

## **STATEMENT OF ADDITIONAL INFORMATION (SAI)**

This Statement of Additional Information (SAI) contains details of UTI Mutual Fund, its constitution and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document).

**This SAI is updated upto March 31, 2017**



**UTI Asset Management Company Ltd.**

UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Phone: 022-66786666, Website: [www.utimf.com](http://www.utimf.com)

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# STATEMENT OF ADDITIONAL INFORMATION

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## **STATEMENT OF ADDITIONAL INFORMATION (SAI)**

### **I. INFORMATION ABOUT SPONSOR, AMC AND TRUSTEE COMPANY**

#### **A. Constitution of the Mutual Fund**

##### **1. UTI – The Division and Repeal of the Unit Trust of India Act, 1963 (UTI Act)**

In terms of The Unit Trust of India (Transfer of Undertaking and Repeal) Act 2002 (hereafter referred to as the Act), inter alia, all the Schemes / Plans of the erstwhile Unit Trust of India stood transferred to and vested in UTI Trustee Company Private Limited, the Trustee Company of UTI Mutual Fund and the Administrator of the Specified Undertaking of the Unit Trust of India with effect from the appointed day i.e. 1<sup>st</sup> February 2003. UTI Mutual Fund has been structured in accordance with The SEBI (Mutual Funds) Regulations, 1996. Comprising a three tier structure namely UTI Mutual Fund, UTI Trustee Company Pvt. Ltd., (the Trustee Company to UTI Mutual Fund) and UTI Asset Management Company Ltd., (the Investment Managers to UTI Mutual Fund).

##### **2. Constitution and Objective of UTI Mutual Fund**

The UTI Mutual Fund (the Mutual Fund) has been constituted as a Trust on December 09, 2002 in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882) with Bank of Baroda, Punjab National Bank, State Bank of India and Life Insurance Corporation of India as the Sponsors and UTI Trustee Company Private Ltd as the Trustee. The Trust Deed has been registered under the Indian Registration Act, 1908. The Mutual Fund was registered with SEBI on January 14, 2003 under Registration Code MF/048/03/01.

##### **The main objective of the Mutual Fund is:**

Pooling of capital from the public for collective investment by way of acquisition, holding, management, trading or disposal of securities or any other property whatsoever, for the purpose of providing facilities for the participation by persons as beneficiaries in such properties or investments and in the profits or income arising there from.

#### **B. Sponsors**

UTI Mutual Fund is sponsored by Bank of Baroda, Punjab National Bank, State Bank of India and the Life Insurance Corporation of India (LIC). The Sponsors have entrusted a sum of Rs10,000/- to the Trustee as the initial contribution towards the corpus of the Mutual Fund.

Financial Performance of the Sponsors (past three years):

##### **a) Bank of Baroda:-**

Bank of Baroda is a commercial bank performing activities in terms of Banking Companies (Acquisition and Transfer of Undertakings Act 1970) under which the Undertaking of the Bank was taken over by the Central Government. During the period since inception, it has always maintained its practice of sound value based banking to emerge as one of the premier public sector Banks of the country today. It has a track record of uninterrupted profits since inception in 1908. The financial strength of the Bank and its long tradition of efficient customer service are drawn substantially from the extensive reach of its 5330 strong branch network covering almost every State and Union Territory in the Country as at 31.03.2016. The Bank is also one of the few Indian Banks with a formidable presence overseas with 106 branches/offices.

The financial performance of Bank of Baroda during the last 3 fiscal years is as under:

(Rs. in crores)

| Particulars      | 2014-15 | 2015-16 | 2016-17 |
|------------------|---------|---------|---------|
| Net Worth        | 36895   | 30586   | NA      |
| Total Income     | 47366   | 49060   | 48958   |
| Profit After Tax | 3398    | (5396)  | 1383    |

(#Source: BOB's website - Financials – Quarter / Year ended March 2017)

##### **b) Life Insurance Corporation of India**

Life Insurance Corporation of India (LIC) is amongst the largest insurance companies in the world, with 8 Zonal Offices, 113 Divisional Offices, 2048 Branch Offices, 1401 Satellite Offices & 1240 Mini Offices and having a Fund size of Rs.2170034 Crore (as of 31-03-2016)

The financial performance of LIC during the last 3 fiscal years is as under:

(Rs. in crores)

|                  | 2014-15 | 2015-16 | 2016-17       |
|------------------|---------|---------|---------------|
| Net Worth        | 563     | 583     | 602           |
| Total Income     | 407546  | 424187  | 492627        |
| Profit after Tax | 1824    | 2518    | 2232          |
| Life Fund        | 1824195 | 2057625 | Not available |

\$ Source: Financial results published in 'Business Standard' dated June 16, 2017.

Note:

1. The entire capital of Rs.5 crore has been provided by the Central Government in terms of Section 5 of the LIC Act, 1956.
2. Earning per Share/Book Value per Share:

Not applicable to the Corporation.

3. % of Dividend paid is equal to 5% of the Valuation Surplus and since the Government holds the entire capital of Rs.5 crore, the whole dividend is paid to the Government under Section 28 of the LIC Act, 1956.

#### c) Punjab National Bank

Punjab National Bank is a commercial bank performing activities in terms of Banking Companies (Acquisition and Transfer of Undertakings Act 1970) under which the Undertaking of the Bank was taken over by the Central Government. The main object of the bank under the said Act is as below:-

An act to provide for the acquisition and transfer of the undertaking of certain banking companies, having regard to their size, resources coverage and organisation, in order to further to control the heights of the economy, to meet progressively and serve better, the needs of the development of the economy and to promote the welfare of the people, in conformity with the policy of the State towards securing the principles laid down in clause (b) and (c) of Article 39 of the Constitution of India and for matter connected therewith or incidental therein.

As on 31.03.2017, Punjab National Bank had 6930 branches, overseas presence in 9 countries and a deposit size of Rs.6,21,704 crores.

The financial performance of the Punjab National Bank during the last 3 fiscal years is as under:

| (Rs. in crores)  |         |         |         |
|------------------|---------|---------|---------|
| Particulars      | 2014-15 | 2015-16 | 2016-17 |
| Net worth        | 37692   | 35465   | NA      |
| Total Income     | 52206   | 54301   | NA      |
| Profit after tax | 3062    | -3974   | 1325    |

# Source: Analyst's Presentation FY March 2017 in Bank's website

#### d) State Bank of India:

The State Bank of India is the largest public sector bank in India with 16784 branches in India and 198 overseas offices in 37 countries worldwide as on 31.03.2016. In addition to this, SBI also has 46 subsidiaries / joint ventures / associates.

The financial performance of State Bank of India for the last three fiscal years is summarised below:

| (Rs. in crores)  |          |         |         |
|------------------|----------|---------|---------|
| Particulars      | 2014-15# | 2015-16 | 2016-17 |
| Net Worth        | 128439   | 144274  | 188286  |
| Total Income     | 174973   | 191844  | 210979  |
| Profit after tax | 13102    | 9951    | 10484   |

# Source: SBI Website – Audited Financial Results 2016-17

The sponsors are not responsible nor liable for any loss resulting from the operation of the scheme beyond the contribution of an amount of Rs.10,000/- made by them towards setting up of the Mutual Fund.

### C. The Trustee

UTI Trustee Company Private Limited (the Trustee), through its Board of Directors, discharges its obligations as Trustee of the UTI Mutual Fund. The Trustee ensures that the transactions entered into by UTI AMC are in accordance with the SEBI Regulations and reviews the activities carried on by the UTI AMC. With effect from January 20, 2010, the sponsors viz., State Bank of India, Bank of Baroda, Punjab National Bank and Life Insurance Corporation of India, which are also the shareholders of UTI AMC, have sold 26% of their respective share holdings in *UTI Trustee Co P Ltd* in equal proportion to T. Rowe Price International Ltd (Formerly known as T. Rowe Price Global Investment Services Limited), UK (TRP), a wholly owned subsidiary of T Rowe Price Group, Inc, as a strategic investor. T.Rowe Price Group, Inc. is a NASDAQ (National Association of Securities Dealers Automated Quotations) listed company, founded in 1937 the Baltimore, USA based T.Rowe Price Group, Inc. ([www.troweprice.com](http://www.troweprice.com)) is a global investment management organization. As of March 31, 2017, T Rowe Price International Ltd managed approximately \$ 99.9 billion on a discretionary basis and approximately \$ 0.5 billion on a non-discretionary basis for its clients. After the sale, the sponsors/shareholders, in equal proportion, are holding in the aggregate 74%, and TRP is holding 26%, of the equity share capital of *the Trustee*.

