this Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time.
9. The NAVs of the Scheme may be affected by changes in the general market conditions, factors and forces affecting capital market, in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures.
10. The Scheme is not guaranteeing or assuring any dividend. The Scheme is also not assuring that it will make periodical dividend distributions, though it has every intention of doing so. All dividend distributions are subject to the availability of distributable surplus of the Scheme.

Scheme Specific Risk Factors

11. **Risk factors associated with investing in Fixed Income Securities**
 - (a) Different types of fixed income securities in which the Scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Investments in corporate debt carry a higher level of risk than investments in Government securities. Further even among corporate debt, AAA/P1+ rated instruments are comparatively less risky than AA/P1 rated instruments. Accordingly, the Scheme risk may increase or decrease depending upon its investment pattern.
 - (b) The Net Asset Value (NAV) of the Scheme will be affected by changes in the general level of interest rates. The NAV of the Scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates. While the change in interest rate will affect the debt instruments in general, the effect of it on floating instruments will be generally less than that of fixed rate instruments and limited upto the period of resetting of interest rates.
 - (c) Money market instruments, while fairly liquid, lack a well developed secondary market, which may

restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.

- (d) Investment in Corporate Debt 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. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security values.
- (e) The AMC may, considering the overall level of risk of the portfolio, invest in lower rated / unrated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- (f) As zero coupon securities do not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio. Zero coupon or deep discount bonds are debt obligations that do not entitle the holder to any periodic payment of interest prior to maturity or a specified date when the securities begin paying current interest and therefore, are generally issued and traded at a discount to their face values. The discount depends on the time remaining until maturity or the date when securities begin paying current interest. It also varies depending on the prevailing interest rates, liquidity of the security and the perceived credit risk of the Issuer. The market prices of zero coupon securities are generally more volatile than the market prices of securities that pay interest periodically.
- (g) Apart from normal credit risk, zero coupon bonds carry an additional risk, unlike bonds that pay interest throughout the period to maturity, zero coupon instruments/deferred interest bonds typically would not realise any cash until maturity. If the issuer defaults, the Schemes may not obtain any return on its investment.
- (h) 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. The AMC may choose to invest in unlisted securities that offer attractive yields. This may increase the risk of the portfolio.
- (i) While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges and may lead to the Scheme incurring losses till the security is finally sold.
- (j) Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the investments made by the Scheme. Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen

UTI - Floater Fund

circumstances leading to delays in receipt of proceeds from sale of securities. The NAV of the Units of the Scheme can go up or down because of various factors that affect the capital markets in general.

- (k) As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for redemption of Units may be significant in the event of an inordinately large number of redemption requests or restructuring of the Scheme. In view of the above, the Trustee has the right, in its sole discretion, to limit redemptions (including suspending redemptions) under certain circumstances, as described under 'Right to Limit Redemptions' in Section 'Special Considerations', if any, on the right to freely retain or dispose of units being offered.
- (l) At times, due to the forces and factors affecting the capital market, the Scheme may not be able to invest in securities falling within its investment objective resulting in holding the monies collected by it in cash or cash equivalent or invest the same in other permissible securities / investments amounting to substantial reduction in the earning capability of the Scheme.
- (m) The Scheme at times may receive large number of redemption requests, leading to an asset-liability mismatch and therefore, requiring the investment manager to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
- (n) **Prepayment Risk:** Certain fixed income securities give an issuer the right to call back its securities before their maturity date, in periods of declining interest rates. The possibility of such prepayment may force the fund to reinvest the proceeds of such investments in securities offering lower yields, resulting in lower interest income for the fund.
- (o) **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Schemes 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.
- (p) Performance of the Scheme may be affected by political, social, and economic developments, which may include changes in government policies, diplomatic conditions, and taxation policies.
- (q) Investments in money market instruments involve credit risk commensurate with short term rating of the issuers.

12. Risk factors associated with investing in Derivatives

- (a) The AMC, on behalf of the Scheme may use various derivative products, from time to time, in an attempt to protect the value of the portfolio and enhance Unit holders' interest. Derivative products are specialized instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but of the derivative itself. Other risks include, the risk of mispricing or

improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

- (b) 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.
- (c) 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.
- (d) **Credit Risk:** The credit risk in derivative transaction is the risk that the counter party will default on its obligations and is generally low, as there is no exchange of principal amounts in a derivative transaction.
- (e) **Illiquidity risk:** This is the risk that a derivative cannot be sold or purchased quickly enough at a fair price, due to lack of liquidity in the market.

13. Risk factors associated with investing in Securitised Debt

Securitization– Features & Investment Strategy

Asset Securitization is a process whereby commercial or consumer credits are 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 (e.g., promissory notes, pass through certificates or other debt instruments) to investors, such instruments evidencing the beneficial ownership of the investors in the Receivables. The financial instruments are rated by an independent credit rating agency. An Investor's Agent is normally appointed for providing trusteeship services for the transaction.

The Fund will predominantly invest only in those Securitised issuances, which have AAA rating indicating the highest level of safety from credit risk point of view at the time of making an investment.

Generally available Asset Classes for Securitization in India

- Commercial Vehicles
- Auto and Two wheeler pools
- Mortgage pools (residential housing loans)
- Personal Loan, credit card and other retail loans
- Corporate loans/receivables

The fund may invest in various type of Securitised issuances as mentioned above, including but not limited to Asset Backed Securitization, Mortgage Backed Securitization, Personal Loan Backed Securitization, Collateralized Loan Obligation/ Collateralized Bond Obligation and so on.

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

UTI - Floater Fund

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 Securitized 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 securitized debt.

Holders of the securitized assets may have low credit risk with diversified retail base on underlying assets especially when securitized assets are created by high credit rated tranches, risk profiles of Planned Amortization 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 pertained to Securitized Paper are as below:

Liquidity & Price / Interest risk

Presently, secondary market for securitized 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. The price risk of the instruments will in line with the maturity/duration of such instruments. For the floating rate instruments the same will be in line with the date of next resetting of interest rate.. Domestic Securitized debt can have different underlying assets and these assets have different risk characteristics. These may be as given in the following example: Security 1 -Backed by receivables of personal loans originated by XYZ Bank Specific Risk Factors: Loss due to default and/or payment delay on Receivables, Premature Termination of Facility Agreements, Limited loss cover, Delinquency and Credit Risk, Limited Liquidity and Price Risk, Originator/Collection Agent Risk, Bankruptcy of the Originator, Co-mingling of funds. Security 2 - Senior Series Pass Through Certificates backed by commercial vehicles and two-wheeler loan and loan receivables from ABC Bank Limited

Delinquency and Credit Risk

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

1. Disclosures regarding investments in Securitized Debt:

a. How the risk profile of securitized debt fits into the risk appetite of the scheme?

Investment in these instruments will help the fund earn higher interest accrual and cash flows at regular intervals which would complement the fund's overall positioning. These returns come with a certain degree of risks namely credit and liquidity. Moreover the medium risk profile of the securitized debt instruments matches that of the prospective investors of the fund and hence can be considered in the fund universe.

We invest in Securitized issuances with minimum credit rating of A1+ (in Short Term)/AAA to AA (in Long Term) indicating the high level of safety in credit risk at the time of making any investment.

b. Policy relating to originators based on nature of originator, track record, NPAs, losses in earlier securitized debt, etc

Track record: We ensure that there is adequate past track record of the Originator before selection of the pool including a detailed look at the number of issuances in past, track record of issuances, experience of issuance team, etc.

Willingness to pay: As the securitized structure has underlying collateral structure, depending on the asset class, historical NPA trend and other pool / loan characteristics, a credit enhancement in the form of cash collateral, such as fixed deposit, bank, guarantee etc. is obtained, as a risk mitigation measure.

Ability to pay: This assessment is based on a strategic framework for credit analysis, which entails a financial risk assessment.

c. Risk mitigation strategies for investments with each kind of originator

Careful selection of pool based on criteria such as–

- (i) Minimum seasoning of 3-6 months on overall basis higher for risky asset classes.
- (ii) Very low overdue status and a modest repayment track record.
- (iii) Loan to Value and tenure distribution should be at reasonable levels.
- (iv) Adequate regional diversity.
- (v) **Credit Enhancement** is provided to an SPV to cover the losses associated with the pool of assets. It may be divided into First Loss facility and Second Loss facility.

UTI - Floater Fund

- **First loss facility** represents the first level of financial support to a SPV as part of the process in bringing the securities issued by the SPV to investment grade. The provider of the facility bears the bulk (or all) of the risks associated with the assets held by the SPV.
- **Second loss facility** represents a credit enhancement providing a second (or subsequent) tier of protection to an SPV against potential losses.

(vi) **Liquidity Facility** is provided to assure investors of timely payments. These include smoothening of timing differences between payment of interest and principal on pool of assets and payments due to investors.

(vii) **Collateral risk analysis:** Projecting the likely performance of the pool being securitized, based on qualitative and quantitative analysis of various factors past performance of the overall loan portfolio of the Originator, experience of other Originators in the same asset class, lending / collection norms and systems employed by the Originator, the specific composition of the selected pool, outlook on the asset class, as well as the expected overall economic conditions.

d. The level of diversification with respect to the underlying assets, and risk mitigation measures for less diversified investments

Characteristics/ Type of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	CAR	2 wheelers	Micro Finance Pools	Personal Loans	Single Sell Downs
Approximate Average maturity (in Months)	36-120 months	12-60 months	12-60 months	15-48 months	15-80 weeks	5 months - 3 years	6 months - 5 years
Collateral margin (including cash, guarantees, excess interest spread, subordinate tranche)	3-10%	4-12%	4-13%	4-15%	5-15%	5-15%	0-15%
Average Loan to Value Ratio	75%-95%	80%-98%	75%-95%	70%-95%	Unsecured	Unsecured	N.A.
Average seasoning of the Pool	5-6 months	5-6 months	5-6 months	3-6 months	2-7 weeks	3-6 months	N.A.
Maximum single exposure range	4-5%	4-5%	3-4%	3-4%	2-3%	2-3%	4-5%
Average single exposure range %	3-4%	3-4%	2-3%	2-3%	2-3%	2-3%	3-4%

e. Minimum retention period of the debt by originator prior to securitization

Minimum retention period for the ABS/MBS pool would be 3-6 months depending on the asset type as mentioned in the above table.

f. Minimum retention percentage by originator of debts to be securitized

Minimum retention percentage by originator would vary from originator to originator and by asset class by asset class and would also depend on the timing of origination. However we would require originators minimum skin in the game of 5%.

g. The mechanism to tackle conflict of interest when the mutual fund invests in securitized debt of an originator and the originator in turn makes investments in that particular scheme of the fund

Investments in these papers would be only post independent credit opinions from credit analysts towards such ABS/MBS exposure which would aid in mitigation conflict of interests.

h. In general, the resources and mechanism of individual risk assessment with the AMC for monitoring investment in securitized debt

Every ABS/MBS exposure would be tracked by credit analysts with relevant research expertise. Monitoring investment in these securitized debts would be through monthly surveillance of the ABS/MBS pool performance and periodic interaction with rating agencies regarding the trends in collection efficiencies and prepayment rates.

14. Risk factors associated with Securities Lending

As with other modes of extensions of credit, there are risks inherent to securities lending, including the risk of failure of the other party, in this case the approved intermediary, to comply with the terms of the agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure can result in the possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary.

15. Risk factors associated with processing of transaction through Stock Exchange Mechanism

The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or

UTI - Floater Fund

BSE or any other recognised stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing/settlement, etc. upon which the Fund has no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s).

16. Risk factors associated with investments in REITs and InvITs –

VOLATILITY OF DISTRIBUTIONS

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

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

OPERATIONAL AND RESIDUAL RISKS

- REIT & InvITs Assets are subject to various risks that we may not be insured against, adequately or at all, including:
 - (i) Changes in governmental and regulatory policies;
 - (ii) Shortages of, or adverse price movement for, materials, equipment and plants;
 - (iii) Design and engineering defects;
 - (iv) Breakdown, failure or substandard performance of the underlying assets and other equipments;
 - (v) Improper installation or operation of the underlying assets and other equipment;
 - (vi) Terrorism and acts of war;
 - (vii) Inclement weather and natural disasters;
 - (viii) Environmental hazards, including earthquakes, flooding, tsunamis and landslide
- Any additional debt financing or issuance of additional Units may have a material, adverse effect on the REITs & InvITs distributions.

- Any future issuance of Units by REITs & InvITs or sales of Units by the Sponsor or any of other significant Unitholders may materially and adversely affect the trading price of the Units.
- The Valuation Report, and any underlying reports, and the valuation contained therein may not be indicative of the true value of the Project SPVs' assets.
- Risk related to business or industry sector.
- There can be no assurance that REITs & InvITs will be able to successfully undertake future acquisitions.

Market Risk:

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

Liquidity Risk:

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

Reinvestment Risk:

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

Price-Risk or Interest-Rate Risk:

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

Credit Risk:

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

RISK MITIGATION FACTORS:

The UTI AMC Ltd. (AMC) endeavours to invest in REITs/InvITs, where adequate due diligence and research has been performed by AMC. The AMC also relies on its own research as well as third party research. This involves one-to-one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will

UTI - Floater Fund

focus, amongst others, on the strength of management, predictability and certainty of cash flows, value of assets, capital structure, business prospects, policy environment, volatility of business conditions, etc.

B. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, 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. SPECIAL CONSIDERATIONS

• Right to limit Purchase of units and/or Right to limit Redemption of units

The AMC may, in the general interest of the Unit holders of the Scheme under this Scheme Information Document and keeping in view the unforeseen circumstances / unusual market conditions, limit the total number of Units which may be redeemed on any Business Day to 5% of the total number of Units then issued and outstanding under any Scheme / Plan or such other percentage as the AMC may determine.

The AMC may, at its sole discretion in response to unforeseen circumstances or unusual market conditions including, but not limited to, extreme volatility of the stock, fixed income and money markets, extended suspension of trading on the stock exchanges, natural calamities, communication breakdowns, internal system breakdowns, strikes, bandhs, riots or other situations where the AMC, considers that such suspension is necessary, limit the total number of Units which may be redeemed on any Business Day to 5% of the total number of Units then in issue or such higher percentage as the AMC may determine in any particular case.

Any Units, which by virtue of these limitations are not redeemed on a particular Business Day, will be carried forward for redemption to the next Business Day, in the order of receipt. Redemptions so carried forward will be priced on the basis of the Redemption Price of the Business Day on which redemption is made. Under such circumstances, to the extent multiple

redemption requests are received at the same time on a single Business Day, redemption's will be made on pro-rata basis, based on the size of each redemption request, the balance amount being carried forward for redemption to the next Business Day(s).

• Suspension of Purchase and Redemption of Units

The purchase and/or redemption of Units may be suspended with prior approval of Trustees and Asset Management Company giving the details of circumstances and justification for the proposed action shall also be informed to SEBI in advance, temporarily or indefinitely when any of the following conditions exist at one/more Designated Investor Service Centre's:

- a) The stock market stops functioning or trading is restricted;
- b) Periods of extreme volatility in the stock market, fixed income or money market, which, in the opinion of the Investment Manager, are prejudicial or detrimental to the interest of the investors;
- c) Natural calamity;
- d) For any bulk processing like dividend, etc.
- e) If banks do not carry-out any of the normal Banking activities at one or more Designated Investor Service Centers;
- f) In the event of breakdown in the means of communication used for the valuation of investments of the Scheme, without which the value of the securities cannot be accurately calculated;
- g) In the event of any force majeure or disaster that affects the normal functioning of the AMC or the designated investor service centers;
- h) SEBI, by order, so directs;
- i) AMC also reserves the right at its sole discretion to withdraw sale of Units in the Scheme temporarily or indefinitely, if the AMC views that increasing the Scheme's size further may prove detrimental to the existing Unit holders of the Scheme. An order/request to purchase Units is not binding on and may be rejected by the Trustee, the AMC or their respective agents, unless it has been confirmed in writing by the AMC or its agents and (or) payment has been received.

D. DEFINITIONS

In this Scheme unless the context otherwise requires:

1. "Acceptance date" or "date of acceptance" with reference to an application made by an applicant to the UTI Asset Management Company (UTI AMC) for purchase or redemption of units means the day on which the UTI Financial Centres (UFCs) / Registrar or the other official points of acceptance (as per the list attached with this Scheme Information Document) or notified hereafter, after being satisfied that such application is complete in all respects, accepts the same;
2. "Accounting Year" of UTI Mutual Fund is from April to March;
3. "Act" means the Securities and Exchange Board of India Act, 1992, (15 of 1992) as amended from time to time;
4. "Applicant" means an investor who is eligible to participate in the scheme and who is not a minor and

UTI - Floater Fund

shall include the alternate applicant mentioned in the application form;

5. "AMFI" means Association of Mutual Funds in India;
6. "Asset Management Company / UTI AMC / AMC / Investment Manager" means the UTI Asset Management Company Limited incorporated under the Companies Act, 1956, (1 of 1956) [replaced by The Companies Act, 2013 (No.18 of 2013)] and approved as such by Securities 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;
7. "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 under Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] which the Central Government may, by notification in the Official Gazette, specify in this behalf;
8. "Book Closure" is a period when the register of Unit holders is closed for all transactions viz., purchase / redemption / changeover / switchover, change in particulars etc. Such Book Closure period will not exceed 15 days in a year;
9. "Business Day" means a day other than (i) Saturday and Sunday or (ii) a day on which the principal stock exchange with reference to which the valuation of securities under the 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 / switchover of unit is suspended by the Trustee or (v) a day on which normal business could not be transacted due to storm, floods, bandhs, strikes or such other events as the AMC may specify from time to time;
The AMC reserves the right to declare any day as a Business Day or otherwise at any or all official Points of Acceptance;
10. "CDSL" means Central Depository Services (India) Ltd.
11. "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.
12. "Depository" means a body corporate as defined in Depositories Act, 1996 (22 of 1996) and includes National Securities Depository Ltd. (NSDL) and Central Depository Services Ltd. (CDSL).
13. "Dividend" Income distributed by the Scheme on the Units.
14. "Distributable surplus" means the Gains that has been realised on a marked to market basis and is carried forward to the balance sheet at market value, arising out of appreciation on investments which is readily available for distribution to the Unit holders as Income.
15. "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 Depositories Act, 1996;

16. "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;
17. "Fund Manager" means the manager appointed for the day-to-day management and administration of the Scheme;
18. "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;
19. "Investor Service Centre" such offices as are designated as Investor Service Centre (ISC) by the AMC from time to time;
20. "Load" is a charge that may be levied as a percentage of NAV at the time of exiting from the Scheme;
21. "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;
22. "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.
23. "New Fund Offer or NFO or New Fund Offer Period" means offer of the units of the UTI Floater Fund during the New Fund Offer Period.
24. "New Fund Offer Period of the Scheme" Offer of units of the Scheme during the New Fund Offer Period of the Scheme and as determined by the AMC.
25. "**Non-Resident Indian (NRI)**" / "**Person of Indian origin (PIO)**" shall have the meaning as defined under Foreign Exchange Management (Deposit) Regulations, 2016 (FEMA Regulation 2016) framed by Reserve Bank of India under Foreign Exchange Management Act, 1999. As per FEMA Regulation 2016. 'Non-Resident Indian (NRI)' means a person resident outside India who is a citizen of India. 'Person of Indian Origin (PIO)' means a person resident outside India who is a citizen of any country other than Bangladesh or Pakistan or such other country as may be specified by the Central Government, satisfying the following conditions: a) Who was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or b) Who belonged to a territory that became part of India after the 15th day of August, 1947; or c) Who is a child or a grandchild or a great grandchild of a citizen of India or of a person referred to in clause (a) or (b); or d) Who is a spouse of foreign origin of a citizen of India

UTI - Floater Fund

or spouse of foreign origin of a person referred to in clause (a) or (b) or (c) Explanation: for the purpose of this sub-regulation, the expression 'Person of Indian Origin' includes an 'Overseas Citizen of India' cardholder within the meaning of Section 7(A) of the Citizenship Act, 1955.'

26. "NSDL" means the National Securities Depository Ltd.
27. "Number of units deemed to be in issue" means the aggregate of the number of units issued and still remaining outstanding;
28. "Official points of acceptance" UTI Financial Centers (UFCs), Offices of the Registrars of the Scheme and any other authorised center as may be notified by UTI AMC from time to time are the official points of acceptance of purchase / changeover / switchover and redemption applications of the Scheme. The cut off time as mentioned in the Scheme Information Document will be applicable at these official points of acceptance. The list of official point of acceptance is attached with this Scheme Information Document.

For purchase / redemption / changeover / switchover of units applications received at any authorized collection center, 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.
29. "RBI" means the Reserve Bank of India, constituted under the Reserve Bank of India Act, 1934;
30. "Record date" the date announced by the fund for any benefits like dividends, etc. The person holding the units as per the records of UTI AMC / Registrars, on the record date shall be eligible for such benefits;
31. "Registrar" means a person whose services may be retained by UTI AMC to act as the Registrar under the Scheme, from time to time;
32. "Regulations" or "SEBI Regulations" mean the SEBI (Mutual Funds) Regulations, 1996, as amended or re-enacted from time to time;
33. "Scheme" means the UTI Floater Fund.
34. "SEBI" means the Securities and Exchange Board of India set up under the Securities and Exchange Board of India Act, 1992 (15 of 1992);
35. "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;
36. "Sponsors" are Bank of Baroda, Punjab National Bank, Life Insurance Corporation of India and State Bank of India;
37. "Switchover" means transfer of units of one Scheme of UTI MF to another Scheme of UTI MF wherever permissible.
38. "Time" all time referred to in the Scheme Information Document stands for Indian Standard Time.
39. "Trustee" means UTI Trustee Company Private Limited, a company set up under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] and approved by SEBI to act as the Trustee to the Schemes of UTI Mutual Fund.
40. "Trust Deed" means the Trust Deed dated December 9, 2002 of UTI Mutual Fund.
41. "Unit" means the interest of the Unit holders in a Scheme, which consists of each unit representing one undivided share in the assets of a Scheme.
42. "Unit Capital" means the aggregate of the face value of units issued under the Scheme and outstanding for the time being.
43. "Unit holder" means a person holding units in the Scheme of the Mutual Fund.
44. 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.

E. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

**Due Diligence Certificate submitted to SEBI for
UTI-Floater Fund**

It is confirmed that:

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

Date : April 25, 2018
Place : Mumbai

Sd/-
Vivek Maheshwari
Compliance Officer

II. INFORMATION ABOUT THE SCHEME

A. TYPE OF THE SCHEME

UTI Floater Fund is an open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)

B. WHAT IS THE INVESTMENT OBJECTIVE OF THE SCHEME?

The investment objective of the scheme is to generate reasonable returns and reduce interest rate risk by investing in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments.

However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.

C. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

1. Asset Allocation:

The Funds collected under the Scheme shall generally be invested consistent with the objective of the Scheme in the following manner:

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Floating Rate Debt Securities (including Securitised Debt & Fixed Rate Debt Instruments swapped for floating rate returns)	65%	100%	Low to Medium
Debt and Money Market Securities (including CBLO & Repo)	0%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High

* Investments in securitised debt, if undertaken, shall not exceed 50% of the net assets of the Scheme.

- 1) 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. Total investments in debt, money market instruments, units of mutual fund schemes, and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme.
- 2) The Scheme will not invest in foreign securities. It will also not engage in Short Selling and Credit default swaps.
- 3) The scheme may invest in repo in corporate debt securities and may engage in Securities Lending or such other transactions as may be allowed to Mutual Funds from time to time.

Change in Investment Pattern:

The above investment pattern is only indicative and may be changed by the Fund Manager for a short term

period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.

Investment in units of REITs and InvITs

In terms of SEBI (Mutual Funds) (Amendment) Regulations, 2017 dated February 15, 2017 and SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2017/17 dated February 28, 2017, Mutual funds can invest in the units of REITs & InvITs subject to applicable investment limits.

At the Mutual Fund level:-

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

Depending on the development of the market, the internal investment norms would be submitted to the Board of AMC for approval subsequently before making any investment in units of REITs/InvIT.

Use of Interest Rate Futures (IRFs)

Additionally, in terms of SEBI Circular, SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017, on 'Review of norms for participation in derivatives by Mutual Funds', it is proposed to use Interest Rate Futures (IRFs) for imperfect hedging against interest rate volatility by the scheme, subject to applicable investment limits. Some of the key points of circular are as follows:

- (a) To reduce interest rate risk in a debt portfolio, the scheme may hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate Futures (IRFs). The maximum extent of short position that may be taken in IRFs to hedge interest rate risk of the portfolio or part of the portfolio, is as per the formula given below:

$$\text{(Portfolio Modified Duration * Market Value of the Portfolio)} / \text{(Futures Modified Duration * Futures Price / Par Value)}$$
- (b) At no point of time, the net modified duration of part of the portfolio being hedged shall be negative.
- (c) In case the IRF used for hedging the interest rate risk has different underlying security(s) than the existing position being hedged, it would result in imperfect hedging.
- (d) Imperfect hedging using IRFs will be considered to be exempted from the gross exposure, upto

UTI - Floater Fund

maximum of 20% of the net assets of the scheme, subject to certain conditions such as exposure to IRFs is created only for hedging, the correlation between the portfolio and the IRF is atleast 0.9 etc. as prescribed in above mentioned SEBI circular.

Investment in Repo in Corporate Debt Securities

The scheme shall participate in repo transactions in Corporate Debt Securities within the following overall framework, in line with SEBI circular dated November 11, 2011 and policy approved by the Boards of UTI AMC Ltd & UTI Trustee Co P Ltd.

Gross Exposure Norms:

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

2. Debt 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 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.

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

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.

Securitized Debt Instruments – Asset securitization is a process of transfer of risk whereby commercial or consumer receivables are pooled packaged and sold in the form of financial instruments. A typical process of asset securitisation involves sale of specific Receivables to a Special Purpose Vehicle (SPV) set up in the form of a trust or a company. The SPV in turn issues financial instruments to investors, which are rated by an independent credit rating agency. Bank, Corporates, Housing and Finance companies generally issue securitized 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.

UTI - Floater Fund

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 issuance and eligible investors:

Issuer	Instruments	Yields (as on 11.09.2018)	Maturity	Investors
Central Government	Dated Securities	7.52% - 8.50%	1-30 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Central Government	T-Bills	7.52% - 6.83%	364/91 days	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
State Government	Dated Securities	8.74% - 8.79%	10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals
PSUs Corporates	Bonds	8.85% - 8.90%	5-10 years	Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI
Corporates (AAA rated)	Bonds	8.65% - 8.95%	1-10 years	Banks, MFs, Corporates, Individuals, FPI
Corporates	Commercial Papers	7.15% - 8.45%	15 days to 1 year	Banks, MFs, Fin Inst, Corporates, Individuals, FPIs
Banks	Certificates of Deposit	7.05% - 8.30%	15 days to 1 year	Banks, Insurance Co, PFs, MFs, PDs, Individuals
Banks	Bonds	9.10% - 9.20%	10-15 years	Banks, Companies, MFs, PDs, Individuals

(vi) Trading Mechanism

Government Securities and Money Market Instruments

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

D. WHERE WILL THE SCHEME INVEST?

1. The corpus of the Scheme can be invested in any (but not exclusively) of the following securities:

Debt securities:

Debt instruments (in the form of non-convertible debentures, bonds, secured premium notes, zero interest bonds, deep discount bonds, floating rate bond / notes, securitised debt, pass through certificates, asset backed securities, mortgage backed securities and any other domestic fixed income securities including structured obligations etc.) include, but are not limited to:

- (i) Debt issuances of the statutory bodies (which may or may not carry a state / central government guarantee),
- (ii) Debt securities that have been guaranteed by Government of India and State Governments,
- (iii) Debt securities issued by Corporate Entities (Public / Private sector undertakings),
- (iv) Debt securities issued by Public / Private sector banks and development financial institutions.
- (v) Government Securities, State Development Loans and Uday Bonds.
- (vi) Deposits with banks and other bodies corporate as may be permitted by SEBI from time to time.

Money Market Instruments include:

- (i) Commercial papers
- (ii) Commercial bills
- (iii) Collateralised Borrowing & Lending Obligation (CBLO)
- (iv) Certificate of deposit
- (v) Usance bills
- (vi) Permitted securities under a repo / reverse repo agreement
- (vii) Any other like instruments as may be permitted by RBI / SEBI for liquidity requirements from time to time.

Units issued by REITs & InvITs

2. Participation in Repo in Corporate Debt Securities

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

(A) Gross Exposure Norms

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

UTI - Floater Fund

(ii) The cumulative gross exposure through 'corporate bonds repo transactions' along with debt and derivatives shall not exceed 100% of the net assets of the Scheme.

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

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

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

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

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

(D) Tenor of Repo

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

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

(E) Tenor and Credit Rating of the Collateral

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

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

(F) Minimum Haircut

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

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

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

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

(G) Risk factors and mitigation measures

1) Illiquidity Risk

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

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

2) Counter-party risk

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

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

3) Collateral Risk (as a repo buyer)

Collateral risks arise due to fall in the value of the security (change in credit rating and/or interest rates) against which the money has been lent under the repo arrangement. To mitigate such risks, we have stipulated the minimum credit rating of the issuer of collateral security ('AA' for long-term instruments / A1+ for money market instruments), maximum duration of the collateral security (10 years) and minimum haircuts on the value of the security. For further details refer to SAI.

3. Participation in Derivative Products

The Scheme may take derivatives position based on the opportunities available subject to the guidelines provided by SEBI from time to time and in line with the overall investment objective of the Scheme. The Scheme will comply with the prescribed disclosure requirements. Derivative Positions may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under SEBI (MF) Regulations from time to time. Hedging does not mean maximisation of returns but only reduction of systematic or market risk inherent in the investment.

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
- Interest Rate Swaps
- Forward Rate Agreements

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.

UTI - Floater Fund

Options:

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

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

(a) Call option:

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

(b) Put option:

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

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

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

Interest Rate Swaps:

All swaps are financial contracts, which involve exchange (swap) of a set of payments owned by one party for another set of payments owned by another party, usually through an intermediary (market maker). An IRS can be defined as a contract between two parties (Counter Parties) to exchange, on particular dates in the future, one series of cash flows, (fixed interest) for another series of cashflows (variable or floating interest) in the same currency and on the same principal for an agreed period of time. The exchange of cashflows need not occur on the same date. It may be noted that in such hedged positions (fixed v/s floating or vice versa), both legs of the transactions have interest rate volatility as underlying. Debt derivatives are as of now customised over the counter products and there is no guarantee that these products will be available on tap. The provision for trading in derivatives is an enabling provision and it is not binding on the Scheme's to undertake trading on a day to day basis.

Forward Rate Agreement (FRA):

A FRA is an agreement between two counter parties to pay or to receive the difference between an agreed fixed rate (the FRA rate) and the interest rate prevailing on a stipulated future date, based on a notional amount, for an agreed period. In short, in a FRA, interest rate is fixed now for a future period. The special feature of FRAs is that the only payment is the difference between the FRA rate and the Reference rate and hence are single settlement contracts. As in the case of IRS, notional amounts are not exchanged.

4. Exposure limits as per SEBI Circular No. Cir/IMD/DF/11/2010 dated 18th August 2010 & SEBI Circular No. Cir H.O./IMD/DF2/CIR/P/2017/109 dated 27th September 2017:

- a. Total investments in debt, money market instruments, units of mutual fund schemes and derivatives shall not exceed 100% of the net assets of the scheme.
- b. Mutual Funds shall not write options or purchase instruments with embedded written options.
- c. The total exposure related to option premium paid must not exceed 20% of the net assets of the Scheme.
- d. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
- e. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:-
 - (i) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
 - (ii) Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in Point a.
 - (iii) Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
 - (iv) The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
- f. Mutual Funds may enter into plain vanilla interest rate swaps for hedging purposes. The counter party in such transactions has to be an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the Scheme. Exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the Scheme.
- g. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point a.

Definition of Exposure in case of Derivative Positions

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

Position Exposure

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

UTI - Floater Fund

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

5. Participation in Interest Rate Futures (IRFs)

a) Investment Norms:

To reduce interest rate risk in a debt portfolio, the scheme may hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate Futures (IRFs). The maximum extent of short position that may be taken in IRFs to hedge interest rate risk of the portfolio or part of the portfolio, is as per the formula given below:

$$\frac{\text{(Portfolio Modified Duration * Market Value of the Portfolio)}}{\text{(Futures Modified Duration * Futures Price / PAR value)}}$$

At no point of time, the net modified duration of part of the portfolio being hedged should be negative.

In case the IRF used for hedging the interest rate risk has different underlying security(s) than the existing position being hedged, it would result in imperfect hedging. Imperfect hedging using IRFs will be considered to be exempted from the gross exposure, upto maximum of 20% of the net assets of the scheme, subject certain conditions such as exposure to IRFs is created only for hedging the correlation between the portfolio and the IRF is atleast 0.9 etc. as prescribed in above mentioned SEBI circular.

b) Risks associated with imperfect hedging:

With imperfect hedging, there is a risk that offsetting investments in a hedging strategy will not experience price changes in entirely same direction from each other. This imperfect correlation between the two investments creates the potential for excess gains or losses in a hedging strategy, thus adding risk to the position.

For example, in the attempt to hedge interest rate risk of a scheme (diversified portfolio of various debt securities) with a modified duration of say 6 years, the fund manager takes a short position in 10 yr IRF having a modified duration of 6 years. The risk is that price changes in IRF and the scheme portfolio may not move in the same direction or in the same proportion.

Numerical Example:

To understand risk associated with imperfect hedging let us look at the following illustration:

On Nov 1, 2017 the fund buys ₹ 100 Crs of 10 year Power Finance Co. (corporate bond) with a modified duration of 6 years from the spot market at a yield of 7.50% (Price: ₹ 100). Subsequently, it is anticipated that the interest rate will rise in the near future. Therefore, to hedge the exposure in underlying corporate bond, the fund sells Nov 2017, 10 year benchmark Interest Rate Futures at yield of 7.00% (Price: ₹ 98.50) having a modified duration of 6 years.

Let us assume the following two scenarios:

(i) Both the securities experience price changes in the same direction:

On Nov 15, 2017 the corporate bond and government bond yields move up by 10 basis points (0.10%) on back of deteriorating macro-economic factors.

Loss in Corporate Bond Holding = Portfolio Value * Change in Interest Rate * Modified Duration

Loss in Corporate Bond Holding = ₹ 100 Crs * 0.10% * 6 = (₹ 60 Lacs)

Similarly, Profit on short selling of Interest Rate Futures = ₹ 100 Crs * 0.10% * 6 = ₹ 60 Lacs

This allows the fund manager to hedge the portfolio against interest rate movement using Interest Rate Futures.

(ii) Securities experience price changes in the opposite direction:

On Nov 15, 2017 the corporate bond yield moves up by 10 basis points (0.10%) on back of higher supply of corporate bonds & the government bond yield fell by 5 bps due to improving macro-economic factors.

Loss in Corporate Bond Holding = Portfolio Value * Change in Interest rate * Modified Duration

Loss in Corporate Bond Holding = ₹ 100 Crs * 0.10% * 6 = (₹ 60 Lacs)

Similarly, Loss on short selling of Interest Rate Futures = ₹ 100 Crs * 0.05% * 6 = (₹ 30 Lacs)

On certain instances like the one illustrated above, it is observed that the co-relation between the corporate bonds and government securities may not be perfect over a short period of time leading to imperfect hedging which may result in higher loss/ gain from the strategy. The likelihood of such instances being prevalent on a sustainable basis is expected to be minimal due to strong correlation between government securities & bond markets over the medium to long term.

c) Risk mitigation factors:

The scheme may use various derivative products as permitted by the Regulations. Participating in derivatives is a highly specialized activity and entails greater than ordinary investment risks. Primarily, derivatives including Interest Rate Futures would be used for purpose of hedging and portfolio balancing.

The AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Risk indicators & internal limits are defined and judiciously monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigation measures.

6. Investment in units of REITs & INVITs

Investment limits applicable for investment in units of REIT and InvIT-

- (a) At Mutual fund level - All schemes of mutual fund shall not own more than 10% of units issued by a single issuer of REIT and InvIT; and
- (b) At individual scheme level - A mutual fund scheme shall not invest –
 - i. more than 10% of its NAV in the units of REIT and InvIT; and
 - ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer.

Depending on the development of the market, the internal investment norms would be submitted to the Board of AMC for approval subsequently before making any investment in units of REITs/InvIT.

UTI - Floater Fund

7. Deployment of NFO Proceeds in CBLO:

In partial amendment to clause 2(ii)(c) of SEBI circular dated March 15, 2010, Mutual funds are allowed to deploy NFO proceeds in CBLO before the closure of NFO period. However, AMCs shall not charge any investment management and advisory fees on funds deployed in CBLOs during the NFO period. The appreciation received from investment in CBLO shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the scheme during the NFO period, the interest earned upon investment of NFO proceeds in CBLO shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.

8. Investment by the Scheme in any other Schemes of UTI AMC

Investment by the Scheme in other Mutual Fund schemes will be in accordance with Regulation 44(1), Seventh Schedule of the SEBI (MFs) Regulations as under: A scheme may invest in another scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund. Such investment will be consistent with the investment objective of the schemes. No investment management fees will be charged by the AMC on such investment.

E. WHAT ARE THE INVESTMENT STRATEGIES?

Investment Strategy:

a. Investment focus and asset allocation strategy:

The fund aims to generate reasonable income and reduce interest rate risk by investing in atleast 65% of the portfolio in floating rate instruments (including fixed rate instruments converted to floating rate exposure using swaps/ derivatives) .

b. Portfolio Turnover policy:

The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.

F. HOW THE SCHEME IS DIFFERENT FROM OTHER EXISTING SCHEMES OF UTI MUTUAL FUND

Scheme Name	Investment Objectives/ Strategies	Asset Allocation			AUM (₹ Cr.) (31.08.2018)	Folios (31.08.2018)
UTI-Bond Fund	The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.	Securities/ Instruments	Indicative Allocations (% of total assets)	Risk Profile	851.06	26,763
			Min Max			
		Debt Instruments (including securitised debt)*	50 100	Low to Medium		
		Money Market Instruments (including CBLO & Repo)	0 50	Low		
Asset allocation in light of anticipated adverse situation : The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years		Securities/ Instruments	Indicative Allocations (% of total assets)	Risk Profile		
			Min Max			
		Debt Instruments (including securitised debt)*	50 100	Low to Medium		
		Money Market Instruments (including CBLO & Repo)	0 50	Low		
		*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio				

UTI - Floater Fund

Scheme Name	Investment Objectives/ Strategies	Asset Allocation			AUM (₹ Cr.) (31.08.2018)	Folios (31.08.2018)																
UTI Dynamic Bond Fund	The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.	<table border="1"> <thead> <tr> <th rowspan="2">Securities/ Instruments</th> <th colspan="2">Indicative Allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Money Market Instruments, Debentures and Securitised Debt</td> <td>0</td> <td>100</td> <td>Low to Medium</td> </tr> <tr> <td>Debt Instruments including Securitised Debt*</td> <td>0</td> <td>100</td> <td>Medium</td> </tr> <tr> <td>Units issued by REITs & InvITs</td> <td>0</td> <td>10</td> <td>Medium to High</td> </tr> </tbody> </table> <p>* Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio</p>	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile	Min	Max	Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium	Debt Instruments including Securitised Debt*	0	100	Medium	Units issued by REITs & InvITs	0	10	Medium to High	1220.00	16,187
Securities/ Instruments	Indicative Allocations (% of total assets)			Risk Profile																		
	Min	Max																				
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium																			
Debt Instruments including Securitised Debt*	0	100	Medium																			
Units issued by REITs & InvITs	0	10	Medium to High																			
UTI Ultra Short Term Fund (earlier UTI-Floating Rate Fund)	The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.	<table border="1"> <thead> <tr> <th rowspan="2">Securities/ Instruments</th> <th colspan="2">Indicative Allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Money market instruments (including CBLO & Repo)</td> <td>0</td> <td>100</td> <td>Low</td> </tr> <tr> <td>Debt Securities (including securitised debt)*</td> <td>0</td> <td>100</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>* Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio</p>	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile	Min	Max	Money market instruments (including CBLO & Repo)	0	100	Low	Debt Securities (including securitised debt)*	0	100	Low to Medium	6070.12	84,218				
Securities/ Instruments	Indicative Allocations (% of total assets)			Risk Profile																		
	Min	Max																				
Money market instruments (including CBLO & Repo)	0	100	Low																			
Debt Securities (including securitised debt)*	0	100	Low to Medium																			
UTI Gilt Fund (earlier UTI-Gilt Advantage Fund – Long Term Plan)	The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.	<table border="1"> <thead> <tr> <th rowspan="2">Securities/ Instruments</th> <th colspan="2">Indicative Allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government</td> <td>80</td> <td>100</td> <td>Sovereign</td> </tr> <tr> <td>CBLO, Repo, Reverse Repo & instruments of such nature</td> <td>0</td> <td>20</td> <td>Low</td> </tr> </tbody> </table>	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile	Min	Max	Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign	CBLO, Repo, Reverse Repo & instruments of such nature	0	20	Low	497.29	5,416				
Securities/ Instruments	Indicative Allocations (% of total assets)			Risk Profile																		
	Min	Max																				
Securities issued by the Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign																			
CBLO, Repo, Reverse Repo & instruments of such nature	0	20	Low																			
UTI Overnight Fund (earlier UTI-G-Sec Fund)	The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.	<table border="1"> <thead> <tr> <th>Securities/ Instruments</th> <th>Indicative Allocations (% of total assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Overnight securities (including CBLO & Repo)</td> <td>100</td> <td>Low</td> </tr> </tbody> </table>	Securities/ Instruments	Indicative Allocations (% of total assets)	Risk Profile	Overnight securities (including CBLO & Repo)	100	Low	26.64	1,751												
Securities/ Instruments	Indicative Allocations (% of total assets)	Risk Profile																				
Overnight securities (including CBLO & Repo)	100	Low																				

UTI - Floater Fund

Scheme Name	Investment Objectives/ Strategies	Asset Allocation			AUM (₹ Cr.) (31.08.2018)	Folios (31.08.2018)												
UTI-Liquid Cash Plan	<p>The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>	<table border="1"> <thead> <tr> <th rowspan="2">Securities/ Instruments</th> <th colspan="2">Indicative Allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Money market instruments (including CBLO & Repo)</td> <td>0</td> <td>100</td> <td>Low</td> </tr> <tr> <td>Debt Securities (including securitised debt)*</td> <td>0</td> <td>100</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>* Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio.</p>	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile	Min	Max	Money market instruments (including CBLO & Repo)	0	100	Low	Debt Securities (including securitised debt)*	0	100	Low to Medium	45125.34	11,691
Securities/ Instruments	Indicative Allocations (% of total assets)			Risk Profile														
	Min	Max																
Money market instruments (including CBLO & Repo)	0	100	Low															
Debt Securities (including securitised debt)*	0	100	Low to Medium															
UTI-Short Term Income Fund	<p>The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>	<table border="1"> <thead> <tr> <th rowspan="2">Securities/ Instruments</th> <th colspan="2">Indicative Allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Debt securities (including securitized debt)*</td> <td>0</td> <td>100</td> <td>Low to Medium</td> </tr> <tr> <td>Money Market Instruments (Including CBLO & Repo)</td> <td>0</td> <td>100</td> <td>Low</td> </tr> </tbody> </table> <p>* Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio</p>	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile	Min	Max	Debt securities (including securitized debt)*	0	100	Low to Medium	Money Market Instruments (Including CBLO & Repo)	0	100	Low	9572.70	14,323
Securities/ Instruments	Indicative Allocations (% of total assets)			Risk Profile														
	Min	Max																
Debt securities (including securitized debt)*	0	100	Low to Medium															
Money Market Instruments (Including CBLO & Repo)	0	100	Low															
UTI-Money Market Fund	<p>The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>	<table border="1"> <thead> <tr> <th>Securities/ Instruments</th> <th>Indicative Allocations (% of total assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Money market instruments (including CBLO & Repo)</td> <td>100</td> <td>Low</td> </tr> </tbody> </table>	Securities/ Instruments	Indicative Allocations (% of total assets)	Risk Profile	Money market instruments (including CBLO & Repo)	100	Low	2950.74	12,415								
Securities/ Instruments	Indicative Allocations (% of total assets)	Risk Profile																
Money market instruments (including CBLO & Repo)	100	Low																
UTI-Treasury Advantage Fund	<p>The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>	<table border="1"> <thead> <tr> <th rowspan="2">Securities/ Instruments</th> <th colspan="2">Indicative Allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Money market instruments (including CBLO & Repo)</td> <td>0</td> <td>100</td> <td>Low</td> </tr> <tr> <td>Debt Securities (including securitised debt)*</td> <td>0</td> <td>100</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>* Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio</p>	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile	Min	Max	Money market instruments (including CBLO & Repo)	0	100	Low	Debt Securities (including securitised debt)*	0	100	Low to Medium	11839.14	12,978
Securities/ Instruments	Indicative Allocations (% of total assets)			Risk Profile														
	Min	Max																
Money market instruments (including CBLO & Repo)	0	100	Low															
Debt Securities (including securitised debt)*	0	100	Low to Medium															

UTI - Floater Fund

Scheme Name	Investment Objectives/ Strategies	Asset Allocation			AUM (₹ Cr.) (31.08.2018)	Folios (31.08.2018)																
UTI Credit Risk Fund (earlier UTI-Income Opportunities Fund)	<p>The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>	<table border="1"> <thead> <tr> <th rowspan="2">Securities/ Instruments</th> <th colspan="2">Indicative Allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Debt instruments (including securitised debt)*</td> <td>65</td> <td>100</td> <td>Low to Medium</td> </tr> <tr> <td>Money market instruments (including CBLO & Repo)</td> <td>0</td> <td>35</td> <td>Low</td> </tr> <tr> <td>Units issued by REITs & InvITs</td> <td>0</td> <td>10</td> <td>Medium to High</td> </tr> </tbody> </table> <p>* Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio</p>	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile	Min	Max	Debt instruments (including securitised debt)*	65	100	Low to Medium	Money market instruments (including CBLO & Repo)	0	35	Low	Units issued by REITs & InvITs	0	10	Medium to High	5402.45	45,193
Securities/ Instruments	Indicative Allocations (% of total assets)			Risk Profile																		
	Min	Max																				
Debt instruments (including securitised debt)*	65	100	Low to Medium																			
Money market instruments (including CBLO & Repo)	0	35	Low																			
Units issued by REITs & InvITs	0	10	Medium to High																			
UTI-Medium Term Fund	<p>The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>	<table border="1"> <thead> <tr> <th rowspan="2">Securities/ Instruments</th> <th colspan="2">Indicative Allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments (including securitised debt)*</td> <td>50</td> <td>100</td> <td>Low to Medium</td> </tr> <tr> <td>Money market Instruments (including CBLO & Repo)</td> <td>0</td> <td>50</td> <td>Low</td> </tr> <tr> <td>Units issued by REITs & InvITs</td> <td>0</td> <td>10</td> <td>Medium to High</td> </tr> </tbody> </table>	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile	Min	Max	Debt Instruments (including securitised debt)*	50	100	Low to Medium	Money market Instruments (including CBLO & Repo)	0	50	Low	Units issued by REITs & InvITs	0	10	Medium to High	249.27	2,559
Securities/ Instruments	Indicative Allocations (% of total assets)			Risk Profile																		
	Min	Max																				
Debt Instruments (including securitised debt)*	50	100	Low to Medium																			
Money market Instruments (including CBLO & Repo)	0	50	Low																			
Units issued by REITs & InvITs	0	10	Medium to High																			
Asset allocation in light of anticipated adverse situation : The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4 years		<table border="1"> <thead> <tr> <th rowspan="2">Securities/ Instruments</th> <th colspan="2">Indicative Allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments (including securitised debt)*</td> <td>50</td> <td>100</td> <td>Low to Medium</td> </tr> <tr> <td>Money market Instruments(including CBLO & Repo)</td> <td>0</td> <td>50</td> <td>Low</td> </tr> <tr> <td>Units issued by REITs & InvITs</td> <td>0</td> <td>10</td> <td>Medium to High</td> </tr> </tbody> </table> <p>* Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio.</p>	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile	Min	Max	Debt Instruments (including securitised debt)*	50	100	Low to Medium	Money market Instruments(including CBLO & Repo)	0	50	Low	Units issued by REITs & InvITs	0	10	Medium to High		
Securities/ Instruments	Indicative Allocations (% of total assets)			Risk Profile																		
	Min	Max																				
Debt Instruments (including securitised debt)*	50	100	Low to Medium																			
Money market Instruments(including CBLO & Repo)	0	50	Low																			
Units issued by REITs & InvITs	0	10	Medium to High																			
UTI Banking & PSU Debt Fund	<p>The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds.</p> <p>However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.</p>	<table border="1"> <thead> <tr> <th rowspan="2">Securities/ Instruments</th> <th colspan="2">Indicative Allocations (% of total assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds</td> <td>80</td> <td>100</td> <td>Low to Medium</td> </tr> <tr> <td>Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds</td> <td>0</td> <td>20</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio.</p>	Securities/ Instruments	Indicative Allocations (% of total assets)		Risk Profile	Min	Max	Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium	Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium	881.81	5,006				
Securities/ Instruments	Indicative Allocations (% of total assets)			Risk Profile																		
	Min	Max																				
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium																			
Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs), Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium																			

UTI - Floater Fund

G. FUNDAMENTAL ATTRIBUTES

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

(i) Type of Scheme

UTI Floater Fund is an open ended debt scheme predominantly investing in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)

(ii) Investment objective

Main Objective - as given in Clause II B

Investment pattern - The tentative 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 (1)

(iii) Terms of issue

- Liquidity provision of redemption: Only provisions relating to redemption as given in the SID.
- Aggregate Expense and Fees [as given in clause IV (A) (2) to (3)] charged to the Scheme.