**a. Details of Trustee Directors**

| <b>Name</b>                   | <b>Age/<br/>Qualification</b>                                                         | <b>Brief Experience</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>Other Directorships</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-------------------------------|---------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| *Mr. Ashok K Kini<br>Chairman | 71<br>B.Sc., MA                                                                       | From Apr 2004 to Dec 2005, Mr. Ashok Kini was the Managing Director & Group Executive (National Banking) of State Bank of India, Mumbai. From June 2002 to Mar 2004, he was the Dy. Managing Director (Information Technology) of State Bank of India, Mumbai. Prior to that, from Nov 1999 to May 2002, he was the Chief General Manager (Information Technology) of State Bank of India, Mumbai and was the General Manager (Commercial Banking) of State Bank of India, Delhi during Dec 1996 to Nov 1999 | i. Independent Director - Gulf Oil Company Ltd.<br>ii. Independent Director – FINO Paytech Ltd<br>iii. Independent Director – Indus Ind Bank.<br>iv. Independent Director – Edelweiss ARC Ltd<br>v. Independent Director – Gulf Oil Lubricants Ltd<br>vi. Independent Director – Intrepid Pvt Ltd<br>vii. Independent Director – Nihilent Technologies Ltd<br>viii. Independent Director – Nihilent Analytics Ltd                                                                                                                                                                                     |
| Dr. P G Apte                  | 70<br>Ph.D.<br>(Columbia University),<br>PGDM (IIM Calcutta),<br>B.Tech. (IIT Mumbai) | Dr Apte is a Faculty Director at IIM Bangalore, since Oct 2002 where he is teaching Research                                                                                                                                                                                                                                                                                                                                                                                                                 | NIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| *Mr. S Ravi                   | 57<br>B.Sc.,<br>M.Com.,<br>F.C.A.                                                     | Mr. S.Ravi is a Senior Partner of Ravi Rajan & Co., Chartered Accountants from 1989 till date                                                                                                                                                                                                                                                                                                                                                                                                                | (i) Independent Director - IDBI Bank Ltd.<br>(ii) Promoter Director – S Ravi Financial Management Services Pvt Ltd<br>(iii) Independent Director – SMERA Rating Ltd.<br>(iv) Independent Director – STCI Finance Ltd.<br>(v) Director – SBI SG Global Securities Services Pvt Ltd.<br>(vi) Independent Director – Tourism Finance Corporation of India Ltd.<br>(vii) Independent Director – BOI Merchant Bankers Ltd<br>(viii) Public Interest Director – BSE Limited<br>(ix) Additional Director – Aditya Birla Health Insurance Company Limited<br>(x) Independent Director – Jio Payments Bank Ltd |

| Name               | Age/<br>Qualification                                                                            | Brief Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Other Directorships                                                                                                                                                                                                                                                                                           |
|--------------------|--------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mr, A Ramesh Kumar | 65<br>MSc (Physics),<br>PGDBA<br>(AIMA),<br>CAIIB,<br>Adv.Dip in<br>French, Cert.<br>in Japanese | Mr Ramesh Kumar is the Chairman & MD of Swarna Pragati Housing Microfinance Pvt Ltd since Jan 2009. He is also the MD & CEO of Asia Pragati Capfin Pvt Ltd since September 2007. He retired from State Bank of India as Chief General Manager in 2007 after a successful career spanning over 33 years and handled various spectrum of activities.                                                                                                                                                                                                 | (i) Director – Swarna Pragati Housing Microfinance Private Limited                                                                                                                                                                                                                                            |
| Mr. C E S Azariah  | 69<br>M.Sc, CAIIB                                                                                | Mr Azariah is the CEO of Fixed Income Money Market & Derivatives Association of India (FIMMDA) since June 2005. He retired from State Bank of India as Chief General Manager in 2007 after a successful career spanning over 33 years. Post moving to FIMMDA, he is engaged in various committees of RBI, SEBI and Ministry of Finance in connection with Government Securities, Corporate Bonds & Derivative Market and addressing various training sessions in SBI, Institute of Insurance & Risk Management, ICAI Training Institute and IDRBT. | (i) Independent Director – Sify Technologies Ltd<br>(ii) Independent Director – Clearcorp Dealing Systems (India) Ltd<br>(iii) Independent Director – Financial Benchmarks India Pvt Ltd                                                                                                                      |
| Mr. Suhail Nathani | 51<br>MA in Law<br>(Cambridge<br>University),<br>LLM (Duke<br>University)                        | Mr. Nathani is the Co-Founder of the Firm 'Economic Laws Practice'                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | (i) Independent Director – Piramal Glass Ltd<br>(ii) Independent Director – Mahindra-CIE Automotive Ltd<br>(iii) Independent Director – Siddesh Capital Market Services Pvt Ltd<br>(iv) Director – Salaam Bombay Foundation (Sec 8 Co.)<br>(v) Director – Aga Khan Planning and Building Services (Sec 8 Co.) |

\* Associate Directors

**b) Rights, Duties and Responsibilities of the Trustees and substantial provisions of the Trust Deed**

Pursuant to the Trust Deed constituting the Mutual Fund and the SEBI (Mutual Funds) Regulations, 1996 the Trustees have several duties and responsibilities including the following:

- (1) The Trustees and the Asset Management Company (AMC) shall with the prior

approval of SEBI enter into an Investment Management Agreement.

- (2) The Investment Management Agreement shall contain such clauses as are mentioned in the Fourth Schedule of SEBI (MF) Guidelines, 1996 and such other clauses as are necessary for the purpose of making investments.

- (3) The Trustees shall have a right to obtain from UTI AMC such information as is considered necessary by the Trustees.
- (4) The Trustees shall ensure before the launch of any scheme that UTI AMC has: -
  - (a) systems in place for its back office, dealing room and accounting;
  - (b) appointed all key personnel including Fund Manager(s) for the scheme(s) and submitted their bio-data which shall contain the educational qualifications, past experience in the securities market with the Trustees, within 15 days of their appointment;
  - (c) appointed Auditors to audit its accounts;
  - (d) appointed a Compliance Officer who shall be responsible for monitoring the compliance of the Act, rules and regulations, notifications, guidelines instructions, etc., issued by SEBI or the Central Government and for redressal of investors' grievances;
  - (e) appointed Registrars and laid down parameters for their supervision;
  - (f) prepared a compliance manual and designed internal control mechanisms including internal audit systems;
  - (g) specified norms for empanelment of brokers and marketing agents.
  - (h) obtained, wherever required under these regulations, prior in principle approval from the recognised stock exchange(s) where units are proposed to be listed.
- (5) The Trustees shall ensure that an AMC has been diligent in empanelling the brokers, in monitoring securities transactions with brokers and avoiding undue concentration of business with any broker.
- (6) The Trustees shall ensure that UTI AMC has not given any undue or unfair advantage to any associates or dealt with any of the associates of UTI AMC in any manner detrimental to interest of the unitholders.
- (7) The Trustees shall ensure that the transactions entered into by UTI AMC are in accordance with the regulations and the scheme.
- (8) The Trustees shall ensure that UTI AMC has been managing the Mutual Fund Schemes independent of other activities and have taken adequate steps to ensure that the interests of investors of one scheme are not being compromised with those of any other scheme or of other activities of UTI AMC.
- (9) The Trustees shall ensure that all the activities of UTI AMC are in accordance with the provisions of the regulations of SEBI.
- (10) Where the Trustees have reason to believe that the conduct of business of the Mutual Fund is not in accordance with the Regulations of SEBI and the scheme, they shall forthwith take such remedial steps as are necessary by them and shall immediately inform SEBI of the violation and the action taken by them.
- (11) Each Trustee shall file the details of his transactions of dealing in securities (above Rs.1 lac per transaction) with the Mutual Fund on a quarterly basis.
- (12) The Trustees shall be accountable for, and be the Custodian of the funds and property of the respective schemes and shall hold the same in trust for the benefit of the unitholders in accordance with the Regulations of SEBI and the provisions of Trust Deed.
- (13) The Trustees shall take steps to ensure that the transactions of the Mutual Fund are in accordance with the provisions of the Trust Deed.
- (14) The Trustees shall be responsible for the calculation of any income due to be paid to the Mutual Fund and also of any income received in the Mutual Fund for the holders of the units of any scheme in accordance with the regulations of SEBI and the Trust Deed.
- (15) The Trustees shall obtain the consent of the unitholders -
  - (a) whenever required to do so by SEBI in the interest of the unitholders; or
  - (b) whenever required to do so on the requisition made by three-fourths of the unitholders of any scheme; or
  - (c) when the majority of the Trustees decide to wind up or prematurely redeem the units.
- (16) The Trustees shall ensure that no change in the fundamental attributes of any scheme or the trust or fees and expenses payable or any other change which would modify the scheme and affects the interest of unitholders, shall be carried out unless, -
  - (i) a written communication about the proposed change is sent to each unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
  - (ii) the unitholders are given an option to exit at the prevailing Net Asset Value without any exit load.
- (17) The Trustees shall call for the details of transactions in securities by the key personnel of UTI AMC in his own name or on behalf of UTI AMC and shall report to SEBI, as and when required.

- (18) The Trustees shall quarterly review all transactions carried out between the Mutual Fund, AMC and its associates.
- (19) The Trustees shall quarterly review the network of UTI AMC and in case of any shortfall, ensure that UTI AMC make up for the shortfall as per clause (f) of sub-regulation (1) of regulation 21 of SEBI (MFs) Regulations.
- (20) The Trustees shall periodically review all service contracts such as custody arrangements, transfer agency of the securities and satisfy itself that such contracts are executed in the interest of the unitholders.
- (21) The Trustees shall ensure that there is no conflict of interest between the manner of deployment of its network by UTI AMC and the interest of the unitholders.
- (22) The Trustees shall periodically review the investor complaints received and the redressal of the same by UTI AMC.
- (23) The Trustees shall abide by the Code of Conduct as specified in the Fifth Schedule of the SEBI (Mutual Funds) Regulations.
- (24) The Trustees shall furnish to SEBI on a half yearly basis, -
  - (a) a report on the activities of the Mutual Fund;
  - (b) a certificate stating that the Trustees have satisfied themselves that there have been no instances of self dealing or front running by any of the Trustees, Directors and key personnel of UTI AMC;
  - (c) a certificate to the effect that UTI AMC has been managing the schemes independently of any other activities and in case any activities of the nature referred to in sub-regulation (b) of regulation 24 have been undertaken by UTI AMC and has taken adequate steps to ensure that the interest of the unitholders are protected.
- (25) The independent Trustees referred to in sub-regulation (5) of regulation 16 shall give their comments on the report received from UTI AMC regarding the investments by the Mutual Fund in the securities of group companies of the sponsors.
- (26) Trustees shall exercise due diligence as under:

#### **I. General Due Diligence:**

- (i) The Trustees shall be discerning in the appointment of the Directors on the Board of the UTI AMC.
- (ii) Trustees shall review the desirability of continuance of the UTI AMC if

substantial irregularities are observed in any of the schemes and shall not allow the UTI AMC to float new schemes.

- (iii) The Trustee shall ensure that the trust property is properly protected, held and administered by proper persons and by a proper number of such persons.
- (iv) The Trustee shall ensure that all Service Providers are holding appropriate registrations from SEBI or concerned regulatory authority.
- (v) The Trustees shall arrange for test checks of service contracts.
- (vi) Trustees shall immediately report to SEBI of any special developments in the Mutual Fund.

#### **II. Specific Due Diligence:**

The Trustees shall:

- (i) obtain internal audit reports at regular intervals from Independent Auditors appointed by the Trustees.
- (ii) obtain compliance certificates at regular intervals from UTI AMC.
- (iii) hold meeting of Trustees more frequently.
- (iv) consider the reports of the Independent Auditor and compliance reports of UTI AMC at the meetings of Trustees for appropriate action.
- (v) maintain records of the decisions of the Trustees at their meetings and of the minutes of the meetings.
- (vi) prescribe and adhere to a code of ethics by the Trustees, UTI AMC and its personnel.
- (vii) communicate in writing to UTI AMC of the deficiencies and checking on the rectification of deficiencies.
- (27) The Trustees shall not be held liable for acts done in good faith if they have exercised adequate due diligence honestly.
- (28) The Independent Directors of the Trustees or UTI AMC shall pay specific attention to the following, as may be applicable, namely:-
  - (i) the Investment Management Agreement and the compensation paid under the agreement.
  - (ii) service contracts with affiliates - whether UTI AMC has charged higher fees than outside contractors for the same services.
  - (iii) selection of UTI AMC's Independent Directors
  - (iv) securities transactions involving affiliates to the extent such transactions are permitted.
  - (v) selecting and nominating individuals to fill Independent Directors' vacancies.
  - (vi) code of ethics must be designed to

- prevent fraudulent, deceptive or manipulative practices by insiders in connection with personal securities transactions.
  - (vii) the reasonableness of fees paid to sponsors, UTI AMC and any others for services provided.
  - (viii) principal underwriting contracts and their renewals,
  - (ix) any service contract with the associates of UTI AMC.
- (29) In carrying out their responsibilities, each member of the Board of Directors of Trustee Company shall maintain arms' length relationship with other companies, or institutions or financial intermediaries or any body corporate with which he/she may be associated in any capacity.
- (30) No Trustee shall participate in the meetings of the Board of Directors of the Trustee Company or in any decision making process for any investment in which he may be deemed to be interested.
- (31) All Members of the Board of Directors of the Trustee Company shall furnish to SEBI and Trustee Company the interest which they may have in any other company, or institution or financial intermediary or any body corporate by virtue of his position as Director, Partner or with which he may be associated in any other capacity.
- (32) The Trustee shall at no time acquire any asset out of the Trust Property, which involves the assumption of any liability which is unlimited or results in encumbrance of the Trust Property in any way, except to the extent permitted by the SEBI Regulations.
- (33) Except with the prior approval of the Trustee and SEBI in writing, the Mutual Fund shall not make or grant loans or guarantee loans nor shall they carry out at any time any activity in contravention of the SEBI Regulations.
- Any addition/modification/deletion in the duties and responsibilities of the Trustee due to a change in the SEBI Regulations shall be applicable accordingly.
- c) Modifications, Amendments, etc. to the Trust Deed**
- The Sponsors and the Trustee shall be entitled, by a deed supplemental to the Trust Deed, to modify or alter the provisions of the Trust Deed, in such manner and to such extent as they may consider in the interest of and for the purpose of the Trust, but subject to the approval of SEBI, and unitholders, if required.

**d) Meetings**

As per the Trust Deed, the Board of Directors of the Trustee Company shall, subject to the requirements under the Regulations, meet at least once every two months and at least six such meetings shall be held every year. The Trustees shall review the information/reports submitted by UTI AMC in accordance with the SEBI (MFs) Regulations.

**e) Trusteeship Fees**

As per the Trust Deed, the Trustee shall be paid a fee calculated on such basis and at such intervals as set out in the prospectus/Scheme Information Document (SID) of the Scheme(s) framed for the issue of units or as agreed between the parties.

During the period April 2016 to March 2017, Six meetings of the Directors of the Trustee Co. were held. Trustees review the operations of the fund house based on the periodical reports submitted to them during their Board meeting, reports submitted by Internal Auditors, as part of their supervisory role. The Audit Committee and Board of Trustees also conduct a review of the half-yearly and annual accounts of the schemes. Audit Committee of the Trustees discusses the matters arising from the half-yearly and annual accounts of the schemes with the Statutory Auditors of the Fund.