(iv) Any safety net of guarantee provided: UTI Floater Fund is not a guaranteed or assured return scheme.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme and the Plans / Options there under or the trust or fees and expenses payable or any other change which would modify the Schemes and Plans / Options there under and affect the interest of the Unit holders, is carried out unless -

- i. A written communication about the proposed change is sent to each Unit holder 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
- ii. The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

H. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

CRISIL Ultra Short Term Bond Index is the benchmark

The Benchmark has been chosen on the basis of the investment pattern/objective of the scheme and the composition and weighted average maturity of the index.

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

I. WHO MANAGES THE SCHEME?

Mr. Amandeep Chopra and Mr. Sudhir Agrawal are the fund managers of UTI Floater Fund

Name and Age (in yrs)	Qualifications	Experience	Other Schemes Managed
Mr. Amandeep Chopra 47 yrs.	B.Sc, MBA	Mr. Amandeep Singh Chopra is Group President & Head of Fixed Income at UTI AMC Ltd. He has been with UTI AMC since 1994 beginning with Investment Research and then moving into the area of Fund Management. Prior to this, he had an experience of 2 years of working with Aaina Exports Ltd and Stenay Ltd. He serves on the Executive Investment Committee (EIC), Valuation Committee and the Management Committee of UTI AMC Ltd. He is also a member of the Valuation Committee of the Association of Mutual Funds in India (AMFI). He is a graduate in B.Sc.(Computer Science) from St. Stephens College, Delhi and an MBA from Faculty of Management Studies, University of Delhi.	UTI Unit Linked Insurance Plan (Debt Portion) UTI CCF - Savings Plan (Debt Portion) UTI Retirement Benefit Pension Fund (Debt Portion) UTI Regular Savings Fund (Debt Portion) UTI Bond Fund UTI Gilt Fund UTI Overnight Fund (along with Mr. Amit Sharma) UTI Dynamic Bond Fund UTI Money Market Fund (along with Mr. Amit Sharma) UTI Liquid Cash Plan (along with Mr. Amit Sharma) UTI Medium Term Fund
Sudhir Agarwal 35 yrs.	CFA, PGDBA Finance, M.Com	Mr. Sudhir Agrawal joined UTI AMC in 2009 after 4 years of experience. He has previously worked with CARE (Credit Analysis and Research Ltd.), Transparent Value LLC and Tata Asset Management Company Ltd in different roles.	UTI Treasury Advantage Fund UTI Short Term Income Fund UTI Ultra Short Term Fund (along with Mr Ritesh Nambiar) UTI Banking & PSU Debt Fund

UTI - Floater Fund

J. WHAT ARE THE INVESTMENT RESTRICTIONS?

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

- (a) The Scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non - money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of Scheme with the prior approval of the Board of Directors of UTI Trustee Company and UTI AMC. Provided that such limit shall not be applicable for investments in government securities, treasury bills and collateralized borrowing and lending obligations.

Provided further that investments within such limits can be made in mortgaged backed securitised debt, which is rated not below investment grade by a credit rating agency registered with SEBI.

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

UTI Mutual Fund may constitute committees who can approve proposals for investments in unrated instruments. However, the detailed parameters for such investments shall be approved by the AMC Board and the 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.

- (c) Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments. It is further clarified that the investment limits are applicable to all debt securities, which are issued by public bodies/ institutions such as electricity boards, municipal corporations, state transport corporations etc. guaranteed by either state or central government. Government securities issued by Central/State government or on its behalf by RBI are exempt from the above investment limits.
- (d) Pending deployment of funds of the Scheme in securities in accordance with the investment objective, as stated above, the Scheme may invest the funds in short term deposits of scheduled commercial banks in accordance with SEBI Circular No SEBI / IMD / Cir No 1 / 91171 /07 dated April 16, 2007 & SEBI/IMD/CIR No. 7 / 129592 dated June 23, 2008 and as amended from time to time.
- (e) Save as otherwise expressly provided under the SEBI (Mutual Fund) regulations, the mutual fund shall not advance any loans for any purpose.
- (f) UTI Mutual Fund shall, get the securities purchased by a Scheme transferred in the name of the Scheme, whenever investments are intended to be of long term nature.

- (g) The Scheme shall not make any investment in any fund of fund Scheme.

- (h) 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 unless allowed by SEBI.

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

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the Reserve Bank of India in this regard.

- (i) Transfers of investments from one scheme to another scheme in the same mutual fund shall be allowed only if,—

(i) such transfers are done at the prevailing market price for quoted instruments on spot basis.

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

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

- (k) Investment in non-publicly offered debt: Depending upon the available yield the Scheme may invest in non-publicly offered debt securities to the extent to which such investment can be made by the Scheme.

- (l) Based upon the liquidity needs, the Scheme may invest in Government of India Securities without any restriction on the extent to which such investment can be made by the Scheme.

- (m) The proposed aggregate holding of assets considered "illiquid", including debt securities (for which there is no active established market), could be more than 10% of the value of the net assets of the Scheme.

- (n) In the normal course of business, the Scheme would be able to make payment of redemption proceeds within 10 business days, as it would have sufficient exposure to liquid assets. In case of the need for exiting from such illiquid debt instruments in a short period time, the NAV of the Scheme could be impacted adversely.

- (o) Investment by this Scheme in other Mutual Fund Schemes will be in accordance with Regulation 44(1), Seventh Schedule of the SEBI (MFs) Regulations as under:

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

UTI - Floater Fund

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

- (p) The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual funds for the purpose of repurchase, redemption of units or payment of interest or dividend to the unitholders:

Provided that the mutual fund shall not borrow more than 20 percent of the net asset of the Scheme and the duration of such a borrowing shall not exceed a period of six months.

- (q) The Scheme can take exposure up to 20% of its net assets in securities lending. Subject to the SEBI (MF) Regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No. MFD/CIR/01/047/99 dated February 10, 1999, SEBI Circular No. SEBI/IMD/CIR No.14/187175/2009 dated December 15, 2009 and framework for short selling and borrowing and lending of securities notified by SEBI vide Circular No.MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time. Subject to the SEBI (MF) regulations and in accordance with Securities Lending Scheme, 1997, SEBI Circular No. MFD/CIR/01/047/99 dated February 10, 1999, SEBI Circular.

- (r) **Prudential limits in sectoral exposure and group exposure of the Scheme:**

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

Provided that an additional exposure to financial services sector (over and above the limit of

25%) not exceeding 15% of the net assets of the Scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs).

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

Group exposure –

The total exposure of the Scheme in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustees.

For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 (Regulations) and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

- (s) The AMC/Trustee may alter these above stated restrictions from time to time to the extent the SEBI (MF) Regulations change, so as to permit the Scheme to make its investment in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

K. HOW HAS THE SCHEME PERFORMED?

The scheme is a new scheme and does not have any performance track record.

UTI - Floater Fund

III. UNITS AND OFFER

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

A. NEW FUND OFFER (NFO)

<p>New Fund Offer Period</p> <p>This is the period during which a new Scheme sells its units to the investors.</p>	<p>UTI Floater Fund</p> <p>NFO opens on: Friday, October 12, 2018</p> <p>NFO closes on: Friday, October 26, 2018</p> <p>New Fund Offer will not be kept open for more than 15 days.</p>
<p>New Fund Offer Price:</p> <p>This is the price per unit that the investors have to pay to invest during the NFO.</p>	<p>During the New Fund Offer period, the units of the Scheme will be sold at face value i.e. ₹ 1000/- per unit.</p>
<p>Minimum Amount for Application in the NFO</p>	<p>Minimum amount for purchase:</p> <p>Minimum initial investment amount is ₹ 5,000/- and in multiples of ₹ 1/- thereafter with no upper limit.</p> <p>Additional Purchase Amount ₹ 1000/- and in multiples of ₹ 1/- without any upper limit.</p>
<p>Minimum Target amount</p> <p>This is the minimum amount required to operate the Scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 business days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 business days from the date of closure of the subscription period.</p>	<p>An amount of ₹ 20 crores is targeted to be raised during the New Fund Offer Period of Scheme. If the targeted amount of ₹ 20 crores is not subscribed to, UTI AMC shall refund the entire amount collected by the Scheme by an account payee cheque/refund order or by any other mode of payment as may be decided by UTI AMC within 5 business days from the close of the New Fund Offer period of the Scheme. In the event of any failure to refund such amount within 5 business days from the close of the New Fund Offer period of the Scheme, UTI AMC shall be liable to pay to the concerned applicant interest @ 15% p.a. or such rate as may be prescribed by SEBI from time to time from the 6th day of the date of closure of the New Fund Offer period of the Scheme till the date of despatch of refund order.</p>
<p>Maximum Amount to be raised (if any) This is the maximum amount which can be collected during the NFO period, as decided by the AMC</p>	<p>No maximum limit. Over subscription above ₹ 20 crores will be retained in full.</p>
<p>Pre Closure & Extension of the Offer</p>	<p>The AMC / Trustees reserve the right to extend the closing date of the New Fund Offer period, subject to the condition that the subscription to the New Fund Offer shall not be kept open for more than 15 days. Similarly the AMC/Trustee may close the New Fund Offer earlier by giving one day's notice in one daily newspaper.</p>
<p>Plans and Options offered</p>	<p>The scheme offers following Plans</p> <p>Regular Plan</p> <p>Direct Plan</p> <p>Both the plans offer following options</p> <p>(i) Growth Option</p> <p>(ii) Quarterly Dividend Option**</p> <p>(iii) Half Yearly Dividend Option**</p> <p>(iv) Annual Dividend Option**</p> <p>(v) Flexi Dividend Option**</p> <p>** both payout & reinvestment facilities</p> <p>In case where no option 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. In case dividend option is indicated and the periodicity is not mentioned, then the default dividend option will be the Quarterly Dividend Option</p>

UTI - Floater Fund

Direct Plan:

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

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

The Direct Plan and Regular Plan will have a common portfolio.

How to apply: Investors subscribing under Direct Plan will have to indicate "Direct Plan" against the Scheme name in the application form as for example "UTI Floater Fund –Direct Plan".

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

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

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

Dividend Policy

The unitholder shall have a choice to join either the Growth Option or the Quarterly / Flexi / Half Yearly / Annual Dividend Options.

(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 shall be reflected through the NAV.

(ii) **Quarterly Dividend Option:**

Subject to availability of distributable surplus under the Quarterly Dividend option of the scheme, dividend will be distributed every quarter viz., March, June, September & December or such other day / frequency as may be decided by the Trustee, as computed in accordance with SEBI Regulations. Under this Payout and Reinvestment facilities are available.

(iii) **Flexi Dividend Option:**

Under the Flexi Dividend Option, dividend is proposed to be declared at such frequencies as may be decided by UTI AMC Ltd from time to time, subject to availability of distributable surplus, as computed in accordance with SEBI (MF) Regulations 1996. However, there is no assurance or guarantee to the Unit holders, as to the rate and frequency of declaration of dividend. Under this Payout and Reinvestment facilities are available.

(iv) **Half Yearly Dividend Option:**

Subject to availability of distributable surplus under the Half Yearly Dividend option of the scheme, dividend will be distributed every half year viz., March & September or such other day / frequency as may be decided by the Trustee, as computed in accordance with SEBI Regulations. Under this Payout and Reinvestment facilities are available.

(v) **Annual Dividend Option:**

Subject to availability of distributable surplus under the Annual Dividend option of the scheme, dividend will be distributed every financial year viz., March or such other day / frequency as may be decided by the Trustee, as computed in accordance with SEBI Regulations. Under this Payout and Reinvestment facilities are available.

UTI - Floater Fund

	<p>There is no assurance or guarantee to the Unit holders as to the rate of dividend distribution.</p> <p>Though it is the intention of the scheme to make periodical dividend distribution, there may be instances when no dividend distribution could be made.</p>
Policy on Unclaimed Redemption and Dividend Amounts	<p>As per SEBI guidelines, the unclaimed redemption and dividend amounts, that are currently allowed to be deployed only in call money market or money market instruments, shall also be allowed to be invested in a separate plan of Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts.</p> <p>As per the regulations, AMC shall not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps.</p> <p>Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> <p>The Fund will make continuous efforts to remind the investors through letters to take their unclaimed amounts.</p>
Additional Mode of Payment during NFO	<p>Investors may apply for the UTI Floater Fund through Applications Supported by Blocked Amount (ASBA) process during the NFO period by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the subscription amount in the said account as per the authority contained in ASBA form and undertake other tasks as per the procedure specified therein. (The details of banks' branches accepting ASBA form are available on the websites of BSE (www.bseindia.com), NSE (www.nseindia.com) and SEBI (www.sebi.gov.in) or at your nearest UTI Financial Centre.) For applicants applying through ASBA, on the date of allotment, the amount will be unblocked in their respective bank accounts and account will be debited to the extent required to pay for allotment of Units applied in the application form.</p>
Commercial Transactions (viz. Purchase / Redemption / Switches) through Designated E-mail / Fax	<p>The facility of carrying out commercial transactions through Designated E-mail / Fax, in units of UTI Mutual Fund Schemes, is available for the following categories of Investors, subject to certain terms and conditions. UTI AMC declares its Designated E-mail / Fax server as one of the Officials Points of Acceptance.</p> <p>Following investors may transact through designated fax and email, who are KYC (Know Your Client) Compliant:</p> <ul style="list-style-type: none"> (i) a body corporate including a company formed under the Companies Act, 1956/2013 or established under State or Central Law for the time being in force; (ii) a bank including a scheduled bank, a regional rural bank, a co-operative bank; (iii) an eligible trust; (iv) an eligible society; (v) any other institution; (vi) Army/Navy/Air Force/Paramilitary Fund and (vii) Any other category of investors, as may be decided by UTI AMC from time to time. <p>Only Commercial transactions i.e. Purchase, Redemption and Switches shall be accepted through designated fax and email.</p> <p>For further details on terms and conditions and other particulars, please refer to SAI.</p>
Mode of Payment – Cash / Transfer of funds through NEFT / RTGS	<p>Cash payment to the extent of ₹ 50,000/- per investor, per Mutual Fund, per financial year through designated branches of Axis Bank will be accepted (even from such small investors who may not be tax payers and may not have Permanent Account Number (PAN)/bank accounts, subject to following the procedure.</p> <p>For further details regarding the procedure etc. refer to SAI.</p> <p>Transfer of funds through National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS) :</p> <p>Investor shall ensure that the payment is made from one of his/her registered bank accounts in the folio. If the name of the remitter/account number from where the amount is remitted is not matching with the registered / to be registered bank accounts details, such remittances shall be treated as third party payments and such applications are liable to be rejected. In such cases, UTI MF will refund the amount to the remitter within 30 calendar days from the date of receipt of the funds, as per the details made available to UTI MF by the remitting Bank.</p>

UTI - Floater Fund

	<p>However, for transfer of funds through RTGS, the Investment amount shall be of ₹ 2 lacs and above.</p> <p>For further details, please refer to SAI.</p>
Dematerialization and Rematerialization of Units	<p>The Applicants intending to hold the Units in dematerialized mode will be required to have a beneficiary account with a Depository Participant of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units during the NFO of the Scheme. The Units allotted will be credited to the DP account of the Unit holder as per the details provided in the application form. The statement of holding of the beneficiary account holders for units held in demat will be sent by the respective DP periodically.</p> <p>Units held in demat form are freely transferable.</p> <p>If the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in Account Statement (non demat) form into Demat (electronic) form or vice versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.</p> <p>However, the Trustee / AMC reserves the right to change the dematerialization/rematerialization process in accordance with the procedural requirements laid down by the Depositories, viz. NSDL/ CDSL and/or in accordance with the provisions laid under the Depositories Act, 1996 and the Regulations thereunder.</p>
Allotment	<p>Subject to the receipt of the specified Minimum Subscription Amount for the Scheme, full allotment will be made to all valid applications received during the New Fund Offer. The Trustee reserves the right, at their discretion without assigning any reason thereof, to reject any application. Allotment will be completed within 5 (Five) business days from the closure of the New Fund Offer.</p> <p>(a) At the time of joining the Scheme the UTI AMC shall arrange to issue to the applicant, a statement of account indicating his admission to the Scheme and other relevant details within a period not later than 5 business days from the closure of the New Fund Offer.</p> <p>(b) Every Unit holder will be given a membership/folio number, which will be appearing in SoA for his initial investment. Further investments in the same name(s) and in the same order would be registered under the same folio, if folio number is mentioned by the Unit holder. In all future correspondence with the UTI AMC the Unit holder shall have to quote the membership/folio number.</p> <p>(c) SoA will be valid evidence of admission of the applicant into the Scheme. However, where the units are issued subject to realization of cheque/draft such issue of units will be cancelled if the cheque/draft is returned unpaid and treated having not been issued.</p> <p>(d) The NRI applicant may choose to receive the SOA at his/her Indian/foreign address or at the address of his/her relative resident in India.</p> <p>(e) UTI AMC shall send the SoA at the address mentioned in the application form and recorded with UTI AMC and shall not incur any liability for loss, damage, mis-delivery or non-delivery of the SoA.</p> <p>(f) If a Unit holder desires to have a unit certificate (UC) in lieu of SoA the same would be issued to him within 30 days from the date of receipt of such request.</p> <p>(g) In case the unit certificate or SoA is mutilated/defaced/lost, UTI AMC may issue a duplicate SoA on receipt of a request to that effect from the Unit holder on a plain paper or in the manner as may be prescribed from time to time.</p>
Refund	<p>If application is rejected, full amount will be refunded within 5 business days of closure of NFO. If refunded later than 5 business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p>
Risk Mitigation process against Third Party Cheques	<p>Restriction on Third Party Payments</p> <p>Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions.</p> <p>“Third Party Payments” means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made.</p>

UTI - Floater Fund

	<p>Bank Mandate registration as part of the new folio creation</p> <p>In order to reduce the risk of frauds and operational risks and thereby protect the interests of the Unit holders/Investors from fraudulent encashment of redemption/dividend proceeds, Investors are required to submit any of the prescribed documents (along with original document for verification) in support of the bank mandate mentioned in the application form for subscription under a new folio, in case these details are not the same as the bank account from which the investment is made.</p> <p>In case, the application for subscription does not comply with the above requirements, UTI AMC, at its sole and absolute discretion, may reject/not process such application and may refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund.</p> <p>For further details on documents to be submitted under the process to identify third party payments etc, please refer to SAL.</p>
<p>Who can invest</p> <p>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>Applicants:</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> <ul style="list-style-type: none"> (a) a resident individual or a NRI or 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; (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 replaced by The Companies Act, 2013 (No.18 of 2013) 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; <p>(An application by a partnership firm shall be made by not more than two 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 authorised by all remaining partners to sign on behalf of them or the partnership deed submitted by the partnership firm should so provide.)</p> <ul style="list-style-type: none"> (l) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014; (m) Mutual Funds registered with SEBI; (n) Scientific and Industrial Research Organisation (o) Provident Funds, Pension Funds, Superannuation Funds and Gratuity Funds and (p) Any other category of investors. <p>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.</p> <p>Note:</p> <ul style="list-style-type: none"> (a) In terms of the notification No. FERA/195/99-RB dated March 30, 1999 and FERA/212/99-RB dated October 18, 1999, the RBI has granted a general permission to mutual funds, as referred to in Clause 23(D) of Section 10 of the Income Tax Act, 1961 to issue and repurchase Units of their schemes which are approved by SEBI to NRIs/PIOs and FPIs respectively, subject to conditions set out in the aforesaid notifications. Further, general permission is also granted to send such Units to NRIs/PIOs and FPIs to their place of residence or location as the case may be.

UTI - Floater Fund

- (b) Returned cheques are liable not to be presented again for collection, and the accompanying Application Forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.

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

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

Non-acceptance of subscriptions from Overseas Corporate Bodies (OCBs) in the Schemes of UTI MF.

Investments by Overseas Corporate Bodies (OCBs)

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

'Overseas Corporate Body' (OCB)

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

Investment by Individuals – Foreign Nationals

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

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

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.

UTI - Floater Fund

	<p>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.</p> <p>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.</p> <p>For further details refer to SAI.</p>
<p>Uniform Procedure for Update / Change of Address & Change / Updation of Bank details</p>	<p>A. Updation / Change of address</p> <p>Investors are requested to update their change of address within 30 days from the date of change.</p> <p>In case of Know Your Client (KYC) complied folios, Investors are required to submit the documents to the intermediaries of KYC Registration Agency (KRA) {viz. CDSL Ventures Limited website: www.cv/kra.com}, as may be specified by them, from time to time.</p> <p>For further details on list of documents to be submitted/acceptable etc, please refer to SAI.</p> <p>B. Updation/Change of Bank details</p> <p>Investors are requested to update/change their bank details using the Form for registration of multiple bank accounts separately and in future, it shall not be accompanied with redemption request. Such request shall be submitted prior to submission of the redemption request. Investors are required to submit self attested copy of the supporting documents, having validity at the time of submission, each towards Proof of Identity and proof of old and new bank accounts for updating /changing the bank details.</p> <p>For further details on documents to be submitted/acceptable in respect of old investments where bank details are not updated, procedural requirements to be completed in respect of investments made in the name of minor child on attaining majority, receiving of dividend/redemption payment in bank account etc, please refer to SAI.</p> <p>Non-submission of required documents</p> <p>In case of non-submission of required documents as required under A and B aforesaid, UTI MF, at its sole and absolute discretion, may reject the transaction or may decide alternate method of processing such requests.</p> <p>C. Cooling Period</p> <p>In case the change of address and/or Updating /change of bank details are submitted together with the redemption request or standalone request within the period of 3 (Three) months prior to submission of redemption request, the redemption payment will be made after a cooling period of up to 8 business days and in any case within SEBI stipulated 10 business days from the date of such redemption request.</p> <p>However, in case of redemption requests received with a Change of Address and /or Change of Bank detail, which is not already registered with UTI MF, or change of address/bank details received lesser than 10 business days prior to dividend record date, such new/unregistered address /bank details may not be registered and will not be considered for payment of redemption / dividend proceeds. In such cases, the payment will be made to the last registered bank account, if any or sent to the last registered address.</p> <p>For further details regarding redemption requests in respect of folios not having registered bank details etc., please refer to SAI</p>
<p>Where can you submit the filled up applications.</p>	<p>Name and Address of Registrar:</p> <p>Karvy Computershare Pvt. Ltd, Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32 Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032, Board No: 040 - 6716 2222, Fax no : 040- 6716 1888, Email:uti@karvy.com</p> <p>The details of Official Points of Acceptance are given on the back cover page.</p>

UTI - Floater Fund

Custodian of the Scheme	The Trustees have appointed Stock Holding Corporation of India Ltd (SCHIL) as the Custodian of the Scheme.																		
How to Apply	Please refer to the Statement of Additional information and Application form for the instructions.																		
Listing	Units of the scheme shall not be listed in view of continuous redemption facility being offered to unitholders.																		
Special Products / facilities offered during NFO	<p>Special Products / Facilities available:</p> <p>(a) Systematic Investment Plan (SIP)</p> <p style="margin-left: 20px;">(i) Step up facility</p> <p style="margin-left: 20px;">(ii) Any Day SIP</p> <p style="margin-left: 20px;">(iii) Micro SIP</p> <p>(b) Systematic Withdrawal Plan (SWP)</p> <p>(c) Dividend Transfer Plan (DTP)</p> <p>(d) Systematic Transfer Investment Plan (STRIP)</p> <p>Please refer to Statement of Additional Information (SAI) for SIP, Micro SIP, SWP, DTP, STRIP and switchover details.</p>																		
Facilities/options under SIP	<p>1. The minimum amount of each investment for SIP under UTI Floater Fund Regular Plan & Direct Plan is ₹ 2500/- (for monthly option) and ₹ 7500/- (for quarterly option) and in multiples of ₹ 1/-. The load applicable under SIP is the same as that for regular investments for the scheme.</p> <p>2. 'Step up' facility:</p> <p>Under this facility, an Investor can opt for stepping up his SIP amount at specified intervals (Half yearly/ Yearly). Upon exercising this option, the SIP debit amount will increase by the amount specified by the Investor at the Intervals opted.</p> <p>For example, an Investor gives a SIP Mandate for 5 years in Scheme A for an amount of ₹ 1,000/- which starts on August 1, 2018 and also opts for this 'Step up' facility with the interval frequency as 'Yearly' & SIP Step Up amount as ₹ 1,000/-. In this case, the SIP will run as under:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">SIP Period (Dates)</th> <th style="text-align: center;">Regular SIP without 'Step Up' facility</th> <th style="text-align: center;">With 'Step Up' facility of ₹ 1,000/- as 'Step Up' amount and frequency as 'Yearly'</th> </tr> </thead> <tbody> <tr> <td>From August 1, 2018 to July 31, 2019</td> <td style="text-align: center;">₹ 1,000/-</td> <td style="text-align: center;">₹ 1,000/-</td> </tr> <tr> <td>From August 1, 2019 to July 31, 2020</td> <td style="text-align: center;">₹ 1,000/-</td> <td style="text-align: center;">₹ 2,000/-</td> </tr> <tr> <td>From August 1, 2020 to July 31, 2021</td> <td style="text-align: center;">₹ 1,000/-</td> <td style="text-align: center;">₹ 3,000/-</td> </tr> <tr> <td>From August 1, 2021 to July 31, 2022</td> <td style="text-align: center;">₹ 1,000/-</td> <td style="text-align: center;">₹ 4,000/-</td> </tr> <tr> <td></td> <td style="text-align: center;">And So on.....</td> <td style="text-align: center;">And So on.....</td> </tr> </tbody> </table> <p>The Minimum SIP Step Up amount will be ₹ 500/- and in multiples of ₹ 500/-. If the 'Step Up' amount is mentioned and the 'frequency' is not mentioned, then the default frequency shall be taken as 'Yearly'. Similarly, if the 'frequency' is mentioned and 'Step Up' amount is not mentioned, then the 'Step Up' amount shall be considered as ₹ 500/-. The detailed terms and conditions are available in the respective Service Request Form.</p> <p>3. Facility to switch from one eligible Scheme to another eligible Scheme under SIP facility:</p> <p>Under this facility, an Investor can opt to change the eligible scheme during the tenure of the SIP, without having to terminate the existing SIP.</p> <p>For example, an Investor who had opted for a tenure of 5 years for SIP in Scheme-A, after continuing the SIP for a period of say 3 years, can change the Scheme to Scheme-B for the rest of the period, instead of the existing process of cancelling the SIP Mandate of Scheme-A and giving fresh mandate for Scheme-B. The Scheme/s can be changed multiple times during the tenure of SIP.</p>	SIP Period (Dates)	Regular SIP without 'Step Up' facility	With 'Step Up' facility of ₹ 1,000/- as 'Step Up' amount and frequency as 'Yearly'	From August 1, 2018 to July 31, 2019	₹ 1,000/-	₹ 1,000/-	From August 1, 2019 to July 31, 2020	₹ 1,000/-	₹ 2,000/-	From August 1, 2020 to July 31, 2021	₹ 1,000/-	₹ 3,000/-	From August 1, 2021 to July 31, 2022	₹ 1,000/-	₹ 4,000/-		And So on.....	And So on.....
SIP Period (Dates)	Regular SIP without 'Step Up' facility	With 'Step Up' facility of ₹ 1,000/- as 'Step Up' amount and frequency as 'Yearly'																	
From August 1, 2018 to July 31, 2019	₹ 1,000/-	₹ 1,000/-																	
From August 1, 2019 to July 31, 2020	₹ 1,000/-	₹ 2,000/-																	
From August 1, 2020 to July 31, 2021	₹ 1,000/-	₹ 3,000/-																	
From August 1, 2021 to July 31, 2022	₹ 1,000/-	₹ 4,000/-																	
	And So on.....	And So on.....																	

UTI - Floater Fund

	<p>Investors may avail this facility any time during the tenure of the SIP. The application for such changes should be submitted at least 15 days prior to the next SIP instalment amount due date.</p> <p>4. Any Day SIP:</p> <p>Investors can choose any date of his/her preference as SIP Debit Date. If in any month, the SIP Debit Date opted by the Investor is not available (Say, 29th & 30th in February and 31st in case of alternate months), then the SIP Debit Date for those months shall be the last available Business Day in that month.</p> <p>5. Micro Systematic Investment Plan (“Micro SIP”)/ PAN Exempt Investments</p> <p>In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes {including investments through Systematic Investment Plans (SIPs)} up to ₹ 50,000/- per investor per year shall be exempted from the requirement of PAN.</p> <p>Applicability & Transactions covered:</p> <ol style="list-style-type: none"> a. Micro SIP is allowed only for those who do not have PAN. b. Systematic Investment Plans (SIPs) where aggregate of instalments in a rolling 12 months period or in a financial year, i.e. April to March does not exceed ₹ 50,000/- will be covered under “Micro SIP”. c. The exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs) and Minor. HUFs and other categories will not be eligible for Micro SIPs. d. The exemption is applicable to joint holders also. <p>Further details on SIP are available in the SIP enrolment form.</p>
<p>MF Utility for Investors</p>	<p>UTI AMC Ltd has entered into an agreement with MF Utilities India Private Ltd (MFUI) for usage of MF Utility (MFU), a shared service initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument through a Common Account Number (CAN).</p> <p>Accordingly, all financial and non-financial transactions pertaining to the Scheme is available through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through authorised Points Of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website against the POS locations. However, all such transactions shall be subject to the eligibility of investors, any terms and conditions and compliance with the submission of documents and procedural requirements as stipulated by UTI MF/UTI AMC from time to time in addition to the conditions specified by MFU, if any.</p> <p>The online portal of MFUI i.e. www.mfuonline.com and the POS locations aforesaid shall act as Official Points of Acceptance (OPAs) in addition to the existing OPAs of the UTI AMC Ltd and any transaction submitted at such POS will be routed through MFUI or as may be decided by UTI AMC. Investors not registered with MFUI also can submit their transactions request by giving reference to their existing folio number. All valid applications received for any other scheme apart from eligible schemes as stated above may be accepted by UTI AMC at its own discretion.</p> <p>The uniform cut off time as prescribed by SEBI and as mentioned in the SID/KIM of the Scheme shall be applicable for applications received by MFUI. However, in case of investment of ₹ 2 lacs and above, the applicability of NAV will be subject to the date and time of receipt of credit of amount to the specified bank account of AMC.</p> <p>For further details regarding procedures for obtaining CAN and other particulars about MFU etc, please refer to SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.</p>
<p>Restrictions, if any, on the right to freely retain or dispose</p>	<p>In the event of the death of the Unit holder, the joint holder(s)/nominee/legal representative of the Unit holder may, if he is otherwise eligible for joining the Scheme as Unit holder, be permitted to hold the units and become a Unit holder. In that event a fresh SoA will be issued in his name in respect of units so desired to be held by him subject to his complying with the condition of minimum holding and the required procedure as may be prescribed by UTI AMC from time to time.</p> <p>Refer to Statement of Additional Information (SAI) on Settlement of claims</p>

UTI - Floater Fund

B. ONGOING OFFER DETAILS

<p>Ongoing Offer Period This is the date from which the Scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>	<p>The Scheme will be available for ongoing purchase and redemption from Wednesday, October 31, 2018.</p>																				
<p>Ongoing price for subscription (purchase) / switch-in (from other Schemes/plans of the mutual fund) by investors. This is the price you need to pay for purchase/switch-in.</p>	<p>The face value of a unit is ₹ 1000/- and units will be issued in fractions up to three decimal places. 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. Entry and Exit Load: Load Structure during New Fund Offer Period and on an Ongoing basis: Entry Load : Nil (Not Applicable as per SEBI guidelines) Exit Load : Nil</p>																				
<p>Ongoing price for redemption (sale) /switch outs (to other Schemes/plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/switch outs. <i>Example : If the applicable NAV is ₹ 10, exit load is 2% then redemption price will be : ₹ 10*(1-0.02) = ₹ 9.80</i></p>	<p>Redemption of units at NAV based prices subject to prevailing exit load commencing from Wednesday, October 31, 2018.</p>																				
<p>Cut off timing for subscriptions / redemptions / switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p>	<p>Purchase : For Purchases less than ₹ 2 lacs:</p> <table border="1" data-bbox="611 1209 1513 1732"> <thead> <tr> <th>Operation</th> <th>Cut-off Timing</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.</td> <td>Upto 3 p.m.</td> <td>NAV of the day of receipt of the application.</td> </tr> <tr> <td>Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.</td> <td>After 3 p.m.</td> <td>NAV of the next business day.</td> </tr> <tr> <td>Valid applications received with outstation cheques / demand drafts (for the investors as permitted in the Scheme Information Document) not payable at par at the place where the application is received.</td> <td>Within Business Hours</td> <td>NAV of the day on which cheque / demand draft is credited to the Scheme.</td> </tr> </tbody> </table> <p>Purchase : For Purchases of ₹ 2 lacs and above:</p> <table border="1" data-bbox="611 1780 1513 2125"> <thead> <tr> <th>Operation</th> <th>Cut-off Timing</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Valid applications received with cheques / demand drafts and also the funds are available for utilization before cut off</td> <td>Upto 3 p.m.</td> <td>NAV of the day on which the funds are available for utilisation shall be applicable. In case either the Funds or the Applications are received on any subsequent business day, the NAV applicable for the later business day will be applied</td> </tr> </tbody> </table>			Operation	Cut-off Timing	Applicable NAV	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	Upto 3 p.m.	NAV of the day of receipt of the application.	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	After 3 p.m.	NAV of the next business day.	Valid applications received with outstation cheques / demand drafts (for the investors as permitted in the Scheme Information Document) not payable at par at the place where the application is received.	Within Business Hours	NAV of the day on which cheque / demand draft is credited to the Scheme.	Operation	Cut-off Timing	Applicable NAV	Valid applications received with cheques / demand drafts and also the funds are available for utilization before cut off	Upto 3 p.m.	NAV of the day on which the funds are available for utilisation shall be applicable. In case either the Funds or the Applications are received on any subsequent business day, the NAV applicable for the later business day will be applied
Operation	Cut-off Timing	Applicable NAV																			
Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	Upto 3 p.m.	NAV of the day of receipt of the application.																			
Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	After 3 p.m.	NAV of the next business day.																			
Valid applications received with outstation cheques / demand drafts (for the investors as permitted in the Scheme Information Document) not payable at par at the place where the application is received.	Within Business Hours	NAV of the day on which cheque / demand draft is credited to the Scheme.																			
Operation	Cut-off Timing	Applicable NAV																			
Valid applications received with cheques / demand drafts and also the funds are available for utilization before cut off	Upto 3 p.m.	NAV of the day on which the funds are available for utilisation shall be applicable. In case either the Funds or the Applications are received on any subsequent business day, the NAV applicable for the later business day will be applied																			

UTI - Floater Fund

	<p>The above mentioned rule will be applicable irrespective of the date of debit to investor's account. ₹ 2 lacs shall be considered after considering multiple applications received from the investor under the Scheme on the day and also under all modes of investment i.e. additional purchase, Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP), Switch, etc. The investor will be identified through PAN.</p> <p>Redemption :</p> <table border="1" data-bbox="611 502 1526 756"> <thead> <tr> <th>Operation</th> <th>Cut-off Timing</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <tr> <td>Valid applications received</td> <td>Upto 3 p.m.</td> <td>NAV of the day of receipt of the application</td> </tr> <tr> <td>Valid applications received</td> <td>After 3 p.m.</td> <td>NAV of the next business day.</td> </tr> </tbody> </table> <p>Redemption requests: Where, under the Scheme, units are held under both the Regular Plan and Direct Plan, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans.</p> <p>Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests and take an independent decision accordingly.</p>	Operation	Cut-off Timing	Applicable NAV	Valid applications received	Upto 3 p.m.	NAV of the day of receipt of the application	Valid applications received	After 3 p.m.	NAV of the next business day.
Operation	Cut-off Timing	Applicable NAV								
Valid applications received	Upto 3 p.m.	NAV of the day of receipt of the application								
Valid applications received	After 3 p.m.	NAV of the next business day.								
<p>Book Closure Period / Record Date</p>	<p>The purchase and redemption of units shall remain open on all business days throughout the year except during book closure period/s not exceeding 15 days in a year.</p>									
<p>Where can the applications for purchase / redemption / switches be submitted?</p>	<p>The details of official points of acceptance are given on the back cover page.</p> <p>In addition to the circumstances mentioned in the SAI, the Trustee/AMC shall have the absolute discretion to accept/reject any application for purchase of units, if in the opinion of the Trustee/AMC, increasing the size of the Scheme's Unit Capital is not in the general interest of the Unit holders, or the Trustee/AMC for any other reason believes it would be in the best interest of the Scheme or the Unit holders to accept / reject such an application.</p> <p>It is mandatory for investors to mention their bank account particulars in their applications.</p>									
<p>Minimum amount for purchase / redemption / switches</p>	<p>(a) Minimum amount for purchase:</p> <p>Minimum initial investment under all the Plans and Options is ₹ 5,000/- and in multiples of ₹ 1/- with no upper limit.</p> <p>Additional Purchase Amount ₹ 1000/- and in multiples of ₹ 1/- without any upper limit.</p> <p>(b) Minimum amount of redemption/switches:</p> <p>In case of partial redemption / switches the condition of holding minimum investment prescribed under the Scheme has to be satisfied.</p>									
<p>Seeding of Aadhaar Number</p>	<p>Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number</p> <p>In terms of the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, read with the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017, it is mandatory for investors to submit their Aadhaar number issued by the Unique Identification Authority of India (UIDAI) to UTI Mutual Fund/its Registrar and Transfer Agent/ Asset Management Company ("the AMC") and comply with the following requirements as applicable to them:-</p>									

UTI - Floater Fund

	<p>i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the <i>Aadhaar number</i> issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit <i>proof of application</i> of enrolment for Aadhaar.</p> <p>If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one <i>certified copy of an officially valid document</i> containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund.</p> <p>The investor is required to submit PAN as defined in the Income Tax Rules, 1962.</p> <p>If such an individual investor who is not eligible to be enrolled for Aadhaar number, has already submitted the PAN, no further action is required.</p> <p>ii. Where the investor is a non-individual, apart from the constitution documents, <i>Aadhaar numbers and PANs</i> as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, <i>proof of application</i> towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted, an <i>officially valid document</i> is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, <i>certified copy of an officially valid document</i> containing details of identity, address, photograph and such other documents as prescribed is required to be submitted.</p> <p>It may be noted that the requirement of submitting Form 60 as prescribed in the aforesaid notification is not applicable for investment in mutual fund units.</p> <p>a) Investors are requested to note that pursuant to the direction issued by Hon'ble Supreme Court on March 13, 2018 in Writ Petition (Civil) no. 494/2012, the last date for mandatory submission of Aadhaar in respect of the existing mutual fund folios / accounts, including accounts / folios opened up to March 31, 2018, has been deferred till further notice. Existing unitholders are however encouraged to link their Aadhaar to their mutual fund folio(s).</p> <p>b) The submission of Aadhaar Number or proof of enrolment for Aadhaar for new Mutual Fund folios / accounts (i.e. an investor is investing for the first time in UTI Mutual Fund), at the time of account opening, has been deferred till further notice.</p>
<p>Know Your Customer (KYC) Norms</p>	<p>Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time.</p> <p>A. For Individual Investors</p> <p>I. Central KYC Norms for Individual Investors new to KYC system with effect from 1st February 2017</p> <p>Government of India, vide Gazette notification dated November 26, 2015, had authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI), to act and perform the functions of Central KYC Records Registry (CKYCR) including receiving, storing, safeguarding and retrieving the Know Your Client (KYC) records of an investor in digital form.</p> <p>In terms of the above, the following Norms are applicable with effect from 1st February 2017 in case of an Individual investor who is new to the KYC Registration system:-</p> <p>1. An Individual Investor who is new to KYC Registration system and whose KYC is not registered or verified with any of the Agencies for KYC Registration (KRA), shall use the CKYC form to register their KYC.</p>

UTI - Floater Fund

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

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

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

III. Aadhaar based e KYC process

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

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

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

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

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

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

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

IV. PAN-Exemption for micro financial products

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

B. For Non-Individual Investors

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

C. For both Individual and Non-Individual Investors

1. Existing investors in mutual funds who have already complied with the KYC requirement are exempt from following the new KYC procedure effective January 01, 2012 but only for the purpose of making additional investment in the Scheme(s) / Plan(s) of any Mutual Fund registered with SEBI

UTI - Floater Fund

	<p>2. For 'KYC-On-Hold' cases, investor need to submit missing information or update pending KYC related information so as to enable AMC to process purchase transaction (whether fresh or additional) and switches</p> <p>3. In terms of AMFI guidelines, with effect from January 1, 2016,</p> <p>(a) to make additional subscription (including switches), it shall be mandatory for all existing investors to provide additional KYC information such as Income details, Occupation, association with politically exposed person, net worth etc. where such information was not provided to KRAs earlier.</p> <p>(b) However, SIP and STP already registered till December 31, 2015 in such existing folios are exempted from the above stipulations.</p> <p>4. Non-Applicability of KYC guidelines</p> <p>The new KYC guidelines shall not be applicable to the following categories / transactions:</p> <ul style="list-style-type: none"> - Investments received from Government bodies/authorities/Departments in favour of beneficiaries identified by them. - dividend reinvestment <p>For further details on KYC requirements to be complied with by the Investors, please refer to SAI.</p>
<p>Details under Foreign Account Tax Compliance provisions (commonly known as FATCA) / Foreign Tax Laws and Common Reporting Standard (CRS)</p>	<p>FATCA is United States (US) Federal Law, aimed at prevention of tax evasion by US citizens and residents ("US persons" as defined in the applicable extant laws of the United States of America) through use of offshore accounts. FATCA provisions are part of Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature. Under FATCA, withholding tax may be levied on certain US source income/receipt of the Schemes of the Mutual Fund, unless they are FATCA compliant.</p> <p>FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons as well as passive NFFEs in which controlling interest is held by specified US person. The term FFI is defined widely to cover a large number of non-US based financial service providers, such as mutual funds, depository participants, brokers, custodians, as well as banks. FATCA requires enhanced due diligence processes by the FFI so as to identify US reportable accounts.</p> <p>The identification of US person will be based on one or more of following "US indicia"-</p> <ul style="list-style-type: none"> • Identification of the Account Holder as a US citizen or resident; • Unambiguous indication of a US place of birth; • Current US mailing or residence address (including a US post office box); • Current US telephone number; • Standing instructions to transfer funds to an account maintained in USA; • Current effective power of attorney or signing authority granted to a person with a US address; or • An "in-care of" or "hold mail" address that is the sole address that the Indian Financial Institution has on the file for the Account Holder. <p>FATCA due diligence will be applicable to each Unit holder (including joint holders) irrespective of the country of residence/citizenship, and on being identified as reportable person/specified US person, all folios/accounts will be reported. Such information may include (not limited to) their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Unit holders will therefore be required to comply with the request of the AMC / Fund to furnish such information as and when deemed necessary by the AMC / Fund in accordance with the Applicable Laws.</p> <p>FATCA provisions are relevant not only at on-boarding stage of Unit holders but also throughout the life cycle of investment with the Mutual Fund. Unit holders therefore should immediately intimate to the Fund/the AMC, any change in their status with respect to FATCA related declaration provided by them previously.</p>

UTI - Floater Fund

	<p>In case Unit holder / investor fails to furnish the relevant information and/or documentation in accordance with the Applicable Laws, the AMC / Fund reserves the right to reject the application or redeem the units held directly or beneficially and may also require reporting of such accounts/levy of withholding tax on payments made to investors. Prospective investors / Unit holders should consult their own advisors to understand the implications of FATCA provisions/requirements. The AMC reserves the right to change/modify the provisions mentioned at a later date.</p> <p>Common Reporting Standard (CRS) – The New Global Standard for Automatic Exchange of Information</p> <p>On similar lines as FATCA, the Organisation of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a “Standard for Automatic Exchange of Financial Account Information in Tax Matters”, in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, requiring cooperation amongst tax authorities. The G20 and OECD countries have together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI).</p> <p>All Applicants whose country of tax residence is not India shall fill in the prescribed FATCA & CRS Form.</p> <p>AMC reserves right to reject the application in case the applicant / investor fails to submit information /documentation for any of the above.</p> <p>Please refer to Instructions given in the FATCA/CRS Form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular Nos. CIR/MIRSD/2/2015 dated 26th August 2015 & CIR/MIRSD/3/2015 dated 10th September 2015.</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 available</p>	<p>As indicated in clause III (A) New Fund Offer.</p>
<p>Statement of Account (SoA)</p>	<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> <p>(c) The AMC shall issue to the investor whose application has been accepted, a SoA specifying the number of units allotted. UTI AMC shall issue a SoA within 5 business days from the date of closure of the New Fund Offer.</p> <p>(d) The AMC will issue a Consolidated Account Statement (CAS) for each calendar month to the investor in whose folios transactions has taken place during that month and such statement will be issued on or before the 10th day of the succeeding month detailing all the transactions and holding at the end of month including transaction charges paid to the distributor, if any, across all schemes of all mutual funds.</p> <p>Further, CAS as above, will also be issued to investors (where PAN details of 1st holder are available) every half yearly (September/March), on or before the 10th day of succeeding month detailing holding at the end of the sixth month, across all schemes of all mutual funds, to all such investors in whose folios no transactions has taken place during that period.</p> <p>The word “transaction” for the purposes of CAS would include purchase, redemption, switch, dividend payout, Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer of Investment Plan (STRIP), and merger, if any.</p>

UTI - Floater Fund

- (e) Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014 requiring Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts, the following modifications are made to the existing guidelines on issuance of CAS –
- Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.
 - Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
 - In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor.
 - The CAS will be generated on monthly basis.
 - If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts, then CAS with holding details shall be sent to the investor on half yearly basis.
 - The dispatch of CAS by the depositories shall constitute compliance by UTI AMC/ UTI Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996.