**D. Asset Management Company (AMC)**

- a) UTI Asset Management Company Private Limited (UTI AMC) was incorporated under the Companies Act, 1956 on November 14, 2002. Subsequently, the status was changed to a Public Limited Company and the name of the Company was accordingly changed to UTI Asset Management Company Ltd by a Special Resolution passed at the Annual General Meeting on September 18, 2007. A fresh certificate of incorporation, consequent to the change of the name, was granted on November 14, 2007 by the Registrar of Companies, Maharashtra, Mumbai. UTI AMC was approved by SEBI to act as the Asset Management Company for UTI Mutual Fund vide their letter no. MF/BC/PKN/03 dated January 14, 2003. UTI AMC has been appointed as the Asset Management Company of the UTI Mutual Fund by the Investment Management Agreement (IMA) dated December 9, 2002 executed between UTI Trustee Company Private Limited and UTI AMC. The Registered Office of the Company is at UTI

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

UTI AMC will manage the schemes of the UTI Mutual Fund in accordance with the provisions of the Investment Management Agreement, the Trust Deed, the SEBI (Mutual Funds) Regulations and the objectives of the scheme.

- b) The Total paid up share capital of UTI AMC is Rs.126.79 crores. With effect from January 20 2010, the sponsors viz., State Bank of India, Bank of Baroda, Punjab National Bank and Life Insurance Corporation of India, which are also the shareholders of UTI AMC, have sold 26% of their respective share holdings in *UTI AMC* in equal proportion to T, Rowe Price International Ltd (formerly known as T. Rowe Price Global Investment Services Limited), UK (TRP), a wholly owned subsidiary of T Rowe Price Group, Inc, as a strategic investor. T.Rowe Price Group, Inc. is a NASDAQ listed company, founded in 1937 the Baltimore, USA based T.Rowe Price Group, Inc. ([www.troweprice.com](http://www.troweprice.com)) is a global investment management organization. As of March 31, 2017, T Rowe Price International Ltd managed approximately \$ 99.9 billion on a discretionary basis and approximately \$ 0.5 billion on a non-discretionary basis for its clients. In September 2014 & February 2015, shares were allotted to employees under the Employee Stock Option Scheme (ESOP Scheme). After the allotment under ESOP Scheme, the sponsors/shareholders, in equal proportion, hold in the aggregate 72.96% and TRP holds 26% of the equity share capital of UTI AMC.

The organization provides a broad array of mutual funds, sub-advisory services, and separate account management for financial

intermediaries, individual and institutional investors, and retirement plans.

UTI AMC has entered into a service agreement with the Administrator of the Specified Undertaking of Unit Trust of India to provide back office support for business processes excluding fund management.

UTI AMC has been registered as a Portfolio Manager under the SEBI (Portfolio Managers) Regulations, 1993, on February 3 2004, for undertaking portfolio management services. The registration code is PM/INP 000000860.

UTI International Ltd., a 100 % subsidiary of UTI AMC, registered in Guernsey, Channel Islands, acts as Manager to Offshore Funds and markets these Offshore Funds abroad.

UTI Venture Funds Management Co. Ltd., a 100 % subsidiary of UTI AMC, acts as a venture capital manager to venture capital schemes.

UTI Retirement Solutions Ltd., a 100% subsidiary of UTI AMC, acts as a Pension Fund Manager under PFRDA Regulations.

UTI Capital Private Limited, a 100% subsidiary of UTI AMC acts as a Fund Manager to private equity business and other alternate asset funds.

Necessary systems are in place to ensure that bank and securities accounts are segregated amongst various activities and that there is no conflict of interest.

UTI AMC is not undertaking any other business activities other than those mentioned above.

**c) Details of AMC Directors**

| <b>Name</b>  | <b>Age/<br/>Qualification</b>                                                                                     | <b>Brief Experience</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>Other Directorships</b>                                                                                                                                                                                                                        |
|--------------|-------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mr. Leo Puri | 56<br>MA (Political, Philosophy & Economics) – University of Oxford,<br><br>MA (Law)- University of Cambridge, UK | Mr. Leo Puri is the Managing Director of UTI Asset Management Co. Ltd.<br><br>In his professional career of more than 30 years, Mr. Puri has worked as Director and Senior Advisor with McKinsey & Company and as Managing Director with Warburg Pincus.<br><br>Mr. Puri has extensive experience of leading strategy and transformation engagements in the context of economic reforms and deregulation. This includes the largest public and private sector financial institutions in India.<br><br>Mr Puri has held non-executive board positions in Infosys, Bennett Coleman & Co., Max New York Life and Max Bupa Health Insurance. | (i) Chairman – UTI Venture Funds Management Co Pvt Ltd<br>(ii) Chairman – UTI Capital Private Ltd<br>(iii) Chairman – UTI Retirement Solutions Ltd<br>(iv) Chairman – UTI International (Singapore) P Ltd<br>(v) Chairman – UTI International Ltd |

| Name                     | Age/<br>Qualification                                                                                                                     | Brief Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Other Directorships                                                                                                                                                                                                                    |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| *Mr. James Sellers Riepe | 73<br>Bachelor of Science in Economics from University of Pennsylvania, Master of Business Administration from University of Pennsylvania | <p>Mr. James Sellers Riepe has over 36 years of experience in the financial industry, 25 years of which were at T.Rowe Price. During his tenure at T. Rowe Price, Mr. Riepe served as a Director of T Rowe Price Group, Inc from 1981 to 2005, Vice Chairman of the Board of Directors from 1997 to 2005, and the Director of the Investment Services Division, Vice President and an employee from 1981 to 2005. Mr. Riepe also was the Chairman of all of the T.Rowe Price Mutual Funds on which he served as a Director of Trustee.</p> <p>Before joining T. Rowe Price in 1981, Mr. Riepe served as Executive Vice President for the Vanguard Group, an Investment Management Company, from 1975-1981. From 1969 to 1974, Mr. Riepe served as Assistant to the President, Treasurer and Chief Financial Officer of the Wellington funds at Wellington Management Company, an Investment Advisor and Asset Management firm. Prior to that, Mr. Riepe was an Auditor at the accounting firm Coopers &amp; Lybrand, from 1967 to 1969.</p> <p>During his career, Mr. Riepe also played a leadership role in mutual fund industry affairs, serving as Chairman of the Board of Governors of the Investment Company Institute, the industry's national trade association, and as a Member of its Executive Committee. He also served as a Member of the Board of Governors of the National Association of Securities Dealers (now FINRA) and chaired its Investment Companies Committee.</p> | <p>(i) Chairman - T. Rowe Price Program for Charitable Giving, Inc.</p> <p>(ii) Board Member – Baltimore Equitable Society</p> <p>(iii) Board Member – Genworth Financial.</p> <p>(iv) Board Member – LPL Financial Holdings, Inc.</p> |

| Name                 | Age / Qualification                                                                                                                                                                                                                                                                                           | Brief Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Other Directorships              |
|----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| *Mr. Flemming Madsen | 51<br>Finished the first half (two years) of the business program “HD” at the Copenhagen Business School. This program included Economics, Mathematics, Business Law and Finance. Various Euromoney training courses including Fixed Income mathematics and Equity Linked securities in portfolio management. | Mr. Flemming Madsen is head of Asia and Australia business development and client service within T. Rowe Price Global Investment Services Limited (TRPGIS) (now renamed as T Rowe Price International Ltd.), the organisation responsible for T. Rowe Price’s institutional business worldwide. In this capacity, Mr Madsen is responsible for expanding and managing the firm’s increasing Asian presence. Mr. Madsen is also a member of the T Rowe Price International Ltd. Global Executive Committee. He is a Vice President of T. Rowe Price Group, Inc.<br>Mr Madsen has over 26 years experience in the financial industry, none of which have been at T. Rowe Price. He joined the firm in 2000 and prior to his current position he established and was Head of Nordic institutional sales and client services for TRPGIS (now T Rowe Price International Ltd.), based in Copenhagen. In that capacity, he developed T. Rowe Price’s presence in the Nordic region from non-existing to being one of the largest foreign asset management firms in the area. Before joining T. Rowe Price, Mr Madsen was a director of Nordic Institutional sales with Dresdner RCM Global Investors, and prior thereto he was a Manager with M. M. Warburg Bank. His experience in the financial industry includes capital markets transactions, investment banking and asset management. | (i) Director – UTI Capital P Ltd |