Following Folios, shall be exempted for issuance of CAS:

- Units held in demat mode.
- Units held in minor's name.
- Folios where units are held by way of unit certificates.
- One UTI Mutual Fund scheme invests in other UTI Mutual Fund scheme/s.

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

- (f) For those Unit holders who have provided an e-mail address / mobile number:-

The AMC shall continue to allot the units to the Unit holders whose application has been accepted and also send confirmation specifying the number of units allotted to the Unit holders by way of e-mail and/or SMS to the Unit holder's registered e-mail address and/or mobile number as soon as possible but not later than five business days from the date of closure of the New Fund Offer.

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

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

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

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

UTI - Floater Fund

	<p>(g) Pursuant to SEBI Circular no. SEBI/HO/IMD/DF2/ CIR/ P/2016/42 dated March 18, 2016 and SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 -</p> <ol style="list-style-type: none"> a. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. b. Further, CAS issued for the half-year (ended September / March) shall also provide: <ol style="list-style-type: none"> i. The amount of actual commission paid by AMCs/Mutual Funds (MFs) to the distributor in absolute terms during the half-year period against the concerned investor's total investments in each MF scheme. The commission paid to Distributors is the gross commission and does not exclude costs incurred by distributors such as GST (wherever applicable, as per existing rates), operating expenses, etc. The term 'commission' refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. ii. The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
<p>Friend in Need</p>	<p>"Friend in Need" facility is introduced for the Individual investors (Resident as well as Non-resident) of UTI MF under all the Schemes, whereby there is an option to furnish the contact details including name, address, relationship, telephone number and email ID of any person other than the applicant/s and nominee. This will facilitate obtaining the latest contact details of the investors, if UTI MF is unable to establish contact with the investors.</p> <p>For further details, please refer to SAI</p>
<p>Dividend</p>	<p>The dividend warrants shall be dispatched to the Unit holders within 30 days of the date of declaration of the dividend.</p> <p>In case of funds received through Cash Payment mode, the dividend proceeds shall be remitted only to the designated bank account.</p> <p>In case of delay in payment of dividend amount, the Asset Management Company shall be liable to pay interest to the Unit holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p> <p>Threshold Limit for 'Dividend Payout' Option</p> <ol style="list-style-type: none"> a. In case of Dividend Payout under a folio is less than or equal to ₹ 1,500/- and where complete bank account details are not available or facility of electronic credit is not available with Investor's Bank/Bank Branch, then such amount will be compulsorily reinvested and an Account Statement (SoA) will be sent to the Investors at their Registered Address. b. For folios where dividend warrants are returned undelivered and/or the dividend warrant remains unencashed / unclaimed on 3 consecutive occasions, future dividend amount will be reinvested and an Account Statement (SoA) would be sent to the Investors at their Registered Address.
<p>Redemption</p>	<p>The redemption proceeds shall be despatched to the unitholders within 10 business days from the date of redemption.</p> <p>In case of funds received through cash payment mode, the redemption or repurchase proceeds shall be remitted only to the designated bank account.</p> <p>Restriction on redemption of units</p> <p>Further to the possibility of delays in redemption of units under certain circumstances as stated in the aforesaid paragraphs relating to "Risk factors", the following points relating to restrictions on redemption of units may be noted:-</p> <ol style="list-style-type: none"> 1. Restrictions on redemption of units may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: <ol style="list-style-type: none"> (i) Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security (ii) Market failures, exchange closures etc (iii) Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).

UTI - Floater Fund

	<p>2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees</p> <p>4. When restriction on redemption is imposed, the following procedure shall be applied:-</p> <p>(i) No redemption requests upto INR 2 lakh shall be subject to such restriction.</p> <p>(ii) Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.</p> <p>For further details in this regard, please refer to SAI.</p> <p>Redemption proceeds to NRI investors:</p> <p>NRI investors shall submit Foreign Inward Remittance Certificate (FIRC) along with Broker contract note of the respective broker through whom the transaction was effected, for releasing redemption proceeds. Redemption proceeds shall not be remitted until the aforesaid documents are submitted and the AMC/Mutual Fund/ Registrar shall not be liable for any delay in paying redemption proceeds. In case of non-submission of the aforesaid documents, the AMC reserves the right to deduct the tax at the highest applicable rate without any intimation by AMC/Mutual Fund/ Registrar.</p> <p>Repatriation:</p> <p>Repatriation benefits would be available to NRIs/PIOs/FIIs, subject to applicable Regulations notified by Reserve Bank of India from time to time. Repatriation of these benefits will be subject to applicable deductions in respect of levies and taxes as may be applicable in present or in future.</p> <p>Exit load on death of an unitholder:</p> <p>In the case of the death of a unitholder, no exit load (if applicable) will be charged for redemption of units by the claimant under certain circumstances and subject to fulfilling of prescribed procedural requirements. For further details regarding settlement of claim refer to SAI.</p>
<p>Delay in payment of redemption / repurchase proceeds</p>	<p>The Asset Management Company shall be liable to pay interest to the Unit holders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p>
<p>Transfer / Pledge / Assignment / Transmission / Listing of Units</p>	<p>1. Transfer / Pledge/ Assignment of units</p> <p>Units of the scheme 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. Investors may approach their DP for Pledge/ Assignment of Units held in demat form.</p> <p>Please refer to SAI for further details regarding Transfer/Pledge/Assignment of Units.</p> <p>2. Transmission of the Units</p> <p>If a transferee becomes a holder of the Units by operation of law, or upon enforcement of a pledge, or due to the death, insolvency or winding up of the affairs of a sole holder or the survivors of a joint holder, then subject to the production of evidence which in the opinion of the Mutual Fund is sufficient, the Mutual Fund will effect the transfer if the intended transferee is otherwise eligible to hold the Units. Units shall be transmitted in favour of the surviving jointholder(s) upon the execution of suitable indemnities in favour of the mutual fund and the Asset Management Company by the surviving jointholder(s).</p> <p>Disclaimer : Transmission of units / payment of sums standing to the credit of the deceased unitholder in favour of the surviving unitholders shall discharge the mutual fund and the Asset Management Company of all liability towards the estate of the deceased unitholder and his / her successors and legal heirs. Further, if either the mutual fund or the Asset Management Company incur any loss whatsoever arising out of any litigation or harm that it may suffer in relation to the transmission, they will be entitled to be indemnified absolutely from the deceased unitholder's estate.</p>

UTI - Floater Fund

	<p>3. Listing</p> <p>Being open ended Scheme under which purchase and redemption of Units will be made on continuous basis by the Mutual Fund, the Units of the Scheme is not proposed to be listed on any stock exchange. However, the Mutual Fund may at its sole discretion list the Units under the Scheme on one or more stock exchanges at a later date.</p>
Requirement for admission into the scheme	<p>Application under Power of Attorney:</p> <p>If any application form is signed by a person holding a power of attorney empowering him to do so, the original power of attorney or an attested copy of the same, should be submitted along with the application, unless the power of attorney has already been registered in the books of the Registrar.</p> <p>Please refer SAI for further details.</p>
Settlement of Claims	Please refer SAI for details.

C. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>This is the value per unit of the Scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p>	<p>The Mutual Fund shall declare the Net asset value separately for both the Plans by 9 p.m. on every business day on the website of UTI Mutual Fund, www.utimf.com and on AMFI's web-site www.amfiindia.com.</p> <p>The NAV shall be calculated for all business days</p>
Monthly Portfolio Disclosure	<p>The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all its Schemes on its website and on the website of AMFI within 10 days from the close of each month in a user friendly and downloadable spreadsheet format .</p> <p>The format for monthly portfolio disclosure shall be the same as that of half yearly portfolio disclosures.</p> <p>The Mutual Fund shall also disclose additional information (such as ratios etc) subject to compliance with the SEBI Advertisement Code.</p> <p>In case of unitholders whose e-mail addresses are registered, the Mutual Fund shall send via email the monthly statement of scheme portfolio within 10 days from the close of each month</p> <p>The mutual fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p>
Disclosure of Assets Under Management	<p>The Mutual Fund shall disclose the following on monthly basis, in the prescribed format, on its website and also share the same with Association of Mutual Funds in India (AMFI):</p> <ol style="list-style-type: none"> a. AUM from different categories of schemes such as equity schemes, debt schemes, etc. b. Contribution to AUM from B-30 cities (i.e. other than top 30 cities as identified by AMFI) and T-30 cities (Top 30 cities). c. Contribution to AUM from sponsor and its associates. d. Contribution to AUM from entities other than sponsor and its associates. e. Contribution to AUM from investors type (retail, corporate, etc.) in different scheme type (equity, debt, ETF, etc.). In order to have a holistic picture, Mutual Fund wise and consolidated data on the above parameters shall also be disclosed on AMFI website in the prescribed format.
Half Yearly Disclosure Portfolio / Financial Results	<p>The Mutual Fund shall within one month from the close of each half year, (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website.</p> <p>The Mutual Fund shall publish an advertisement disclosing the hosting of such financial results on the website, in atleast two newspaper one national English daily newspaper having nationwide circulation and one in a newspaper having wide circulation published in the language of the region where the Head Office of UTI MF is situated.</p> <p>The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the half-year for the scheme on its website and on the website of AMFI within 10 days from the close of each half-year in a user-friendly and downloadable spreadsheet format.</p>

UTI - Floater Fund

	<p>In case of unitholders whose e-mail addresses are registered, the Mutual Fund shall send via email half-yearly statement of scheme portfolio within 10 days from the close of half-year.</p> <p>The mutual Fund shall publish an advertisement every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter) through which a unitholder can submit a request for a physical or electronic copy of the statement of scheme portfolio. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p> <p>The mutual fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p>
Additional Disclosure :	<p>The Mutual Fund shall, in addition to the total commission and expenses paid to distributors, make additional disclosures regarding distributor-wise gross inflows, net inflows, AAUM and ratio of AUM to gross inflows on its website on an yearly basis.</p> <p>In case, the data mentioned above suggests that a distributor has an excessive portfolio turnover ratio, i.e., more than two times the industry average, the AMC shall conduct additional due-diligence of such distributors.</p> <p>The Mutual Fund shall also submit the data to AMFI and the consolidated data in this regard shall be disclosed on AMFI website.</p>
Annual Report	<p>a. An abridged annual report in respect of the Scheme shall be provided to the Unitholders not later than four months from the date of closure of the relevant accounting year .</p> <p>The full annual report shall be made available for inspection at UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. The scheme wise annual report shall be hosted on the website and on the website of AMFI.</p> <p>b. The Mutual Fund shall e-mail the scheme annual reports or abridged summary thereof to those unitholders, whose email addresses are registered with the Mutual Fund.</p> <p>c. In case of unitholders whose email addresses are not registered with the Mutual Fund, the Abridged Annual Report shall be sent to them in physical mode in case they have opted for the same.</p> <p>d. The Mutual Fund shall publish an advertisement every year disclosing the hosting of the scheme wise annual report on their respective website and on the website of AMFI and the modes such as SMS, telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. Such advertisement shall be published in the all India edition of at least two daily newspapers, one each in English and Hindi.</p> <p>e. The Mutual Fund shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.</p>
Disclosures of Votes Cast by the Mutual Funds	<p>a. The AMC shall record and disclose, in the prescribed format, specific rationale supporting its voting decision (for, against or abstain) with respect to each vote proposal on matters relating to Corporate governance, changes to capital structure, stock option plans, social & corporate responsibility issues, appointment of Directors and their removal etc as stated in SEBI Circular SEBI/IMD/CIR No 18/198647/2010 dated March 15, 2010</p> <p>b. The AMC shall additionally publish in the prescribed format summary of the votes cast across all its investee company and its break-up in terms of total number of votes cast in favor, against or abstained from.</p> <p>c. The AMC shall disclose votes cast on their website on a quarterly basis, in the prescribed format, within 10 working days from the end of the quarter. The AMC shall continue to disclose voting details in its annual report.</p> <p>d. Further, on an annual basis, the AMC shall obtain certification from a “scrutinizer” appointed in terms of Companies (Management and Administration) Rules, 2014 on the voting reports disclosed. The same shall be submitted to the trustees and also disclosed in the relevant portion of the Mutual Funds’ annual report & website.</p> <p>e. The Boards of AMC and Trustees shall review and ensure that the AMC has voted on important decisions that may affect the interest of investors and the rationale recorded for vote decision is prudent and adequate. The confirmation to the same, along with any adverse comments made by the scrutinizer, shall be reported to SEBI in the half yearly trustee reports.</p>

UTI - Floater Fund

	For further details, refer to SEBI Circular No SEBI/HO/IMD/DF2/CIR/P/2016/68 dated 10th August 2016 and SEBI Circular No CR/IMD/DF/05/2014 dated 24th March 2014.
Associate Transactions	Please refer to Statement of Additional Information (SAI).
<p>Taxation</p> <p>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 scheme.</p> <p>For further details on taxation please refer to the clause on Taxation in the SAI.</p>	
Mutual Fund	<p>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 (the Act) to have its entire income exempt from income tax. Consequent to the amendments carried out by the Finance Act 2017, the dividend income {dividend as defined under the Act, in clause (22) of section 2 but excluding (sub-clause(e) thereof}, of all resident assesses, except “specified assesses” (as defined in the Act by virtue of the amendment), having income, in aggregate, of more than ₹ 10 lacs in a year by way of dividend from domestic company, such dividend income shall be subject to income tax @10%. In the Finance Act 2017, “specified assesses” does not include mutual funds.</p> <p>The Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.</p>
Tax on Dividend and Dividend Distribution -	<p>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. However, this is subject to specific/overriding income tax provisions applicable to certain investors/unit holders like charitable/religious trusts etc.</p> <p>As per section 115R of the Act, the dividend distribution tax on other than equity oriented funds is to be borne by the Scheme as under:</p> <ol style="list-style-type: none"> a) 25% plus surcharge on distribution made to any person being an individual or a HUF, b) 30% plus surcharge on income distributed to any other person. <p>The rate of surcharge on income distribution tax is increased from 10% to 12% w.e.f. 01st April 2015.</p> <p>As per the Finance (No.2) Act 2014, with effect from 01st October 2014, for determining the dividend distribution tax payable, the amount of distributed income be increased to such amount as would, after reduction of the dividend distribution tax from such increased amount, be equal to the income distributed by the Mutual Fund (dividend distribution tax will be payable after grossing up).</p> <p>The Finance Act 2018 has substituted the “Education Cess” of 2%, and “Secondary and Higher Education Cess” of 1%, by “Health and Education Cess” of 4%.</p>
Capital Gains	Resident Investors:
Long Term Capital Gain	<p>As per the Finance Act 2014, with effect from 11th July 2014, for other than equity oriented schemes, long term capital gains arising on redemption of units by residents is subject to treatment indicated under Section 48 and 112 of the Act. Long term capital gains in respect of units held for more than 36 months is chargeable to tax @ 20% after factoring the benefit of cost inflation index. The said tax rate is to be increased by surcharge, if applicable.</p>
Short Term Capital Gain	<p>Units held for thirty six months or less than thirty six months preceding the date of their transfer are short term capital assets. Capital gains arising from the transfer of short term capital assets for other than equity schemes will be subject to tax at the normal rates of tax applicable to such assessee.</p> <p>Certain specified assesses are also subject to Minimum Alternate Tax.</p>
Merger / Consolidation of Schemes of MFs:	<p>Tax neutrality has been provided to Unit holders upon consolidation or merger of mutual fund schemes provided that the consolidation is of two or more schemes of an equity oriented fund or two or more schemes of a fund other than equity oriented fund. As per sections 2(42A), section 47 and section 49:</p> <p>Pursuant to mergers/consolidations of the Schemes, units of consolidating scheme surrendered by unitholders in lieu of receipt of units of the consolidated scheme shall not be treated as transfer and capital gains tax will not be imposed on unitholders under the Income-tax Act.</p> <p>However, it may be noted that when the unitholders transfers the units of the consolidated scheme, such transfer will attract applicable capital gains tax and STT.</p>

UTI - Floater Fund

	<p>Cost of Acquisition: The cost of acquisition of the units of consolidated scheme shall be the cost of units in the consolidating scheme.</p> <p>Period of holding: The period of holding of the units of the consolidated scheme shall include the period for which the units in consolidating schemes were held by the unitholder.</p> <p>Consolidating Scheme and Consolidated Scheme: Consolidating Scheme will be the scheme of a mutual fund which merges under the process of consolidation of the schemes of mutual fund in accordance with the SEBI (Mutual Funds) Regulations, 1996 and consolidated scheme will be the scheme with which the consolidating scheme merges or which is formed as a result of such merger.</p> <p>By the Finance Act 2017, similar tax treatment regarding cost of acquisition and period of holding is extended in respect of consolidation of plans of a scheme of a mutual fund.</p> <p>Investors are advised to refer to the Scheme Information Document and the Statement of Additional Information, as amended from time to time, for the detailed tax provisions.</p>
Investor services	<p>All investors could refer their grievances giving full particulars of investment at the following address:</p> <p>Ms. Nanda Malai Associate Vice President – Department of Operations UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. Tel: 022-6678 6666, Fax: 022-26523031</p> <p>Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in</p>

D. COMPUTATION OF NAV

- (a) The Net Asset Value (NAV) of the Scheme shall be calculated by determining the value of the schemes's assets and subtracting there from the liabilities of the scheme taking into consideration the accruals and provisions.
- (b) The NAV per unit shall be calculated by dividing the NAV of the scheme by the total number of units issued and outstanding on the valuation day. The NAV will be rounded off to 4 decimals and Units will be allotted upto four decimal places as follows or such other formula as may be prescribed by SEBI from time to time. NAV shall be declared separately for both the Plans.

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

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

- (c) A valuation day is a day other than (i) Saturday and Sunday (ii) a day on which both the stock exchanges (BSE and NSE) and the banks in Mumbai are closed (iii) A day on which the purchase and redemption of units is suspended. If any business day in UTI AMC, Mumbai is not a valuation day as defined above then the NAV will be calculated on the next valuation day and the same will be applicable for the previous business day's transactions including all intervening holidays.
- (d) The Mutual Fund shall declare the Net asset value separately for both the Plans by 9 p.m. on every business day on the website of UTI Mutual Fund, www.utimf.com, and on AMFI's web-site www.amfiindia.com. The Mutual Fund shall prominently disclose the NAVs of the scheme under a separate head on the website and on the website of Association of Mutual Funds in India (AMFI). Further, the Mutual Fund will extend facility of sending latest available NAVs to unit holders through SMS, upon receiving a specific request in this regard.

IV. FEES AND EXPENSES

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

A. NEW FUND OFFER (NFO) EXPENSES

All New Fund Offer Expenses would be borne by AMC.

B. ANNUAL SCHEME RECURRING EXPENSES:

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

UTI - Floater Fund

The AMC has estimated that upto 2.25% of the daily net assets of the scheme will be charged to the scheme as expenses. The current expense ratios would be updated on the website of UTI Mutual Fund at least three working days prior to the effective date of the change. Investors can refer <https://www.utimf.com/forms-and-downloads/> and website of AMFI namely www.amfiindia.com for Total Expense Ratio (TER) details.

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

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

Atleast 5% of the TER is charged towards distribution expenses/commission in the Regular Plan. The TER of the Direct Plan will be lower to the extent of the above mentioned distribution expenses/commission (atleast 5%) which is charged in the Regular Plan. For example in the event the TER of the Regular Plan is 1% p.a, the TER of the Direct Plan would not exceed 0.95% p.a.

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.

- (2) The total annual recurring expenses of the scheme excluding redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the Investment Management and Advisory Fees shall be subject to the following limits:

On the first ₹ 100 crores of the daily net assets of the Scheme - 2.25%
 On the next ₹ 300 crores of the daily net assets of the Scheme - 2.00%
 On the next ₹ 300 crores of the daily net assets of the Scheme – 1.75%
 On the balance of the assets of the Scheme - 1.50%

- (3) **Total Expense Ratio (TER) and Additional Total Expenses:**

- (i) Charging of additional expenses based on new inflows from beyond 30 cities

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

UTI - Floater Fund

2. In case inflows from beyond top 30 cities is less than the higher of (a) or (b) above, additional TER on daily net assets of the scheme shall be charged as follows:

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

* 366, wherever applicable.

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

(ii) Goods and Services Tax (GST)

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

(iii) Investor Education and Awareness

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

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

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

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

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

C. LOAD STRUCTURE

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

Entry and Exit Load

Entry Load (As % of NAV): Nil (Not Applicable as per SEBI guidelines)

Exit Load (As % of NAV): Nil

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

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

(2) Transaction charges

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

UTI - Floater Fund

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

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

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

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

Opt in/Opt out by Distributors:

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

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

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

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

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

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

- (3) Any imposition or enhancement of exit load shall be applicable on prospective investments only. The AMC shall not charge any load on issue of 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 along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and shall also be disclosed in the statement of accounts issued after the introduction of such load.
- (iv) A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.
- (v) Any other measures which the Mutual Fund may feel necessary.

V. RIGHTS OF UNIT HOLDERS

Please refer to SAI for details.

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

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

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

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

Penalties imposed by IRDA

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

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

Penalties, pending litigation or proceedings, findings of inspections or investigations for which action may have been taken or is in process of being taken by IRDAI for the year 2016-17 - Nil

B. Penalties Paid in respect of Service Tax

Financial Year	Amount in (lacs)
2014-2015	55.94
2015-2016	0.83
2016-2017	87.03

Details of Pending Litigation in respect of Income Tax as on 31.03.2017

Sr. No.	Financial Year	Issue	Tax Amount Involved (₹ In Crores)
1	2006-07	Income tax on shareholders Account	3.58
2	2007-08	Income tax on shareholders Account	5.31
3	2008-09	Income tax on shareholders Account	9.57
4	2009-10	Income tax on shareholders Account	9.94
5	2011-12	Income tax on shareholders Account	11.30
6	2012-13	Income tax on shareholders Account	10.90
7	2013-14	Income tax on shareholders Account	33.96
8	2014-15	Income tax on shareholders Account	32.53
9	2015-16	—	Assessment not done
10	2016-17	—	Assessment not done
Total			117.09

Details of Penalties paid in respect of Income Tax

Sr. No.	Paid in Financial Year	Issue	Amount (₹ In Lacs)
1	2013-14	Income tax penalty	3.47
2	2014-15	Income tax penalty	44.91
3	2015-16	Income tax penalty	37.62
4	2016-17	Income tax penalty	294.86
Total			380.86

UTI - Floater Fund

Details of Contingent Liability as on 31.03.2017

Show cause notice	Particulars	Amount in (₹)	Pertaining to the financial Year
DCGEI/MZU/I&IS'D' 12(3)96/2012/9314 DATED 17.10.2012	Service tax on Agents travelling, conference and training expense	27,19,14,674	2007-2008 to 2011-2012
949/COMMR/DNI/ST-II/ MUMBAI/2013-2014 DATED 22.10.2013	Service tax on Agents travelling, conference and training expense for the F.Y. 2012-2013	8,46,20,237	2012-2013
06/COMMR/DN.VI/ST II/ MUMBAI/2014-15 DATED 3.3.2015	Service tax on Agents travelling, conference and training expense for the F.Y. 2013-2014	16,56,93,919	2013-2014
COMMR/ST-II/DNVI/84 DATED 15.12.2015	Service tax on Agents travelling, conference and training expenses for the F.Y. 2014-2015	10,47,41,452	2014-2015
1148/COMMR/2013-2014 DATED 25.3.2014	Service tax on the taxable services classifiable under the category of Banking & Financial Services to the borrowers in the CBLO market	98,90,05,851	2008-2009 to 2012-2013
08/COMMR/DN VI/ST II/ MUMBAI/ 2014-2015 DATED 10.03.2015	Service tax on the taxable services classifiable under the category of Banking & Financial Services to the borrowers in the CBLO market	46,45,53,507	2013-2014
COMMR/ST-II/Divn 6/82/2015-16 DATED 04.12.2015	Service tax on the taxable services classifiable under the category of Banking & Financial Services to the borrowers in the CBLO market	36,66,45,734	2014-2015
O.I.O No.2/SK/DC/ST-II/ DIVN6/2015-16 DATED 08.02.2016	Service tax on Alteration and Assignment fees	7,30,426	2011-2012 to 2013-2014
1299/COMMR/2014-15 DATED 11.7.2014	Interest for delay in payment of service tax wherein service tax is paid on adjustment of proposal deposit into premium and not on the receipt of the proposal deposit	15,18,34,710	2009-2010 to 2013-2014
COMMR/ST-II/DNVI/93/2015-16 DATED 28.03.2016	Interest for delay in payment of service tax wherein service tax is paid on adjustment of proposal deposit into premium and not on the receipt of the proposal deposit	1,74,85,618	2014-2015
V/ST-I/DN-I/GR VIIA/ LIC/35/2014 DATED 21.07.2014	Interest on delayed payment of service tax on filing of final service tax returns	44,04,79,845	2008-2009 to 2011-2012
Order no.2/ST/RN/COMMR/M-II/14-15 DATED 30.1.2015	Reversal of Cenvat credit relating to investment portion treated as exempted services	11,68,65,080	2008-2009 to 2012-2013
ADX/ST-11/DNVI/34/2015-16 DATED 20.04.2015	Reversal of Cenvat credit in respect of J&K	35,53,134	2013-2014
ADX/ST-11/DNVI/65/2016-17 DATED 07.07.2016	Reversal of Cenvat credit in respect of J&K	17,55,102	2014-2015
1471/COMMR/ST II/2014-15 DATED 13.10.2014	Service tax on interest charged on delay in collection of premium	7,79,06,39,113	2009-2014
COMMR/ST-II/DNVI/88/2015-16 DATED 02.02.2016	Service tax on interest charged on delay in collection of premium	2,68,59,32,548	2014-2015
O.I.A No. SR/30/ST-1/2015 DATED 29.05.2015	Agent Club Expenses matter related to SCZ	1,81,303	1.1.2005 to 31.03.2006
75/COMMR/2011-2012 DATED 12.10.2011	Demand for Banking & Financial Services, Upfront fees and legal fees	62,05,000	2006-2007 and 2008-2009
COMMR/ST II/Dn6/65/2015-16 DATED 13.10.2015	Demand for payment of service tax on ULIP charges for the period 1.7.2010 to 1.5.2011	2,48,18,84,234	July 2010 to May 2011
COMMR/ST II/Dn6/60/2016-17 DATED 23.12.2016	Interest for delayed payment of Service Tax on Outstanding Premium.	14,86,96,712	July 2011 to March 2015
		16,29,34,18,199	

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

1. Litigation against bank by the customer (Depositor & Borrower as on 30.09.2017) of various Zones : No. of Cases 446 Amount Involved ₹ 13823.84 (Amount in lacs)
2. Litigation against bank in consumer courts (District Forum, State & National Commission as on 30.09.2017) of various Zones : No. of Cases 1268 Amount Involved ₹ 4618.58 (Amount in lacs)

UTI - Floater Fund

3. Litigation against bank involving criminal offences (under IPC or any other Act/Criminal Provision as on 30.09.2017) of various Zones : No. of Cases 35 Amount Involved ₹ 344.34 (Amount in lacs)
4. Litigation against bank involving Security related offences as on 30.09.2017 of various Zones : No. of Cases 4 Amount Involved ₹ 94.22 (Amount in lacs)
5. Litigation (Statutory & other offences) against bank initiated / filed by Statutory/Govt. Authorities (like RBI/SEBI/ FEMA or Union/State Govt.) as on 30.09.2017 of various Zones : No. of Cases 4 Amount Involved ₹ 150.26 (Amount in lacs)
6. Litigation against bank involving Economic offences (by Income Tax, Custom/Sales Tax or other such bodies as on 30.09.2017) of various Zones : No. of Cases 8 Amount Involved ₹ 3405.73 (Amount in lacs)
7. Any other litigation against bank as on 30.09.2017 of various Zones : No. of Cases 204 Amount Involved ₹ 38623.00 (Amount in lacs)
8. Any other litigation against bank against top executive as on 30.09.2017 of various Zones : No. of Cases 36 Amount Involved ₹ 6777.62 (Amount in lacs)

Penalty Imposed by RBI/Regulatory/Other Govt. Dept. for the period from 01-04-2016 to 31-03-2017

Sr. No.	Imposed By	Date		DD/Cheque no.	Amount	Particular
		Imposed	Paid			
1	RBI	19.07.2016	28.07.2016	Chq. No.016692 dtd.28.07.2016	5,00,00,000/-	RBI has imposed an aggregate penalty of ₹ 50 million (Rupees fifty million only) on the Bank vide its letter no.DBS.CO.ICD./638/12.09.001/2016-17 dtd. July 19, 2016 in exercise of power conferred under Section 47 (A) (1) (c) read with Section 46 (4) (i) of Banking Regulation Act, 1949 for FEMA violations related to Import of Goods and Services

Overseas Territory Violations / Penalties for the period from 01.04.2016 to 31.03.2017

Date Imposed	Paid	Particular	International Letter no.	Territories/ Subsidiary		Amt. (INR)
May-16	May-16	Central Bank of Kenya has imposed a total penalty of Ksh.1.00 Mn (Approx INR 6.67 lacs). The details are as under:- 1. Section 20 (2) (b) of the Banking Act and Prudential Guidelines of Risk Classification of Assets and Provisioning (CBK/PG/04), 2. Violation of Central Bank Prudential Guideline on Outsourcing (CBK/PG/16), part 4.5.9.5 (c) 3. Violation of Central Bank Prudential guideline on	B C C / I N T / Compl/108/25 Dtd. 23-06-2016	Kenya	Ksh 1.00 Mn	6,67,000
21.07.2016	21.07.2016	Central Bank of Oman has imposed penalty of RO 5000/- in respect of pending completion of end (E2E) testing of Euro Master Visa (EMV) Up-gradation Project, which was completed on	B C C / I N T / Compl/108/30 Dtd. 31/08/2016	Oman	RO 5000	8,70,000
31.08.2016	04.10.2016	Central Bank of Oman debited a penalty of RO 4000/- (Approx INR 6.92 lacs, 1 OMR-INR 173.023) for not categorizing customers based on the degree of risk in financial system	B C C / I N T / Compl/108/36 Dtd. 25/10/2016	Oman	RO 4000	6,92,000
16-Dec		Bank of Uganda has imposed penalty of Ugn 300,00 mn in the month of December 2016	B C C / I N T / Compl/108/36 Dtd. 25/10/2016	Uganda	300.00 mn	57,04,000
09.03.2017	04.05.2017	Capital Market Authority (CMA) of Uganda imposed a penalty of UGX 10.00 Mn. On Baroda Capital Markets (Uganda) Ltd. Which was later scaled down to Ugx 5.00mn	B C C / I N T / Compl/109/14 Dtd. 20/06/2017	Uganda	5 Mn	89,650

Penalties imposed by Statutory Authority in India (April 2016 to March 2017)

Penal Interest

Date	Zone	Region	Branch	Particular of penalties	Statutory Authority	Amount				
13.05.2016	Greater Mumbai	MMCR	Govandi	Late filing of E-TDS for June 2015 to Sept 2015	Income Tax	15000	04.08.2016	MMCR	Ministry of Finance	22393
08.07.2016	Greater Mumbai	MMNR	Dahisar	Delay remittance of collection under SCSS-2004 funds for the	Ministry of Finance	1933	19.07.2016	MMER	Ministry of Finance	4376

UTI - Floater Fund

Penalties imposed by Statutory Authority in India (April 2016 to March 2017)							Penal Interest			
Date	Zone	Region	Branch	Particular of penalties	Statutory Authority	Amount				
13.07.2016	Greater Mumbai	MMNR	Kandivali	Delay remittance of collection under SCSS-2004 funds for	Ministry of Finance	1117	13.07.2016	MMNR	Ministry of Finance	3131
07.07.2016	Greater Mumbai	MMNR	Versova	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	80	16.09.2016	MMSR	Ministry of Finance	22054
03.08.2016	Greater Mumbai	MMCR	Kurla	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	6053				
04.08.2016	Greater Mumbai	MMCR	Chembur	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	14050				
04.08.2016	Greater Mumbai	MMCR	Ghatkopar (E)	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	80				
08.07.2016	Greater Mumbai	MMCR	Ghatkopar (W)	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	103				
03.08.2016	Greater Mumbai	MMCR	Sion	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	1111				
03.08.2016	Greater Mumbai	MMCR	Vile Parle	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	899				
19.07.2016	Greater Mumbai	MMER	Thane	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	4027				
19.07.2016	Greater Mumbai	MMER	Bhandup	Delay remittance of collection under SCSS-2004 funds for the period 04/2012 to 03/2015	Ministry of Finance	349				
16.09.2016	Greater Mumbai	MMSR	SERBOM	Late filing of TDS Returns for FY 2013-14 Q1	Income Tax	71610				
31.08.2016	MP Zone	Jabalpur	Rewa	Wrong NEFT credited	consumer forum	15462			consumer forum	1810
06.04.2016	Rajasthan	Kota	Todarai Singh	Delay in settle charge Back claim	consumer forum	1000				
06.06.2016	Rajasthan	Jaipur	Manjai	Case-consumer dispute redressel commission	consumer forum	10000			consumer forum	916
18.06.2016	Rajasthan	Jaipur	Chomu	Case-consumer dispute redressel commission	consumer forum	7687				
27.04.2016	Rajasthan	Jodhpur	Jaisalmer	District consumer forum decision against bank in the case of Manish Vyas, borrower PMEGP z/s BOB	consumer forum	3000				
11.05.2016	Rajasthan	Jodhpur	Jaisalmer	Consumer court appeal against the decision was dismissed	consumer forum	5000				
29.06.2016	Rajasthan	Udaipur	Main	Income Tax Penalty (Hindustan Zinc Income Tax Penalty)	Income Tax	658930			Income Tax	14680
24.08.2016	South Gujarat	Baroda City	Manjalpur	Delayed remittance of TDS for Sep 2015	Income Tax	105765				
03.08.2016	WUP			The District Consumer Dispute Redressal Forum	consumer forum	2000			consumer forum	3100
							07.04.2016	GB	Ministry of Finance	361343
18.11.2016	Ahmedabad	Ahm	Delhi chakla	Lien marked in ac and cheque returned	consumer forum	15000				
28.10.2016	Ahmedabad	Mehsana	Market yard		consumer forum	50000			consumer forum	16125

UTI - Floater Fund

Penalties imposed by Statutory Authority in India (April 2016 to March 2017)							Penal Interest			
Date	Zone	Region	Branch	Particular of penalties	Statutory Authority	Amount				
03.02.2017	Ahmedabad	Ahm	I E vatva	Delay in payment	Income Tax	5640				
07.04.2017	Ahmedabad	Ahm	Delhi chakla	Delay in remittance of funds under SCSS, 2004 scheme	Ministry of Finance	3894				
07.04.2017	Ahmedabad	Ahm	Gita Mander	Delay in remittance of funds under SCSS, 2004 scheme	Ministry of Finance	17298				
09.09.2016	Jaipur	Bikaner	Rajgarh		consumer forum	5000				
05.12.2016	Jaipur	Jaipur			consumer forum	55000				
06.11.2016	Mumbai	MMSE	Thakur-dwar	Delay remittance of Income Tax	Income Tax	64620			Income tax	2330
08.12.2016	Delhi	Jalandar	Town Hall	Delay remittance of Income Tax	Income Tax	8206				
07.02.2017	GB				Income Tax	642				
							28.10.2016	Baroda	Income Tax	133780
							16.10.2016	Mumbai	Income Tax	550
32	Total					1150556		12		586588

**Statutory Penalty
Penalty / Penal Interest April 2016 to March 2017**

Sr. No.	No. of Cases	Name of Authority	Amt. of Penalty	Amt. of Penal Interest
1	8	Income Tax	930413	151340
2	13	Ministry of Finance	50994	416397
3	11	Consumer Forum	169149	18851
	32	Total	1150556	586588

**Regulatory Penalty
Penalty / Penal Interest April 2016 to March 2017**

Sr. No.	No. of Cases	Name of Authority	Amt. of Penalty	Amt. of Penal Interest
1	1	RBI	50000000	0
2	88	RBI-Currency Chest	4051869	95548921
	32	Total	54051869	95548921

Overseas Territory / Subsidiary

Sr. No.	No. of Cases	Name Territory/Subsidiary	Amt. of Penalty	Amt. of Penal Interest
1	1	Kenya	Ksh 1.00 Mn	667000
2	2	Oman	RO 9000	1562000
3	2	Uganda	305 MN	5793650
		Total		8022650

Penalty imposed on Currency Chest for 01.04.2016 to 31.03.2017

Sr. No.	Zone	Region	Branch	Date (imposed)	Date (Paid)	Particular	Imposed/ Paid	Amount
1	EUP	Gorakhpur	Geeta Press Currency chest	30.03.2016	05.05.2016	Counterfeit and mutilated notes	Paid	14500
2	EUP	Gorakhpur	Geeta Press Currency chest	04.04.2016	05.05.2016	Counterfeit and mutilated notes	Paid	500
3	EUP	Sultanpur	Main	10.05.2016	07.06.2016	Counterfeit notes	Paid	4300
4	MP Zone	Indore	Navlakha	02.06.2016	Not Paid	Counterfeit note and mutilated notes remitted	Imposed	4200
5	MP Zone	Jabalpur	Katni	24.03.2016	Not Paid	Mutilated notes remitted with soiled notes, counterfeit and shortages	Imposed	17990

UTI - Floater Fund

Sr. No.	Zone	Region	Branch	Date (imposed)	Date (Paid)	Particular	Imposed/ Paid	Amount
6	MP Zone	Jabalpur	Katni	24.05.2016	Not Paid	Mutilated notes remitted with soiled notes, counterfeit and shortages	Imposed	22400
7	MP Zone	Jabalpur	Katni	01.03.2016	Not Paid	Mutilated notes remitted with soiled notes, counterfeit and shortages	Imposed	8650
8	North Zone	Jalandhar	NGR	07.04.2016	07.04.2016	Mutilated notes remitted with soiled notes	Paid	7800
9	North Zone	Indraprastha	Modinagar	29.12.2015	23.05.2016	Non compliance observed by RBI official inspection	Paid	40000
10	North Zone	Indraprastha	Modinagar	29.12.2015		Fake note detected in soiled note	Imposed	6000
11	NGZ	Ahmedabad	Usmanapura	03.05.2016	03.05.2016	Counterfeit notes detected	Paid	5600
12	NGZ	Ahmedabad	Usmanapura	02.06.2016	02.06.2016	Counterfeit notes detected	Paid	1000
13	NGZ	Rajkot			13.06.2016	Mutilated notes remitted	Paid	2000
14	RZ	Ajmer	Rly Campus	29.04.2016	29.04.2016	Counterfeit notes detected	Paid	1100
15	RZ	Ajmer	Rly Campus	08.06.2016	18.06.2016	Counterfeit notes detected	Paid	300
16	RZ	Bharatpur	Dausa	04.05.2016	04.05.2016	Counterfeit notes detected	Paid	4500
17	RZ	Udaipur	Udaipur CC	15.05.2016	15.05.2016	Shortage of Notes	Paid	1000
18	SGZ	Baroda City	Gotri	04.05.2016		Soiled Note remittance	Imposed	5950
19	SGZ	Baroda City	Service Br.	06.06.2016		Soiled Note remittance	Imposed	4279
20	SGZ	Baroda Dist	Alipur	29.06.2016	14.07.2016	Deficiency in exchange of soiled notes/adjudication of mutilated notes	Paid	7000
21	SGZ	Navsari	St. Rd	04.05.2016		Counterfeit notes detected Mutilated notes remitted with soiled notes/shortage	Imposed	6500
22	TKZ	Coimbatore	Perunduri	19.05.2016	20.06.2016	Counterfeit note detected	Paid	3900
23	TKZ	Coimbatore	Perunduri	20.05.2016	20.06.2016	Counterfeit note detected	Paid	4900
24	TKZ	Coimbatore	Perunduri	25.06.2016	25.06.2016	Counterfeit note detected	Paid	2100
25	TKZ	Coimbatore	Coimbatore	25.06.2016	25.06.2016	Shortage of Notes	Paid	200
26	TKZ	Coimbatore	Coimbatore	25.06.2016	25.06.2016	Counterfeit note detected	Paid	2000
27	TKZ	Coimbatore	Coimbatore	25.06.2016	25.06.2016	Mutilated notes remitted	Paid	4000
28	TKZ	Coimbatore	Coimbatore	25.06.2016	25.06.2016	Counterfeit note detected	Paid	5150
29	BOJZ	Jharkhand	Jamshedpur Main	22.09.2016	22.09.2016	Imposed by RBI on Currency Chest during inspection (could not produce the documents related with Half-Yearly cash verification ended in March 2016)	Paid	10000
30	NGZ	Ahmedabad	Usmanapura	09.08.2016	09.08.2016	Counterfeit note detected	Paid	700
31		Ahmedabad	Usmanapura	23.08.2016	23.08.2016	Counterfeit note detected	Paid	1400
32		Ahmedabad	Usmanapura	03.09.2016	03.09.2016	Counterfeit note detected	Paid	450
33		Rajkot	Rajkot Main	01.08.2016	31.08.2016	Counterfeit note detected	Paid	5700
34		Rajkot	Rajkot Main	03.08.2016	31.08.2016	Counterfeit note detected	Paid	440
35	TKZ	Madurai	Chokkikulam CC	04.07.2016	04.07.2016	Shortage in soiled note remittance	Paid	37800
36	NZ	Karnal	Grain Market	01.08.2016	07.09.2016	Fake note detected at RBI during soiled note remittance	Paid	1000
37		Indraprastha	Modinagar CC	01.08.2016	0	RBI imposed penalty due records of mutilated soiled notes not maintained by the chest	imposed	10000
38	MGZ	Aurangabad	Golf Club	25.08.2016	28.09.2016	Shortage in soiled note remittance	Paid	9400
39		Aurangabad	Golf Club	02.09.2016	28.09.2016	Counterfeit note detected	Paid	300
40	EUPZ	Sultanpur	Pratapgarh CC			Shortage of currency note during remittance to RBI		16300
41	RZ	Jaipur	Station Road	20.07.2016	20.07.2016	Counterfeit & Mutilated Notes detected	Paid	18600