| Name                     | Age / Qualification                                      | Brief Experience                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Other Directorships                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|--------------------------|----------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Mr P N Venkatachalam     | 73<br>MA (Eco),<br>CAIIB                                 | Mr P N Venkatachalam was Managing Director of State Bank of India and State Bank of Travancore and have experience in all aspects of Commercial banking including International Finance, having served SBI, Hongkong for 4 years. He was also the Chief Credit Officer in SBI and was responsible for the Bank's credit portfolio.<br><br>He also served in SBI Capital Markets and have a good understanding of Merchant Banking and Fund Management.<br><br>He is also well versed with software products and served in the Banking and Financial Services vertical, having headed a software firm. | (i) Director – Edelweiss Financial Services Ltd<br>(ii) Director – ECL Finance Ltd<br>(iii) Director – Edelweiss Finance and Investments Ltd<br>(iv) Director – Sundaram Finance Ltd<br>(v) Director – Edelweiss Commodities Services Ltd<br>(vi) Director – UTI Retirement Solutions Ltd<br>(vii) Director – Edelweiss Tokyo Life Insurance Co Ltd.<br>(viii) Director - Sundaram BNP Paribas Home Finance Ltd<br>(ix) Director – Edelweiss Housing Finance Ltd. |
| Mr M V Suryanarayana     | 70<br>B. Com, FCA                                        | Mr M V Suryanarayana was Executive Director of LIC of India and CEO / Director of LIC AMC Ltd.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | (i) Director - Bhushan Steels Ltd<br>(ii) Director – UTI Venture Funds Management Co P Ltd<br>(iii) Director – Coastal Corporation Ltd.                                                                                                                                                                                                                                                                                                                           |
| Mr Sumit Bose #          | 63<br>M.A. (History),<br>M.Sc (Social Policy & Planning) | Member, Expenditure Management Commission (September 2014 – February 2016);<br><br>Secretary / Finance Secretary, Ministry of Finance, Government of India (February 2010 – March 2014);<br><br>Secretary, Thirteenth Finance Commission, Government of India (August 2007 – January 2010);<br><br>Finance Secretary, Government of Madhya Pradesh (May 2004 – August 2007)                                                                                                                                                                                                                           | (iv) Independent Director - Coromandel International Ltd<br>(v) Independent Director - HDFC Standard Life Insurance Co Ltd<br>(vi) Public Interest Director - Bombay Stock Exchange<br>(vii) Independent Director - Tata AIG General Insurance Co Ltd<br>(viii) Director - Vidhi Centre for Legal Policy (Sec. 9 Company)<br>(ix) Director - Jal Seva Charitable Foundation (Sec. 8 Company)<br>(x) Director - Oil and Natural Gas Corporation Ltd                |
| Mr Narasimhan Seshadri # | 63<br>M.Com, MBA (Banking & Finance), CAIIB              | Executive Director, Bank of India (November 2010 – April 2013);<br><br>General Manager, Canara Bank (July 2004 – October 2010)                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | (i) Medreich Ltd<br>(ii) Adcock Ingram Ltd                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Mrs Uttara Dasgupta #    | 67<br>MA (Archaeology)                                   | Consultant, Bandhan Bank (2014-15);<br>Consultant (Training), Bank of Bhutan, Thimpu (2010-2012);<br>Principal, State Bank Academy, Gurgaon (March 2008 – November 2009);<br>Chief General Manager (PBU), State Bank of India (September 2007 –                                                                                                                                                                                                                                                                                                                                                       | (i) Adhunk Metalik Ltd<br>(ii) Orissa Manganese and Minerals Ltd                                                                                                                                                                                                                                                                                                                                                                                                  |

|                                |                                            |                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                 |
|--------------------------------|--------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                |                                            | March 2008);<br>General Manager, Mid Corp Group,<br>State Bank of India (November 2004 –<br>August 2007)                                  |                                                                                                                                                                                                                                                                                                                                 |
| Mr Dinesh Kumar<br>Mehrotra \$ | 63 years<br>B.Sc. (Hons),<br>Executive MBA | Chairman, Life Insurance Corporation<br>of India (2011 – 2013)<br>Managing Director, Life Insurance<br>Corporation of India (2005 - 2011) | (i) Tata Steel Ltd<br>(ii) VLS Finance Ltd<br>(iii) Computer Age<br>Management services Pvt Ltd<br>(iv) West End Housing<br>Finance Ltd<br>(v) Metropolitan Stock Exchange<br>of India Ltd<br>(vi) Tata AIA Life Insurance<br>Co Ltd<br>(vii) Cams Insurance<br>Repository Services Ltd<br>(viii) Indian Energy Exchange<br>Ltd |

\* Associate Directors

# Appointed with effect from October 14, 2016.

\$ Appointed with effect from April 11, 2017

Mr Sachit Jain resigned with effect from April 26, 2017.

d) **Duties and obligations of UTI AMC**

Under the SEBI (Mutual Funds) Regulations, 1996, and the IMA executed in accordance with the Regulations, the Asset Management Company has the following obligations:

Provided that such termination shall become effective only after the Trustees have accepted the termination of assignment and communicated their decision in writing to UTI AMC.

1. To take all reasonable steps and exercise due diligence to ensure that the investment of funds pertaining to any scheme is not contrary to the provisions of SEBI (Mutual Fund) Regulations, 1996 and the Trust Deed.
2. To exercise due diligence and care in all its investment decisions as would be exercised by other persons engaged in the same business.
- 2A. To obtain, wherever required, under SEBI (MF) Regulations, 1996, prior in-principle approval from the recognized stock exchange(s) where units are proposed to be listed.
3. To be responsible for the acts of commissions or omissions by its employees or the persons whose services UTI AMC has procured.
4. To submit to the Trustees quarterly reports of each year on its activities and the compliance with SEBI (Mutual Fund) Regulations.
5. The Trustees at the request of UTI AMC may terminate the assignment of UTI AMC at any time:
6. Notwithstanding anything contained in any contract or agreement or termination, UTI AMC or its Directors or other officers shall not be absolved of liability to the Mutual Fund for their acts of commissions or omissions, while holding such position or office.
- 6A. The Chief Executive Officer (whatever his designation may be) of UTI AMC shall ensure that the mutual fund complies with all the provisions of SEBI (MF) Regulations, 1996 and the guidelines or circulars issued in relation thereto from time to time and that the investments made by the fund managers are in the interest of the unit holders and shall also be responsible for the overall risk management function of the mutual fund.
- 6B. The Fund Managers (whatever the designation may be) shall ensure that the funds of the schemes are invested to achieve the objectives of the scheme and in the interest of the unit holders.
7. a) UTI AMC shall not through any broker associated with the Sponsors, purchase or sell securities, which is average of 5% or more of the aggregate purchases and sale of

securities made by the Mutual Fund in all its schemes.

Provided that for the purpose of this sub-regulation, aggregate purchase and sale of securities shall exclude sale and distribution of units issued by the Mutual Fund.

Provided further that the aforesaid limit of 5% shall apply for a block of any three months.

- b) UTI AMC shall not purchase or sell securities through any broker [other than a broker referred to in clause (a) of sub-regulation (7)] which is average of 5 % or more of the aggregate purchases and sale of securities made by the Mutual Fund in all its schemes, unless UTI AMC has recorded in writing the justification for exceeding the limit of 5% and reports of all such investments are sent to the Trustees on a quarterly basis.

Provided that the aforesaid limit shall apply for a block of three months.

8. Not to utilise the services of the Sponsors or any of its associates, employees or their relatives, for the purpose of any securities transaction and distribution and sale of securities:

Provided that UTI AMC may utilise such services if disclosure to that effect is made to the unit holders and the brokerage or commission paid is also disclosed in the half yearly annual accounts of the Mutual Fund.