UTI - Floater Fund

Sr. No.	Zone	Region	Branch	Date (imposed)	Date (Paid)	Particular	Imposed/ Paid	Amount
42			Station Road	19.08.2016	19.08.2016	Counterfeit & Mutilated Notes detected	Paid	8000
43			VKI Jaipur	05.08.2016	05.08.2016	Counterfeit & Mutilated Notes detected	Paid	800
44			VKI Jaipur	08.08.2016	08.08.2016	Counterfeit & Mutilated Notes detected	Paid	1000
45	SGZ	Baroda City	Gotri	19.08.2016	01.09.2016	Soiled Note remittance penalty	Paid	2400
46			Gotri	26.08.2016	01.09.2016	Soiled Note remittance penalty	Paid	450
47			I.E.Ankieswar	19.09.2016	04.10.2016	Soiled Note remittance penalty	Paid	770
48	WUPZ	Agra	Mathura	02.02.2016	29.12.2016	Penalty imposed by RBI for not exchanging mutilated notes during incognito visit of RBI	Paid	10000
49	New Delhi	DMR-I	Parliament street	25.10.2016	25.10.2016	Bundles were not shrink wrapped and were not labeled during the remittance sent to RBI	Paid	5000
50	Ahmedabad	Ahmedabad	Usmanapura	04.10.2016	06.10.2016	Counterfeit notes detected	Paid	500
51	Ahmedabad	Ahmedabad	Usmanapura	04.10.2016	06.10.2016	Counterfeit notes detected	Paid	10500
52	Bhopal	Bhopal	CC Gwalior	05.10.2016		Penalty imposed by RBI for Shortages	imposed	12700
53	RZ	Ajmer	Rly Campus	21.10.2016		Counterfeit & notes short in remittance	imposed	2400
54	RZ	Jaipur	Station Road	25.10.2016	25.10.2016	Counterfeit & Mutilated Notes & notes short detected	Paid	3500
55	RZ	Jodhpur	MIA	21.10.2016		Note Shortages	Paid	5000
56	SZ	Madurai	Chokkikulam	03.11.2016	18.11.2016	Detection FICN (1*100) in CC balance	Paid	100
57	Ahmedabad	ACR	Usmanapura	07.01.2017	13.01.2017	Counterfeit notes detected and shortage found	Paid	8000
58	Ahmedabad	ACR	Usmanapura	16.01.2017	23.01.2017	Counterfeit notes detected	Paid	3000
59	Baroda	Baroda City	Baroda Main	Sept 16 to Dec 16	10.03.2017	Soil note remittance to RBI	Paid	22300
60	North Zone	Karnal	Grain Market	16.12.2016	17.02.2017	Counterfeit note detected / mutilated notes remitted with soiled notes / shortage	Paid	28000
61	Bareilly	Agra	Sanjay Place	14.10.2015	03.01.2017	Penalty imposed by RBI during their incognito visit of Sanjay Place Br. by officials of RBI for not exchanging mutilated noted	Paid	10000
62	Bareilly	Haldwani	Haldwani main	29.10.2015	14.03.2017	Penalty imposed by RBI during their incognito visit of Haldwani Main Br. by officials of RBI for using the fluid on Cash Scroll Book.	Paid	10000
63	Bareilly	Haldwani	Haldwani main	08.03.2016	14.03.2017	Penalty imposed by RBI during their incognito visit of Haldwani Main Br. by officials of RBI for not exchanging mutilated notes	Paid	10000
64	Bhopal	Bhopal	Bhopal	17.02.2017	17.02.2017	Penalty imposed due to remittance of forged notes to RBI	Paid	60500
65	Bhopal	Bhopal	Bhopal	01.03.2017	01.03.2017	Penalty imposed due to shortage and mutilated notes remittance to RBI	Paid	55100
66	Bhopal	Bhopal	Bhopal	29.03.2017	29.03.2017	Penalty imposed for wrong reporting of ICCOMS data	Paid	1577889
67	Bhopal	Indore	Navlak	01.06.2017	31.03.2017	Counterfeit note, mutilated notes & shortage remitted to RBI	Paid	3300
68	Bhopal	Jabalpur	Katni CC	01.08.2016	09.02.2017	Counterfeit note, mutilated notes & shortage remitted to RBI	Paid	1500
69	Bhopal	Jabalpur	Katni CC	29.07.2016	09.02.2017	Counterfeit note, mutilated notes & shortage remitted to RBI	Paid	10
70	Bhopal	Jabalpur	Katni CC	12.08.2016	09.02.2017	Counterfeit note, mutilated notes & shortage remitted to RBI	Paid	700

UTI - Floater Fund

Sr. No.	Zone	Region	Branch	Date (imposed)	Date (Paid)	Particular	Imposed/ Paid	Amount
71	Bhopal	Jabalpur	Katni CC	15.01.2016	15.02.2017	Counterfeit note, mutilated notes & shortage remitted to RBI	Paid	6100
72	Pune	Panji	Margao	31.01.2017	31.01.2017	Penalty imposed by RBI on delayed reporting of ICCOMS data	Paid	43630
73	Mumbai	MMNR	Goregaon	22.02.2017	22.02.2017	Penalty for soiled notes remitted to RBI	Paid	5500
74	Bhopal	Raipur	Rahengi Chest	18.03.2017	18.03.2017	Forge note detected in cash remittance	Paid	3500
75	Kolkata	Kolkata metro	J.M.Avenue CC	17.02.2017	17.02.2017	Shortage	Paid	13150
76	Kolkata	Kolkata metro	J.M.Avenue CC	18.02.2017	18.02.2017	Shortage	Paid	46411
77	Kolkata	Kolkata metro	J.M.Avenue CC	01.03.2017	01.03.2017	Shortage	Paid	4500
78	Kolkata	Kolkata metro	J.M.Avenue CC	13.03.2017	13.03.2017	Shortage	Paid	4000
79	Kolkata	Kolkata metro	Dharmatala	18.01.2017	18.01.2017	Counterfeit notes detected	Paid	50
80	Kolkata	Burdwan	Panchanantala CC	18.01.2017	18.02.2017	Deficiency in exchange of soiled notes/adjudication of mutilated notes	Paid	30400
81	Bareilly	Shahjahanpur	Powayan CC	03.01.2017		Penalty imposed by RBI on account of shortages found in remittance of SBNs which was sent to RBI on 25.11.2016	Imposed	1000000
82	Jaipur	Ajmer	Rly Campus	21.10.2016	05.04.2017	Counterfeit & notes short in remittance	Paid	6000
83	Jaipur	Ajmer	Rly Campus	15.03.2017	05.04.2017	Mutilated notes detected	Paid	800
84	Jaipur	Bharatpur	Dausa	11.01.2017		Cash excess / Shortage found during RBI Inspection	Imposed	725600
85	Jaipur	Jodhpur	MIA	02.03.2017	02.03.2017	Note Shortages of ₹ 5000/-	Paid	5000
86	Jaipur	Udaipur	Udaipur	20.02.2017	21.03.2017	₹ 500 not short	Paid	500
87	Jaipur	Udaipur	Udaipur	20.02.2017	21.03.2017	Five notes of ₹ 500 short & nine notes of ₹ 100 are found mutilated	Paid	3400
88	Jaipur	Jaipur	MI Road	07.02.2017	07.02.2017	Penal interest for delayed reporting/ wrong reporting/non-reporting of currency chest transactions and inclusion of ineligible amount in currency chest balance		95548921
						Total		99600790

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

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

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

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

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

(d) Penalties and Proceedings against State Bank of India:-

- Four (4) Civil Appeals are currently pending before the Honourable Supreme Court file by Smt. Jyoti Harshad Mehta. Although, since January 2016, these matters were being listed regularly for hearing in the Supreme Court and are considered as Part-Heard, the hearings for final disposal of these Appeals have not commenced. However, the next date of listing for hearing of these matters is yet to be announced by the Honourable Supreme Court.
- In December 2016, Central Bank of Oman imposed penalty of Omani Riyal 8000 (equivalent of USD 20,800) on Muscat branch for deficiencies in the AML programme and security of electronic banking system.

UTI - Floater Fund

REPORT OF PENALTIES IMPOSED / PENAL ACTION TAKEN AGAINST BANK UNDER VARIOUS LAWS AND STATUTES AND ACTION TAKEN FOR CORRECTIVE MEASURES DURING THE PERIOD 01-04-2013 TO 31.03.2014

RBI penalty on the Bank under Section 47 A(1) (c) read with Section 46 (4) of the Banking Regulation Act, 1949 for alleged violation of RBI guidelines / instructions

Sr. No.	Circle/Office/Establishment	Nature of Penalties	Amount	Corrective Action Taken
1	Banking Operation Department	Issue of drafts for value of ₹ 50,000.00 and above against cash by few branches	₹ 300 lacs	A system level restriction has been put in place in CBS to prevent issue of drafts against cash for value of ₹ 50,000 and above
		Non-prescription of KYC process for sale of gold coins to walk-in-customers (non-customers)		Precious Metal Department has put in place KYC process/policy for sale of gold coins to walk in customers
		Sale of gold coins for value of ₹ 50,000.00 and above against cash by few branches		Precious Metal Department has put in place a system level restriction in CBS to prevent sale of gold coins against cash for value of ₹ 50000.00 and above
		Non-capture of beneficial owner details in CBS platform		GITC Belapur has advised that they have initiated necessary development for capturing the details in CBS and the said development is in progress
		Omission to set a rule to generate alerts for transactions monitoring in accounts with low average balance but high turn over		As per IBA recommendations a similar scenario (value of transactions in a month is more than (X%) of the average value for the client or client profile) is developed with monthly periodicity

REPORT OF PENALTIES IMPOSED / PENAL ACTION TAKEN AGAINST BANK UNDER VARIOUS LAWS AND STATUTES AT ITS FOREIGN OFFICES AND ACTION TAKEN FOR CORRECTIVE MEASURES DURING THE PERIOD 01-04-2013 TO 31-03-2014

Foreign Branches / Subsidiaries

Sr. No.	Circle/Office/Establishment	Nature of Penalties	Amount	Corrective Action Taken
1	Jeddah Branch	Local regulator Saudi Arabia Monetary Agency (SAMA) imposed penalty for delayed submission of financial statement as at the end of December 2012.	SAR 19,000 (USD 4460.00 approx)	The control and supervision mechanism for monitoring submission of regulatory reports has been strengthened.
		The practice of incorporating National ID/Civil Register Numbers of the drawer of the cheque in the slip of all dishonoured cheques was not followed by the branch SAMA – Local Regulator imposed a penalty for not adhering to this requirement.	SAR 11,700 (USD 2738.00 approx)	The practice of incorporating national ID/Civil Register Number of the drawer of the cheque in the slip of all in respect of all dishonoured cheques is now meticulously adhered to.
2	Regional Representative Office Manila	Securities and Exchange Commission of Manila (SEC) requires banks operating in Philippines to submit a report (The General Information sheet and Proof of Inward Remittance). SEC imposed penalty for delayed submission of the report.	PHP 856179 (USD 653,00)	Reporting requirements and time frame thereof are being adhered to.

UTI - Floater Fund

REPORT OF PENALTIES IMPOSED / PENAL ACTION TAKEN AGAINST BANK UNDER VARIOUS LAWS AND STATUTES AND ACTION TAKEN FOR CORRECTIVE MEASURES DURING THE PERIOD 01-04-2014 TO 31.03.2015

Sr. No.	Circle/Office/ Establishment	Nature of Penalties	Amount	Corrective Action Taken
1	SME	SEBI conducted inspection (period 26-07-2010 to 30-07-2010) of Debenture Trustee business at our Mumbai Main Branch and observed deviations in its DT business working. One of the major reasons for Show Cause Notice dated 08-11-2012 was the conflict of interest as No Debenture Trustee shall act as such for any issue of debenture in case it has lent money to the body Corporate. Based on consent terms proposed by State Bank of India offering ₹ 6.80 lacs towards settlement terms and accepted by High Powered Committee of SEBI. SBI made payment of ₹ 6.80 lacs to SEBI on 13-01-2015	₹ 6.80 lacs	Various irregularities pointed out in the report were attended to and the entire Debenture Trustee business other than suit filed and BIFR cases was transferred to SBICAP Trustee Co. Ltd. (STCL). No new DT business is being entertained by our branches, after issuance of a circular dated 13-04-2012 in this regard.

REPORT OF PENALTIES IMPOSED / PENAL ACTION TAKEN AGAINST BANK UNDER VARIOUS LAWS AND STATUTES AT ITS FOREIGN OFFICES AND ACTION TAKEN FOR CORRECTIVE MEASURES DURING THE PERIOD 01-04-2014 TO 31.03.2015

Foreign Branches / Subsidiaries

Sr. No.	Circle/Office/ Establishment	Nature of Penalties	Amount	Corrective Action Taken
1	Paris Branch (SBIP)	Authority of Prudential Control and Resolution (AcPR), the French Banking Regulator had initiated disciplinary proceedings against SBIP on the basis of deficiencies pointed out related to Permanent Controls of Accounting and Regulatory Reporting, Evaluation of Credit Risk, Credit Processes, Accounting Audit Trail, System to aggregate Group Exposures and Compliance Monitoring. The Sanctions Committee of AcPR have communicated to SBI Paris on 11th February 2015 that the deficiencies pointed out by the Examiners were true at the time of the examination (Details placed before ECCB at the Meeting held on 25th March 2015	EUR 300,000	SBIP has implemented several measures to address the regulatory concerns, including : i) Preparation of a comprehensive Accounting Scheme to strengthen the accounting processes which was implemented after due vetting by Deloitte, the Statutory Auditors of the branch ii) Undertaking a comprehensive review of procedures and processes covering 20 critical areas of the branch operations with the help of M/s. E&Y et Associates, and putting in place appropriate enhancements on the basis of such review iii) Outsourcing of internal audit function to a leading Audit Firm (at present PWC) to ensure that there is ongoing evolution of the policies and procedures against regulatory requirements and independent review of compliance status.

REPORT OF PENALTIES IMPOSED / PENAL ACTION TAKEN AGAINST BANK UNDER VARIOUS LAWS AND STATUTES AND ACTION TAKEN FOR CORRECTIVE MEASURES DURING THE PERIOD 01-04-2015 TO 31.03.2016

Sr. No.	Circle/Office/ Establishment	Nature of Penalties	Amount	Corrective Action Taken
1	AML/CFT	Financial Intelligence Unit-India, New Delhi served the order dated 27-10-2015 for failure of State Bank of India's (5 branches of SBI figured in Cobrapost sting operations) internal mechanism for detecting and reporting attempted suspicious transactions in terms of Section 12 of the PMLA Act.	₹ 5 lacs	Bank has reiterated instructions on filing of subjective STRs vide e-circular dated 08-01-2016

UTI - Floater Fund

REPORT OF PENALTIES IMPOSED / PENAL ACTION TAKEN AGAINST BANK UNDER VARIOUS LAWS AND STATUTES AT ITS FOREIGN OFFICES AND ACTION TAKEN FOR CORRECTIVE MEASURES DURING THE PERIOD 01-04-2016 TO 31.12.2016

Foreign Branches / Subsidiaries

Sr. No.	Circle/Office/ Establishment	Nature of Penalties	Amount	Corrective Action Taken
1	Muscat Branch	1) Central Bank of Oman in their onsite examination report dated 27-12-2016 cited the deficiencies in the transaction monitoring system viz. walk-in customers not covered by the AML system transaction alerts not monitored on ongoing basis and maintenance of history of transaction alerts (alert history is not generated since October 2015)	The Regulator imposed penalty of Omani Riyal 4000	<ul style="list-style-type: none"> - Transactions by walk-in customers have been brought within the scope of automated transaction monitoring system at the branch. - Branch now ensures daily monitoring of transactions alerts - Branch has conveyed to Central Bank of Oman that alert history from 01-04-2005 is saved in the system and can be accessed as and when required.
		2) Central Bank of Oman in their onsite examination report dated 27-12-2016 observed that the branch did not comply with requirements on security of electronic banking system viz. cyber-attack drills not conducted, inadequacy in automated fraud monitoring system and non-generation of alerts to customers on financing transactions using SMS and e-mails.	The Regulator imposed penalty of Omani Riyal 4000	<ul style="list-style-type: none"> - Branch has since shared the test reports of cyber attack drills with regulator. - Branch has completed Gap Analysis in respect of automated fraud monitoring in the system and has taken up with ITFO for introducing the functionality as per regulatory requirement. . - At present Finacle has the functionality for sending SMS to customer only on cash withdrawals from the account. CBO requires the functionality for notifying to customers in case of all transactions. ITFO has been advised for addition of the required functionality which has been taken up by ITFO who expect to complete the task by the end of June 2017

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

UTI AMC Ltd.

- 1) A writ petition has been filed by UTI Asset Management Company Ltd., UTI Mutual Fund and UTI Trustee Company Private Ltd. challenging the order dated 06.08.2008 passed by the Central Information Commission on the applicability of the Right to Information Act, 2005, which has been stayed by the Honourable High Court, Bombay. The writ has been admitted and stay will continue pending the hearing and final disposal of the petition. The matter will come up for hearing in due course.
- 2) There are 11 criminal cases pending related to normal operations of the schemes of UTI MF such as non-transfer of units, non-receipt of unit certificates, non-receipt of redemption proceeds or income distribution, closure of scheme/ plan. These cases are not maintainable and judging from our experience such cases are generally dismissed by Courts or withdrawn by the complainant.

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

UTI - Floater Fund

- 3) There are 31 cases pending at different courts related to suits/petitions filed by a) contract workmen, b) employees association, c) employees/ex-employees etc. These cases are pending at different levels for adjudication.
- 4) A Special Leave Petition has been filed by Bajaj Auto Ltd. before the Honourable Supreme Court of India against the final judgement and order dated 09.10.2006 of the Honourable High Court of Bombay in the matter of the winding up of UTI Growth & Value Fund- Bonus Plan with effect from 01.02.2005 in pursuance to circular dated 12.12.2003 of SEBI. The matter is admitted on 10.07.2008 and will be heard in due course.
- 5) One Writ Petition filed by R K Sanghi pending before High Court of Madhya Pradesh Principal Seat at Jabalpur challenging termination of Senior Citizenship Unit Plan (SCUP). We have already filed affidavit in reply in the matter and now petition will be heard in due course.

Income Tax Related Matter

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

UTI GETF:

“The Maharashtra Sales Tax authorities have disallowed refund claim and raised tax demand under the Maharashtra Value Added Tax Act 2002 for UTI GETF for a sum of ₹ 2,68,53,663/- plus interest and penalty for the years 2007-08 to 2014-15. Penalties for some years have been set aside by the Appellate authorities. The matter is being contested; Appeals have been filed with the appellate authorities/Courts against the denial of the refund claim and raising of demand

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

The Board of Directors of UTI Trustee Co (Pvt.) Ltd vide Circular Resolution dated February 01, 2018 have approved the launch of UTI Floater Fund and have ensured that Scheme approved by them is a new product offered by UTI Mutual Fund and is not a minor modification of the existing scheme.

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

UTI - Floater Fund



Haq, ek behtar zindagi ka.

CORPORATE OFFICE

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

OFFICIAL POINTS OF ACCEPTANCE

UTI FINANCIAL CENTRES

WEST ZONE

GUJARAT REGION

Ahmedabad: 2nd Floor, IFCI Bhavan, Behind Tanishq Show Room, Nr. Lal Bungalow Bus Stand, C G Road, Ahmedabad – 380 006. Gujarat, Tel.: (079) 26462180, 26462905, **Anand:** 12-A, First Floor, Chitrangna Complex, Anand – V. V. Nagar Road, Anand – 388 001, Gujarat, Tel.: (02692) 245943 / 944, **Bharuch:** 103-105, Aditya Complex, 1st Floor, Near Kashak Circle, Bharuch – 392 001, Gujarat, Tel.:(02642) 227331, **Bhavnagar:** Shree Complex, 6-7 Ground Floor, Opp. Gandhi Smruti, Crescent Circle, Crescent, Bhavnagar – 364 001, Tel.:(0278)-2519961/2513231, **Bhuj:** First Floor 13 & 14, Jubilee Circle, Opposite All India Radio, Banker's Colony, Bhuj – 370 001, Gujarat, Tel: (02832) 220030, **Gandhinagar:** Shop No.1 & 2, Shree Vallabh Chambers, Nr. Trupti Parlour, Plot 382, Sector 16, Gandhinagar – 382 016, Gujarat Tel : (079) 23240461, 23240786, **Jamnagar:** 102, Madhav Square, Lal Bungalow Road, Jamnagar, Gujarat – 361 001, Tel.: (0288) 2662767/68, **Navsari:** 1/4 Chinmay Arcade, Sattapir, Sayaji Road, Navsari – 396 445, Gujarat, Tel: (02637)-233087, **Rajkot:** Race Course Plaza, Shop No.5,6,7, Ground Floor, Near Income Tax, Rajkot-360 001, Tel:(0281)2433525/244 0701, **Surat:** B-107/108, Tirupati Plaza, Near Collector Office, Athwa Gate, Surat-395 001, Tel: (0261) 2474550, **Vadodara:** G-6 & G-7, "Landmark" Bldg., Transpeck Centre, Race Course Road, Vadodara-390 007, Tel:(0265) 2336962, **Vapi:** 1st Floor, Office No. 102 & 103, Saga Casa Complex, Vapi - Daman Main Road, Opp. Royal Twin Tower, Chala, Vapi, Gujarat – 396 191, Tel.: (0260) 2403307.

MUMBAI REGION

Bandra Kurla Complex: UTI Tower, 'Gn' Block, Ground Floor, Bandra-Kurla Complex, Bandra (E), Mumbai-400051, Tel: (022) 66786354/6101, **Borivali** : Purva Plaza, Ground Floor, Junction of S V Road & Shimpoli, Soni Wadi Corner, Borivali (West), Mumbai – 400 092. Tel: (022) 2898 0521/ 5081, **Ghatkopar** : Shop No.1-4, Ground Floor, Sai Plaza, Junction of Jawahar Road and R. B. Mehta Road, Near Ghatkopar Rly Station, Ghatkopar (East), Mumbai – 400 077, Tel: (022) 25012256/25010812/715/833, **Goregaon:** 101, 1st Floor, Accord Commercial Complex, Opposite Bus Depot, Station Road, Goregaon (East), Mumbai – 400 063, Tel: (022) 26850849/26850850, **JVPD:** Unit No.2, Block 'B', Opp. JVPD Shopping Centre, Gul Mohar Cross Road No.9, Andheri (W), Mumbai-400049, Tel:(022) 26201995/26239841, **Kalyan:** Ground Floor, Jasraj Commercial Complex, Chitroda Nagar, Valli Peer, Station Road, Kalyan (West) - 421 301, Tel: (0251) 2316063/7191, **Lotus Court** : Lotus Court Building, 196, Jamshedji Tata Road, Backbay Reclamation, Mumbai-400020, Tel: (022) 22821357, **Marol:** Plot No.12, Road No.9 Behind Hotel Tunga Paradise MIDC Marol, Andheri (East), Mumbai – 400 093, Maharashtra, Tel.: (022) 2836 5138, **Powai** : A-1, Ground Floor, Delphi Orchard Avenue, Hiranandani Business Park, Hiranandani Gardens, Powai, Mumbai-400 076, Tel: (022) 67536797/98, **Thane:** 101/102, Ishkrupa, Ram Maruti Road, Opp. New English School, Naupada, Thane West – 400 602, Maharashtra, Tel.: (022) 2533 2409 / 2533 2415, **Vashi:** Shop no. 4, 5 & 6, Plot no. 9, Ganesh Tower, Sector 1, Vashi, Navi Mumbai – 400 703, Tel.: (022) 27820171/7477.

NAGPUR REGION

Amravati: C-1, VIMACO Tower, S.T. Stand Road, Amravati – 444 602, Maharashtra, Tel.: (0721) 2553126/7/8, **Bhilai:** 38 Commercial Complex, Nehru Nagar (East), Bhilai – 490 020, Distt. Durg, Chhattisgarh, Tel.: (0788) 2293222, 2292777, **Bhopal:** 2nd Floor, V. V. Plaza, 6 Zone II, M. P. Nagar, Bhopal-462 011, Tel: (0755) 2558308, **Gwalior:** 45/A, Alaknanda Towers, City Centre, Gwalior-474011, Tel: (0751) 2234072, **Indore:** UG 3 & 4, Starlit Tower, YN Road, Indore-452 001, Tel:(0731) 2533869/4958, **Jabalpur:** 74-75, 1st Floor, Above HDFC Bank, Gol Bazar, Jabalpur – 482 002, Madhya Pradesh, Tel: (0761) 2480004/5, **Nagpur:** 1st Floor, Shraddha House, S. V. Patel Marg, Kings Way, Nagpur-440 001, Tel: (0712) 2536893, **Raipur:** Vanijya Bhavan, Sai Nagar, Jail Road, Raipur-492 009, Tel: (0771) 2881410/12, **Ratlam:** R.S.Paradise, 101, 1st Floor, Above Trimurti Sweets, Do Batti Square, Ratlam – 457 001, Madhya Pradesh, Tel.: (07412) 22277172.