Provided further that the mutual funds shall disclose at the time of declaring half-yearly and yearly results:

- (i) any underwriting obligations undertaken by the schemes of mutual funds with respect to issue of securities managed by associate companies,
- (ii) devolvement, if any,
- (iii) subscription by the schemes in the issues lead managed by associate companies,
- (iv) subscription to any issue of equity or debt on private placement basis where the sponsor or its associate companies have acted as arranger or manager.

9. To file with the Trustees the details of transactions in securities by the Key

Personnel of UTI AMC in their own name or on behalf of UTI AMC and to also report to the SEBI, as and when required by the SEBI.

10. In case UTI AMC enters into any securities transactions with any of its associates, a report to that effect to be sent to the Trustees at its next meeting.

11. In case, any company has invested more than 5 percent of the net asset value of a scheme, the investment made by that scheme or by any other scheme of the same Mutual Fund in that company or its subsidiaries to be brought to the notice of the Trustees by UTI AMC and to be disclosed in the half yearly and annual accounts of the respective schemes with justification for such investment. Provided that the latter investment has been made within 1 year of the date of the former investment calculated on either side.

12. To file with the Trustees and the SEBI -

- a) Detailed bio-data of all its Directors along with their interest in other companies within fifteen days of their appointment; and
- b) Any change in the interests of the Directors every six months.
- c) quarterly report to the Trustees giving details and adequate justification about the purchase and sale of the securities of the group companies of the sponsors or UTI AMC, as the case may be, by the Mutual Fund during the said quarter.

13. Each Director of UTI AMC shall file the details of his transactions of dealing in securities with the Trustees on a quarterly basis in accordance with the guidelines issued by SEBI.

14. Not to appoint any person as key personnel who has been found guilty of any economic offence or involved in violation of securities laws.

15. To appoint registrars and share transfer agents who are registered with the SEBI.

Provided if the work relating to the transfer of units is processed in-house, the charges at competitive market rates may be debited to the scheme and for rates higher than the competitive market rates, prior approval of the Trustees shall be obtained and reasons of

charging higher rates shall be disclosed in the annual accounts.

16. To abide by the Code of Conduct as specified in the Fifth Schedule of the SEBI Regulations.

(17) Not to invest in any of its scheme, unless full disclosure of its intention to invest has been made in the offer documents, in case of schemes launched after the notification of Securities and Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2011:

Provided that an asset management company shall not be entitled to charge any fee on its investment in that scheme.

(18) Not to carry out its operations including trading desk, unit holder servicing and investment operations outside the territory of India:

Provided that the asset management company having any of its operations outside India shall wind up and bring them within the territory of India within a period of one year from the date of notification of Securities and Exchange Board of India (Mutual Funds) (Amendment) Regulations, 2011:

Provided further that SEBI may grant a further period of one year if it is satisfied that there was sufficient cause for not winding up of the operation outside India within that period.

(19) To compute and carry out valuation of investments made by its scheme(s) in accordance with the investment valuation norms specified in Eighth Schedule, and shall publish the same.

(20) The asset management company and the sponsor of the mutual fund shall be liable to compensate the affected investors and/or the scheme for any unfair treatment to any investor as a result of inappropriate valuation.

(21) To report and disclose all the transactions in debt and money market securities, including inter scheme transfers, as may be specified by the SEBI.

The appointment of UTI AMC can be terminated by a majority of the Trustees or by seventy five percent of unitholders of the scheme.

However, any addition/modification/deletion in the duties and responsibilities of UTI AMC due to a change in the SEBI Regulations shall be applicable accordingly.

#### e) **AMC Fees**

The asset management company may charge the scheme with investment and advisory fees which shall be fully disclosed in the offer document.

**Information of Key Personnel of UTI AMC**

| <b>Sr. No.</b> | <b>Name and Designation of the Key Personnel</b>                 | <b>Age (in yrs) Qualifications</b>                                                                                  | <b>Brief Experience</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1.             | Mr. Leo Puri<br>Managing Director                                | 56<br>MA (Political, Philosophy & Economics) of University of Oxford,<br><br>MA (Law) – University of Cambridge, UK | Mr. Leo Puri is the Managing Director of UTI Asset Management Co. Ltd.<br><br>In his professional career of more than 31 years, Mr. Puri has worked as Director and Senior Advisor with McKinsey & Company and as Managing Director with Warburg Pincus.<br><br>Mr. Puri has extensive experience of leading strategy and transformation engagements in the context of economic reforms and deregulation. This includes the largest public and private sector financial institutions in India.<br><br>Mr Puri has held non-executive board positions in Infosys, Bennett Coleman & Co., Max New York Life and Max Bupa Health Insurance.                                                                                                                                                                                                                          |
| 2.             | Mr. Imtaiyazur Rahman<br>Group President & Chief Finance Officer | 53<br>B.Sc, ICS, ICWA, CPA, Post Graduate Diploma In Computer Application                                           | He has around 26 years of experience in management and business leadership. In UTI AMC, he heads the functions of Finance, Accounts, Taxation and Board related matters of Trustee Company. He is in charge of the Global operations of the company. He also heads Information Technology, Administration, Estates, Fund Management (Dealing Section–Administration) and co-ordinates the Private Equity arm of UTI AMC. In the past, he has held the position of Head, Human Resources.<br><br>Mr. Rahman is on the Board of UTI International (Singapore), UTI Capital (P) Ltd, IOT Infrastructure & Energy Services Ltd, Offshore Funds of UTI International.<br><br>He has been with the UTI Group since 1998 and with UTI AMC since 2003. Prior to UTI AMC, he has worked with Bells Controls Ltd., Leasing Finance India Ltd. and Sumeet Machines Ltd. etc. |
| 3.             | Mr. Amandeep Chopra<br>Group President & Head – Fixed Income     | 46<br>B.Sc, MBA                                                                                                     | He has overall 24 years of experience. For the last 22 years he has been associated with UTI having . worked in the areas of Investment Research and Funds Management. Prior to erstwhile Unit Trust of India, he has worked as Production Co-ordinator with Aaina Exports Ltd. from May, 1990 to January 1991, as Quality Control Inspector with Stenay Ltd. from February, 1991 to August, 1992.                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 4.             | Mr. Vetri Subramanian<br>Group President & Head - Equity         | 46<br>B.Com, PGDM                                                                                                   | Mr. Vetri Subramaniam joined UTI AMC Ltd. as Group President & Head-Equity on January 23, 2017. In his professional career of 20 years, Mr. Vetri has worked as Head - Equity with Kotak Mahindra Asset Management Ltd. and Chief Investment Officer with Motilal Oswal                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

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|----|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    |                                                                                          |                                                                                                                          | Securities Ltd. Before joining UTI AMC Ltd., he was working with Invesco Asset Management Ltd. as the Chief Investment Officer.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 5. | Mr. Suraj Kaeley<br>Group President – Sales & Marketing                                  | 51<br>B.Sc, MMS                                                                                                          | <p>He joined UTI AMC as Group President – Sales &amp; Marketing in April 2014.</p> <p>He has over 28 years of experience in Financial Services sector. He has experience across a wide spectrum of financial services in India having worked in Asset Management, Life Insurance, Equity Broking, Mortgages and Distribution services.</p> <p>Prior to joining UTI, he was the Chief Executive at L&amp;T Financial Advisory Services Ltd., a wholly owned subsidiary of L&amp;T Finance Holdings Ltd.</p> <p>He has held leadership positions at FIL Fund Management Private Limited (the Indian arm of Fidelity International), MetLife India Insurance Company Limited and Templeton Asset Management (India) Ltd. He is well known for his expertise in Sales &amp; Marketing. He has contributed immensely to the development of the Indian Mutual Fund industry having worked relentlessly to popularise the concept of investing in mutual funds through Systematic Investment Plans (SIP).</p> <p>He is a graduate in Science and a post-graduate in management studies. He is also a Certified Financial Planner. He was a part of the committee set up by SEBI to curb mis-selling in India.</p> |
| 6  | Mr. Kamlesh Dangi<br>Group President - HR                                                | 45<br>B.Com, PGDBA – HR (MBA)                                                                                            | <p>He joined UTI AMC as Group President - Head - HR on April 28, 2016.</p> <p>He has over 20 years of experience in Financial Services Sector. Prior to joining UTI AMC Ltd., he was Group Chief People Officer at Religare Enterprises.</p> <p>He also worked with ICICI Bank, wherein he was responsible for human resources function for its International Banking Group and Wholesale Banking Group. Some of the other organizations he has worked include companies like Shoppers Stop, Toyo Engineering Corporation, etc.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 7. | Mr. S Linga Pandian<br>Executive Vice President - Legal, Internal Audit & Operating Risk | 56<br>MBA, M.Com, MA, M. Phil, LLB, AMP (MDI Gurgaon), CISA (Non-Practising) and CAIIB-I, Certificate Examination of IIB | <p>Mr. Pandian heads the Departments of Legal, Internal Audit and Operating Risk. Earlier, he was the Chief Operating Officer in charge of Dept of Operations. Prior to that he was the Compliance Officer.</p> <p>He has the professional experience of over 30</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

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|-----|-----------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |                                                                                               | for the Employees of UTI                                                                                          | years with UTI / UTI AMC and over 6 years with State Bank of India. In UTI, he has been managing various functions from time to time including investor service, compliance, internal audit, fund accounting and dealing in equities and equity-related derivatives in secondary market.                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 8.  | Mr. Vivek Maheshwari<br>Executive Vice President –<br>Risk Management &<br>Compliance Officer | 44<br>, CA, FRM, CAIIB-I,<br>Certificate<br>Examination of IIB<br>for the Employees of<br>UTI.                    | He joined UTI AMC Ltd. in 1994. He has been working as Compliance Officer and Head-Risk Management. He has more than 22 years post-qualification experience in diverse streams of functioning such as accounts, dealing, investments, funds management and internal audit in various capacities.                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 9.  | Mr. Kiran Vohra<br>Company Secretary                                                          | 54<br>M.Com, ICS, DBF,<br>CAIIB-I, Certificate<br>Examination of IIB<br>for the Employees of<br>UTI.              | He joined UTI AMC in December, 1985. He has been designated as ‘Company Secretary’ for UTI AMC Ltd. with effect from April 25, 2012. He was assisting Company Secretary for compliance of corporate laws relating to UTIAMC, UTI Trustee Co., UTI Capital Ltd. and Specified Undertaking of Unit Trust of India from 2002 till April 25, 2012. He has worked in Operations, Marketing and Fund Management Departments during the period 1985 – 2002.                                                                                                                                                                                                                                                               |
| 10. | Mr. Sanjay R Dongre<br>Senior Fund Manager - Equity                                           | 48<br>BE, PGDM                                                                                                    | He has been in UTI AMC since 1994. He started as a Debt Analyst acting as a support service for fund management activity. He has experience in Investments & Investment Monitoring from August, 1994 till April, 1998. He also worked for a year as Equity Research Analyst covering wide range of corporate and industries. Subsequently, he worked as Equity Dealer for another year, wherein he was involved in handling all the activities relating to secondary equity market operations. Prior to joining UTI he has worked with Reliance Petrochemicals Ltd. as an officer in-charge of the Instrumentation Department. Since July, 2000, he has been working as Fund Manager-Equity with Funds Management. |
| 11  | Ms. Swati A Kulkarni<br>Fund Manager - Equity                                                 | 52<br>B Com,<br>MFM (NMIMS),<br>CFA, CAIIB-I,<br>Certificate<br>Examination of IIB<br>for the Employees of<br>UTI | She has been with UTI AMC for over 26 years. She has been a Fund Manager since June, 2004. Prior experience includes Fund Management of Equity, Balanced and Offshore Equity Funds, Macro Research, Quantitative Analysis and Corporate Financial Planning. Her previous assignment was with Reliance Industries Ltd in the Financial Planning Cell.                                                                                                                                                                                                                                                                                                                                                               |
| 12. | Mr. V Srivatsa<br>Fund Manager – Equity &<br>broad based Offshore Funds                       | 42<br>B.Com,<br>CA, ICWA,<br>PGDM.                                                                                | He has been with UTI AMC since 2002. Prior to joining UTI AMC, he has worked with Ford, Rhodes Parks & Co., Chartered Accountants for 3 years and as Officer-Audit in Madras Cements Ltd. He started in UTI AMC in the Department of securities research covering varied sectors such as Information Technology, Capital goods and metals. He was promoted as fund manager offshore in December 2005 after a three year stint in the DOSR. He was given additional responsibilities of equity portion of hybrid funds                                                                                                                                                                                              |

|     |                                                             |                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----|-------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|     |                                                             |                                                                                                           | in October 2009. He reports to the Head - Equities for both the domestic hybrid equity and offshore equity schemes.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 13. | Mr. Kausik Basu<br>Fund Manager – Equity                    | 55<br>B.Com (Hons),<br>LLB, CAIIB (I),<br>CS (Int.), ICWA.                                                | He has an overall experience of 32 years including 18 years in the domestic Equity Capital markets. He has also worked in the areas of Accounts and Money Market of erstwhile Unit Trust of India. He was associated with the Kolkata Regional Office from August 1984 to March 1999 and with Department of Dealing from April 1999 to August 2005. He is working with Department of Funds Management since August 2005.                                                                                                                                                                                                                                                        |
| 14. | Mr. Lalit Gopalan Nambiar<br>Fund Manager - Equity          | 46<br>B. Com, MMS, CFA                                                                                    | He has been with UTI AMC since December, 2006. He took up portfolio responsibilities in July, 2007. He began his career in June 1994, with IIT InvesTrust Limited as Senior Manager in Research Department. He then joined UTI Securities Limited in October 1999 and continued till January 2004 as Senior Analyst in Research Department. He joined SBI Capital Markets Ltd. as AVP in Research Department from January 2004 to December 2006.                                                                                                                                                                                                                                |
| 15. | Mr. Rajeev K Gupta<br>Executive Vice President -<br>Dealing | 54<br>MBA, M.Com,<br>CAIIB-I, Certificate<br>Examination of IIB<br>for the Employees of<br>UTI            | He has overall 34 years of experience in marketing, finance and investments. He joined UTI AMC on July 25, 1989 and is presently heading Dealing Section (in Department of Funds Management) of UTI Mutual Fund since 2005. He is responsible for execution of investment decisions; investment monitoring and corporate actions. Prior to this assignment, he was actively involved in SUUTI's funds management, resource mobilization and product development (like US64 Tax Free Bonds) for 4 years (2001 -2005). He headed one of the UTI Branches for 7 years (1995 -2001) and managed marketing of MF products' and handled branch operations for 4 years (1991 to 1995). |
| 16. | Mr. Manish Joshi<br>Fund Manager – PMS                      | 47<br>M.Sc (Physics),<br>MFM                                                                              | He joined UTI AMC in February 1997 and was in Department of International Finance. He has over 20 years of experience. Since November 2003, he has been part of the Fixed Income Team as a Dealer, then as an Assistant Fund Manager & Fund Manager. Since July 2015, he is part of PMS division of UTI AMC as Fund Manager.                                                                                                                                                                                                                                                                                                                                                    |
| 17. | Mr. Sunil Tawade<br>Dealer (Money Market)                   | 49<br>B.Com, PGDBA,<br>DMS, CAIIB-I,<br>Certificate<br>Examination of IIB<br>for the Employees of<br>UTI  | He has been working with UTI AMC since 1990. Presently, he is working in Department of Dealing. He has earlier worked in Finance & Investments, Eastern Zonal Office, Dept. of Internal Audit & Dept. of Fund Management.                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 18. | Mr. Sanjay Kumar<br>Dealer (Equity)                         | 51<br>M. Com., ICWA,<br>MBA, CAIIB-I,<br>Certificate<br>Examination of IIB<br>for the Employees of<br>UTI | He joined UTI AMC in March 1992 and has worked for more than 7 years in the area of Operations & Marketing. He joined Equity Dealing Team in May 1999 and currently has more than 17 years of experience as an Equity Dealer.                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