REST OF MAHARASHTRA AND GOA

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

UTI - Floater Fund

NORTH ZONE

CHANDIGARH REGION

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

DELHI REGION

Dehradun: 56, Rajpur Road, Hotel Classic International, Dehradun-248 001, Tel: (0135) 2743203, **Faridabad:** Shop No.6, First Floor, Above AXIS Bank, Crown Complex, 1 & 2 Chowk, NIT, Faridabad-121 001, Tel: (0129) 2424771, **Ghaziabad:** C-53 C, Main Road, RDC, Opp. Petrol Pump, Ghaziabad - 201001, Uttar Pradesh, Tel: (0120) 2820920/23, **Gurgaon:** SCO 28, 1st floor, Sector 14, Gurgaon-122 001, Haryana, Tel: (0124) 4245200, **Haridwar:** First Floor, Ashirwad Complex, Near Ahuja Petrol Pump, Opp Khanna Nagar, Haridwar – 249407, Tel.: (01334) 312828, **Janak Puri:** Bldg. No.4, First Floor, B-1, Community Centre, B-Block, Janak Puri, New Delhi – 110 058, Tel.: (011) 25523246/47/48, **Laxmi Nagar:** Flat No. 104-106, 1st Floor, Laxmi Deep Building, Laxmi Nagar District Centre, Laxmi Nagar, New Delhi – 110092, Tel.: (011) 2252 9398 / 9374, **Meerut:** 10/8 Ground Floor, Niranjana Vatika, Begum Bridge Road, Near Bachcha Park, Meerut - 250 001, Uttar Pradesh, Tel.: (0121) 648031/2, **Moradabad:** Shri Vallabh Complex, Near Cross Road Mall, Civil Lines, Moradabad – 244 001, Uttar Pradesh, Tel.: (0591) 2411220, **Nehru Place:** G-7, Hemkunt Tower (Modi Tower), 98, Nehru Place (Near Paras Cinema), New Delhi-110 019, Tel: (011) 28898128, **New Delhi:** 101, Kailash Building, 26 Kasturba Gandhi Marg, New Delhi – 110 001, Delhi NCT Tel.: (011) 6617 8961/62/66/67 Fax: (011) 6617 8974, **Noida:** J-26, Ground Floor, Near Centre Stage Mall, Sector 18, Noida –201 301, Tel: (0120) 2512311 to 314, **Pitampura:** G-5-10 Aggarwal Cyber Plaza, Netaji Subhash Place, Pitampura, Delhi – 110 034, Tel: (011) 27351001.

RAJASTHAN REGION

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

UTTAR PRADESH REGION

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

EAST ZONE

BIHAR REGION

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

NORTH EAST REGION

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

UTI - Floater Fund

ORISSA & JHARKHAND REGION

Bokaro: Plot C-1, 20-C (Ground Floor), City Centre, Sector – 4, Bokaro Steel City, Bokaro – 827 004, Jharkhand, Tel.: (06542) 323865, 233348, **Dhanbad:** 111 & 112, Shriram Mall, Shastri Nagar, Bank More, Dhanbad-826 001, Tel.: (0326) 6451 971/2304676, **Jamshedpur:** 1-A, Ram Mandir Area, Gr. & 2nd Floor, Bistupur, Jamshedpur-831 001, Tel: (0657) 2756074, **Ranchi :** Shop No. 8 & 9, SPG Mart, Commercial Complex, Old H B Road, Bahu Bazar, Ranchi-834 001, Tel: (0651) 2900 206/07, **Balasore:** Plot No.570, 1st Floor, Station Bazar, Near Durga Mandap, Balasore – 756 001, Orissa, Tel.: (06782) 241894/241947, **Berhampur:** 4th East Side Lane, Dharma Nagar, Gandhi Nagar, Berhampur - 760 001, Orissa, Tel.: (0680) 2225094/95, **Bhubaneswar:** 1st & 2nd Floor, OCHC Bldg., 24, Janpath, Kharvela Nagar, Nr. Ram Mandir, Bhubaneswar-751 001, Tel: (0674) 2410995, **Cuttack:** Ground Floor, Plot No.99, Vivekananda Lane, Badambadi Kathjodi Main Road, Badambadi, Cuttack, Odisha – 753 012, Tel.: (0671) 2315350/5352, **Rourkela:** Shree Vyas Complex, Ground Floor, Panposh Road, Near Shalimar Hotel, Rourkela – 769 004, Orissa, Tel.: (0661) 2401116/2401117, **Sambalpur:** 1st Floor, R N Complex, Opp. Budharaja High School, Beside LIC Building, Budharaja, Sambalpur, Odisha – 768 004, Tel.: (0663) 2541213/14.

WEST BENGAL REGION

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

SOUTH ZONE

ANDHRA PRADESH REGION

Guntur: Door No. 31-9-832, 9th Line, Second Cross, Arundelpet, Guntur, Andhra Pradesh – 522 002, Tel.: (0863) 2333818 / 2333819, **Hyderabad :** Lala II Oasis Plaza, 1st floor, 4-1-898 Tilak Road, Abids, Hyderabad-500 001, Tel: (040) 24750281/24750381/382, **Kadapa:** No. 2/790, Sai Ram Towers, Nagarajpeta, Kadapa-516 001, Tel: (08562) 222121/131, **Nellore:** Plot no.16/1433, Sunshine Plaza, 1st Floor, Ramalingapuram Main Road, Nellore – 524 002, Andhra Pradesh, Tel: (0861) 2335818/19, **Punjabutta :** 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjabutta, Hyderabad-500 082, Tel: (040)-23417246, **Rajahmundry:** Door No.7-26-21, 1st Floor, Jupudi Plaza, Maturi Vari St., T. Nagar, Dist. – East Godavari, Rajahmundry – 533101, Andhra Pradesh, Tel.: (0883) 2008399/2432844, **Secunderabad :** 10-2-99/1, Ground Floor, Sterling Grand CVK, Road No. 3, West Marredpally, Secunderabad-500 026, Tel: (040) 27711524, **Tirupati:** D no. 20-1-201-C, Ground Floor, Korlagunta junction, Tirumala Bypass Road, Tirupati-517 501, Andhra Pradesh, Tel.: (0877) 2100607/2221307, **Vijaywada:** 29-37-123, 1st Floor, Dr. Sridhar Complex, Vijaya Talkies Junction, Eluru Road, Vijaywada-520 002, Tel:(0866) 2444819, **Vishakhapatnam:** 202, 1st Floor, Door No.9-1-224/4/4, Above Lakshmi Hyundai Car Showroom, C.B.M. Compound, Near Ramatalkies Junction, Visakhapatnam-530 003, Tel : (0891) 2550 275, **Warangal:** Door No. 15-1-237, Shop Nos. 5, 5A & 6, First Floor, 'Warangal City Centre', Adjacent to Guardian Hospital, Near Mulugu Cross Road, Warangal – 506 007, Andhra Pradesh Tel.: (0870) 2440755 / 2440766 / 2441099.

KARNATAKA REGION

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

TAMIL NADU & KERALA

Annanagar : W 123, III Avenue, Annanagar, Chennai – 600 040, Tel: (044) 65720030, **Chennai Main :** Capital Towers, Ground Floor, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600 034. Tamil Nadu, Tel.: (044) 48574545/46/47, **Kochi:** Ground Floor, Palackal Bldg., Chittoor Road, Nr. Kavitha International Hotel, Iyyattu Junction, Ernakulam, Cochin-682 011, Kerala, Tel: (0484) 238 0259/2163, 286 8743, Fax: (0484) 237 0393, **Coimbatore:** R G Chambers, First Floor, 1023, Avinashi Road, Coimbatore – 641 018, Tamil Nadu, Tel.: (0422) 2220874, 2221875, 2220973, **Kottayam:** Muringampadam Chambers, Ground Floor, Door No.17/480-F, CMS College Road, CMS College Junction, Kottayam-686 001, Tel.: (0481) 2560734, **Kozhikode:** Aydeed Complex, YMCA Cross Road, Kozhikode - 673 001, Kerala, Tel.: (0495) 2367284 / 324, **Madurai:** "Jeevan Jyothi Building", First Floor, 134 Palace Road, Opp. to Christian Mission Hospital, Madurai - 625 001, Tel.: (0452) 2333317, **Salem:** No.2/91, Sri Vari Complex, First Floor, Preethee Bajaj Upstairs, New

UTI - Floater Fund

Bus Stand Road, Meyyanur, Salem - 636 004, Tel.: (0427) 2336163, **T Nagar** : 1st Floor, 29, North Usman Road, T Nagar, Chennai-600 017, Tel: (044) 65720011/12, **Thiruvananthapuram**: T C 15/49(2), 1st Floor, Saran Chambers, Vellayambalam, Thiruvananthapuram-695 010, Tel: (0471) 2723674, **Trichur**: 26/621-622, Kollannur Devassy Building, 1st Floor, Town Hall Road, Thrissur-680 020, Tel.:(0487) 2331 259/495, **Tirunelveli**: 1st Floor, 10/4 Thaha Plaza, South Bypass Road, Vannarpet, Tirunelveli-627 003. Tel.: (0462) 2500186, **Tirupur**: 1st Floor, Tip Top Business Centre, (Near Railway Station Rear Entrance), 104-109, College Road, Tirupur, Tamil Nadu – 641 602, Tel.:(0421) 2236339, **Trichy**: Kingston Park No.19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirapalli-620 017, Tel.:(0431) 2770713, **Vellore**: 1st Floor (Back side), Sai Rajya, No.14, Officers Line (Anna Salai), Vellore – 632 001, Tamil Nadu, Tel.:(0416) 2235357 / 5339.

UTI NRI CELL

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

OFFICE OF THE REGISTRAR

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

KARVY CENTRES

Abohar: C/o. Shri S K Goyal, Business Development Associate of UTI Mutual Fund, H. No. 1184, Street No.5, 7th Chowk, Abohar, Punjab – 152 116, Tel.: 01634 – 221238, **Ahmednagar:** C/o. Mr. Santosh H. Gandhi, 3312, Khist Lane, Ahmednagar – 414 001, Maharashtra, Mob.: 9850007454, **Akola:** Shop No.30, Ground Floor, Yamuna Tarang Complex, N H No.06, Murtizapur Road, Akola – 444 004, Tel.: 0724 – 2451 874, **Alleppey:** C/o. Mr K Thankachan, MJM Building, Mullackal, Alleppey, Kerala – 688 011, Tel.:(0477) 2251110, **Ananthapur:** # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur-515 001, Tel.:(08554) 244449, **Andaman & Nicobar Islands:** C/o Shri P N Raju, 5, Middle Point, 112, M G Road, Midyna Tower, Ground Floor, Port Blair, Andaman & Nicobar Islands – 744 101, Tel.: 03192-233083, **Angul:** C/o Shri Surya Narayan Mishra, 1st Floor, Sreeram Complex, NH-42, Similipada, Angul, Orissa, Pin-759122, Tel.: 06764-230192, **Ankamaly:** C/o Mr. P. K. Martin (CA), Parayil Agencies, Ankamaly South P.O., Ankamaly, Ernakulam Dist., Kerala – 683573, Tel.: 0484-6004796, **Ankleshwar:** L/2 Keval Shopping Center, Old National Highway, Ankleshwar, Gujarat, Pin – 393 002, Tel.:(02646) 645326, **Asansol:** C/o Mr. Jayanta Sovakar, Parbati Shopping Arcade, Block No. 1 Shop No 3, Ashram More G T Road, Opp. Bank of India, Asansol, Burdwan-713 301, Tel.:(0341) 2301530, **Azamgarh:** 1st Floor, Alkal Building, Opp. Nagarpalika, Civil Lines, Azamgarh – 276 001, Uttar Pradesh, **Bankura:** C/o Shri Subhasis Das, Rampur Road (Old Rathtola), Near City Nursing Home, P O & Dist Bankura -722101 West Bengal, Tel.: 03242-259584, **Bhojpur:** C/o Mr. V P Gupta, Mahadeva Road, Ara, Bhojpur, Bihar – 802 301, Tel.:(06182) 244 334, **Bilaspur:** C/o Mr Vijay Kumar Khaitan, Investor Centre, 1st Floor, Hotel Mid Town Complex, Telephone Exchange Road, Bilaspur – 495 001, Tel.:(07752) 414 701, **Bongaigaon:** C/o Shri Uday Chatterjee, Natun Para, College Road, P.O. Bongaigaon Dist. Bongaigaon-783380 Assam. Tel.: 03664-230488, **Chandrapur:** C/o. Mr. Balraj Singh Wadhawan, Opp. Laxmi Narayan Temple, Chandrapur – 442 402, Tel.: 07172 – 255562, **Chhindwara:** C/o Shri Arun Kumar Pandey, Char Fatak, Station Road, Behind Sub Post Office, Shanichara Bazar, Chhindwara-480002 Madhya Pradesh. Tel.: 07168-235223, **Dhule:** Ground Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule – 424 001, Tel: (02562) 282823, **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul-624 001, Tel.:(0451) 2436077/177, **East Midnapore:** C/o Shri Manoj Kumar Dolai, Town Padumbasan, P O Tamluk, East Midnapore, West Bengal, Pin-721636, Mob.: 953228266242, **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru - 534 002, Tel.:(08812) 227851 to 54, **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode-638 003, Tel.:(0424) 2225615, **Firozabad:** C/o Mr Nand Kumar Verma, 42/1, Shivaji Marg, Firozabad, Uttar Pradesh – 283 203, Tel. no. 05612 248290, **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad-382 011, Tel.:(079) 28529222 / 23249943 / 4955, **Hajipur:** C/o Mr. V N Jha, Business Development Associate for UTI Mutual Fund, 2nd Floor, Canara Bank Campus Kachhari Road, Hajipur -844101, Bihar, Tel.: 06224 (260520), **Hazaribagh:** C/o Surendra Nath Singh, Business Development Associate for UTI Mutual Fund, Prabhu Niwas Market, Ananda Chowk, Guru Gobind Singh Road, Hazaribagh – 825301, Jharkhand Tel (06546) 261015, **Himatnagar:** C/o Shri Mohamedarif S Memon, B-1, Deshkanta Memon Complex, Opp Power House, Hajipura, Himatnagar -383001 Gujarat, Tel.: 02772-240796, **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar, Haryana – 125 001, Tel. No. 75188 01821, **Howrah:** C/o Shri Asok Pramanik, Uluberia – R.S., Majharrati, Jaduberia, Dist. Howrah, West Bengal, Pin-711316, Tel.: 033-26610546, **Jalpaiguri:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri-735 101, Tel.:(03561) 224207/225351, **Jammu & Kashmir:** C/o Smt Sunita Malla (Koul), Near New Era Public School, Rajbagh, Srinagar, Jammu & Kashmir -190008, Tel.: (0194) 2311868, **Jaunpur:** R N Complex, 1-1-9-G, In Front of Pathak Honda, Ummarpur, Jaunpur – 222 002, Uttar Pradesh, Tel.: 8081127737, **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284 001, Tel.:(0510) 2333685, **Jorhat:** C/o Shri Mohan Chandra Hazarika, T R Phookan Road, Opp. Assam Gramin Vikas Bank, Abul Kamal Memorial Building, 1st Floor, Jorhat 785001 Assam. Tel.: 0376-2322092, **Junagadh:** 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat-362 001, Tel.:(0285) 2624154, **Kaithal:** C/o Mr. Parvesh Bansal, Business Development Associate, Chandni Chowk, Old Sabzi Mandi, Kaithal, Haryana – 136027, Tel.:(01746) 232 486, **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur – 670 001, Kerala, Tel.:(0497) 2764190, **Karimnagar:** H. No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001, Tel.:(0878) 2244773/ 75/79, **Karnal:** 18/369, Char Chaman, Kunjapura Road, Karnal – 132 001, Haryana, Tel.:(0184) 2251524 / 2251525 / 2251526, **Katihar:** C/o Mr Rabinra Kumar Sah, Keshri Market, Barbanna Gali, Baniatola Chowk, M G Road, Katihar, Dist-Katihar, Bihar – 854 105, Tel.:(06452) 244 155, **Khammam:** 2-3-117, Gandhi Chowk, Opp. Siramvari Satram, Khammam-507 003, Tel.:(08742) 258567, **Kheda:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, Kheda – 387001, Gujarat, Tel.:(0268) 2565557, **Kollam:** Sree Vigneswar Bhavan, Shastri Jn. Kollam-691 001, Kerala, Tel.:(0474) 2747055, **Korba:** C/o Mr Vijay Kumar Rajak, Shop No.31, Pandit Din Dayal Upadhyaya Shubhada Complex, T P Nagar, Korba – 495 450, **Krishna:** C/o Shri Mamidi Venkateswara Rao, D. No. 25-474, Kojjilipet, Machilipatnam, Dist Krishna, Andhra Pradesh, Pin-521001, Tel.: 08672-221520, **Kumbakonam:** C/o Shri A Giri, Ground Floor, KVG Complex, 49 TSR Street, Kumbakonam – 612001, Tamilnadu, Tel.:(0435) 2403782, **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool - 518 004, Tel.:(08518) 228850/950, **Madhubani:** C/o Shri Anand Kumar, Bimal Niwas, 7/77, Narial Bazar, P.O. & Dist. Madhubani, Bihar, Pin-847211, Tel.: 06276-223507, **Malout:** S/o. S. Kartar Singh, Back Side SBI

UTI - Floater Fund

Bank, Ward No.18 H. No.202, Heta Ram Colony, Malout, Distt. Muktsar – 152 107, Punjab, Mob.:9417669417, **Mathura:** Ambey Crown II Floor, In front of BSA Collage, Gaushala Road, Mathura – 281 001, Mob.: 9369918618, **Mehsana:** C/o Mr. Kamlesh C Shah, 148-149 Sardar Vyapar Sankul Mal Godown, Urban Bank Road, Mehshana – 384 002, Tel.: (02762) 256377, **Mirzapur :** Abhay Yatri Niwas, 1st Floor, Abhay Mandir, Above HDFC Bank, Danikganj, Mirzapur – 231 001, Uttar Pradesh, **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga, Punjab, Pin – 142 001, Tel.: (01636) 230792, **Nadia:** C/o Shri Prokash Chandra Podder, Udayan, 20, M.M. Street, (Nr. Sadar Hospital, Traffic More), PO Krishnagar, Dist. Nadia, West Bengal, Pin-741101, Mob.: 953472255806, **Nadiad:** 104-105, City Point, Near Paras Cinema, Opp. IFFCO Vala Hall, Nadiad-387 001, Gujarat, Tel: (0268) 256 3245, **Nagaon:** C/o Shri Sajal Nandi, A D P Road, Christianpatty, Nagaon, Assam, Pin-782001, Tel.: 03672-233016, **Nagercoil:** 45, East Car Street, 1st Floor, Nagercoil – 629 001, Tamil Nadu Tel.: (04652) 233552, **Nalanda:** C/o Shri Md Mokhtar Alam, Najam Complex, Ground Floor, Bain House, Opposite SBI Bazar Branch, Post Office Road, Biharsharif, Dist. Nalanda, Bihar – 803 101, Tel.: 06112-233580, **Nanded:** Shop No.4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded, Maharashtra – 431 602 – Tel.: 02462 – 237885, **Nizamabad:** C/o Mr Chouti Giridhar, H.No.5-6-570/A2, Beside Bombay Nursing Home, Hyderabad Road, Nizamabad – 503 002, Telangana. Tel. No.: (08462) 243266, **Ongole:** Y R Complex, Near Bus Stand, Opp. Power House, Kurnool Road, Ongole-523 002, Tel.: (08592) 657801/282258, **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat, Tel.: (0491) 2547143/373, **Paradip:** C/o Mr Prasanna Kumar Routaray, New Trade Center-1, Unit No-5, 2nd Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha-754142, Tel.: (06722) 223 542, **Pondicherry:** No. 7, First Floor, Thiayagaraja Street, Pondicherry – 605 001 Tel: (0413) 2220 640, **Puri:** C/o Shri Pradeep Kumar Nayak, Lavanyapuri, Sarvodaya Nagar, Puri, Orissa, Pin-752002, Tel.: 06752-251788, **Purulia:** C/o Mr Manoj Kumar Singhanian, Amalapara, Near Shoni Mondir, Purulia, West Bengal – 723101, Tel.: 9434013330, **Ratnagiri:** C/o V L Ayare, Chief Agent for UTI Mutual Fund, Gala No.3, Shankeshwar Plaza, Nachane Road, Ratnagiri – 415 639, Tel.: (02352) 270502, **Rewari:** C/o Shri Raghu Nandan, Business Development Associate for UTI Mutual Fund, SCO-7, Brass Market (Opposite LIC office) Rewari – 123401, Haryana Tel (01274) 224864, **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak, Haryana – 124 001, Tel. No. 75188 01844, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee- 247 667, Tel.: (01332) 277664/667, **Sagar:** C/o Mr. Mahesh Raikwar, Shop No.9, 1st Floor, Satyam Complex, In front of Cant Mall, 5, Civil Lines, Sagar – 470 002, Madhya Pradesh. Tel.: (07582) 221 871, **Saharanpur:** 18 Mission Market, Court Road, Saharanpur– 247 001, Uttar Pradesh, Tel.: (0132) 3297451, **Sangli:** C/o. Shri Shridhar D Kulkarni, “Gurukrupa Sahniwas” CS No.478/1, Gala No. B-4, Sambhare Road, Gaon Bhag, Near Maruti Temple, Sangli – 416 416, Maharashtra, Tel.: (0233) 2331228, **Satara:** C/o. Shri Deepak V. Khandake, ‘Pratik’, 31 Ramkrishna Colony Camp, Satara – 415 001, Tel.: (02162) 230657, **Satna:** C/o Mr Ajay Dinkar Modak, Prem Nagar, Near MPEB Office, Satna – 485 001, Tel.: (07672) 237030, **Shimoga:** LLR Road, Opp. Telecom Gm Office, Durgi Gudi, Shimoga–577 201, Tel.: (08182) 227485, **Shyamnagar:** C/o Mr Joydip Bandyopadhyay, 144, Dr B C Roy Road, Shyamnagar, PO: Noapara, Dist: North 24 Parganas, West Bengal – 743 127, Tel.: (033) 25867770, **Sonepat:** 205, R Model Town, Above Central Bank of India, Sonepat – 131 001, Haryana, Tel.: 7518801853, **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur–613 001, Tel.: (04362) 279407/08, **Thiruvalla:** 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank Ltd, Thiruvalla, Pathanamthitta, Kerala – 689 107. Tel.: (0469) 3205676, **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin–628 003, Tel.: (0461) 2334601/602, **Udupi:** C/o Shri Walter Cyril Pinto, C/o Feather Communications, 13-3-22A1, Vishnu Prakash Building, Ground Floor, Udupi, Karnataka, Pin-576101, Tel.: 0820-2529063, **Ujjain:** C/o Shri Sumit Kataria, Business Development Associate of UTI Mutual Fund, 68, Mussadipura, Sati Marg, Ujjain, MP – 456006 Tel.: (0734) 2554795, **Uttar Dinajpur:** C/o Shri Prasanta Kumar Bhadra, Sudarshanpur, Near Telecom Exchange, P.O. Raiganj, Uttar Dinajpur, West Bengal, Pin-733134, Tel.: 03523-253638, **Valsad:** Shop No 2, Phiroza Corner, ICICI Bank Char Rasta, Tithal Road, Valsad–396 001, Tel.: (02632) 326902, **Yamuna Nagar:** Jagdhari Road, Above UCO Bank, Near DAV Girls College, Yamuna Nagar – 135 001, Haryana. Tel.: 95417 21389.

DUBAI REPRESENTATIVE OFFICE

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

MF UTILITY FOR INVESTORS

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