|     |                                                                         |                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-----|-------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 19. | Mr. J Praveen<br>Dealer (Equity)                                        | 48<br>B.Com, MFM<br>(Welingkar Institute<br>of Management<br>Development &<br>Research), CAIIB-I,<br>Certificate<br>Examination of IIB<br>for the Employees of<br>UTI Certificate<br>Examination | He joined UTI AMC in June 1991 and has worked in areas of Equity Dealing, Accounts and Operations.                                                                                                                                                                                                                                                                                                                                                          |
| 20. | Mr. Sunil Patil<br>Fund Manager – Fixed Income                          | 49<br>M.Com, MFM,<br>CAIIB-I, Certificate<br>Examination of IIB<br>for the Employees of<br>UTI                                                                                                   | He joined UTI AMC in October 1989. He has overall 28 years of experience in Primary Market Investment / Dealing and Fund Management.                                                                                                                                                                                                                                                                                                                        |
| 21. | Mr. Sudhir Agrawal<br>Fund Manager – Fixed Income                       | 34<br>M.Com, CFA,<br>PGDBA                                                                                                                                                                       | 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.                                                                                                                                                                                                                              |
| 22. | Mr. Ajay Tyagi<br>Fund Manager – Equity &<br>broad based Offshore Funds | 39<br>BBA, MFC, CFA,<br>DBF                                                                                                                                                                      | He joined UTI AMC in the year 2000 and has been working in the Equity Research and Fund Management functions since then. He is presently working as a Fund Manager in the Equity Fund Management Team Where he manages a few domestic mutual fund schemes. He is also an Investment Advisor to a few India dedicated offshore funds. Prior to being designated as a Fund Manager he has worked as an Assistant Fund Manager in the Offshore Funds division. |
| 23. | Mr. Sachin D Trivedi<br>Fund Manager – Equity &<br>Head – Research      | 39<br>B.Com, MMS, CFA                                                                                                                                                                            | He began his career in June 2001, with UTI AMC. He has more than 16 years of experience in research and portfolio management. He leads the Equity research in the capacity of Head – Research.                                                                                                                                                                                                                                                              |
| 24. | Mr. Amit K Premchandani<br>Fund Manager – Equity                        | 38<br>B.Com, CA, CFA,<br>PGDM                                                                                                                                                                    | He joined UTI AMC in 2009 as Senior Research Analyst. He has over 14 years of experience. Prior to joining UTI, he has worked in Deutsche Equities India, JP Morgan and Peerless General Finance & Investment. In UTI he has been associated with Department of Fund Management for more than 8 years.                                                                                                                                                      |
| 25. | Mr. Jainendra Kanwar<br>Dealer                                          | 46<br>M.Com, LLB,<br>PGFM, MBA,<br>CAIIB-I, PGD – IR<br>& PM, Diploma in<br>Computer Software<br>(DICS)                                                                                          | He joined UTI in 1994. Prior to joining UTI he has worked in Metallurgical & Engineering Consultants (I) Ltd. He has more than 22 years of experience in UTI and has worked in Department of Fund Accounts, Dept of Investment Monitoring, Dept of Dealing and currently he is in Department of Fund Management.                                                                                                                                            |
| 26. | Mr. Ritesh Nambiar<br>Fund Manager – Fixed Income                       | 34<br>BMS (Fin), CFA,<br>FRM & MMS<br>(Finance)                                                                                                                                                  | He joined UTI in 2008. Prior to joining UTI, he has 3 years of experience in CRISIL and TransMarket Group Research. In UTI, he has worked in Department of Securities Research and is presently in Department of Fund Management – Debt.                                                                                                                                                                                                                    |

|     |                                                                                   |                       |                                                                                                                                                                                   |
|-----|-----------------------------------------------------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 27. | Mr. Amit Sharma<br>Assistant Fund Manager-cum-Dealer                              | 34<br>B.Com, CA, FRM  | He joined UTI in 2008. He has worked in Department of Fund Accounts. He has been associated with the Dept. of Fund Management for the past 2 years.                               |
| 28. | Mr. Ritesh Rathod<br>Co-Fund Manager & Senior Research Analyst                    | 35<br>B.Com, MBA      | He began his career in June 2006 with UTI AMC. He has 11 years experience in securities research. He is also associated with Fund Management Dept. as Co-Fund Manager.            |
| 29. | Mr. Sharwan Kumar Goyal<br>Fund Manager (Overseas Investment) & Portfolio Analyst | 36<br>B.Com, MMS, CFA | He began his career with UTI in June 2006 and has 11 years of overall experience in Risk / portfolio management. Presently he is working as Fund Manager for Overseas Investment. |

# Mr. Kamlesh Dangi appointed in the services of UTI AMC Ltd w.e.f. April 28, 2016.

## E. Service Providers

### 1. Custodians

#### A. Stock Holding Corporation of India

- Stock Holding Corporation of India Ltd., situated at Mittal Court, B-Wing, Nariman Point, Mumbai – 400 021, have been functioning as Custodian for most of the schemes and plans of the Fund as per the agreement entered into with them on January 17, 1994.
- The Custodians are required to take delivery of all securities belonging to schemes/funds/plans of UTI Mutual Fund and hold them in its custody.
- The Custodians will deliver the securities only as per instructions from UTI Mutual Fund and on receipt of the consideration.
- The Custodian shall be generally authorised to attend to all non-discretionary and procedural details for discharge of normal custodial functions in connection with the sale, purchase, transfer of and other dealings in the securities, other assets held by them as an agent except as may otherwise be directed by the Mutual Fund.
- Custodians shall provide all information, reports or any explanation sought by the Mutual Fund or the Auditors of the Fund for the purpose of audit and for physical verification and reconciliation of securities belonging to the schemes/ funds / plans of UTI Mutual fund.
- The SEBI registration number of SHCIL is IN/CUS/011.
- The Custodian will charge fees as per the Custodial Agreement.

#### B. Bank of Nova Scotia:

- Bank of Nova Scotia, situated at 11, Maker Chambers VI, 220, Nariman Point, Mumbai – 400 021, India, have been functioning as the Custodian for Physical Gold held under the UTI Gold Exchange Traded Fund Scheme as per the agreement entered with them.

- The Custodians are required to take delivery of physical gold belonging to the Scheme and hold it in its custody.
- The Custodians will deliver physical gold only as per the instructions from UTI Mutual Fund and on receipt of the consideration.
- Custodians shall provide all information, reports or any explanation sought by the Mutual Fund or the Auditors of the Fund for the purpose of audit and for physical verification and reconciliation of securities belonging to the scheme.
- The SEBI registration number of Bank of Nova Scotia is IN/CUS/018.
- The Custodian will charge fees as per the Custodial Agreement.

#### 2. Registrar and Transfer Agent:

M/s. Karvy Computershare Pvt. Ltd. (SEBI Registration no.INR000000221) has been appointed as the Registrars.

Processing of applications and after sales services will be handled from the following branch of the Registrars:

Karvy Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500 032, Telangana.

Tel.: 040 – 6716 2222 (Board No.)

Fax: 040 – 6716 1888

Email:customer@karvy.com

It has been ensured that the Registrar has adequate capacity to discharge responsibilities with regard to processing of applications and dispatching unit certificates/Account statements to Unit holders within the time limit prescribed in the Regulations and also has sufficient capacity to handle investor complaints.

#### 3. Statutory Auditors

M/s Haribhakti & Co., Chartered Accountants, 701, Leela Business Park, Andheri Kurla Road, Andheri

(East), Mumbai – 400 059, have been appointed as Statutory Auditors of UTI Mutual Fund.

**4. Legal Counsel:**

UTI AMC has in-house Department of Legal with a Head-Legal along with a team of 7 officers (including two legal professionals in the specialist cadre) who are in the whole time employment of UTIAMC.

**5. Fund Accountant:**

The Fund Accounting of the Schemes is done internally and no external Fund Accountant has been appointed so far by UTI AMC.

**6. Collecting Banker/ Paying Banker:**

Axis Bank Ltd, and/or such other banks registered with SEBI may be appointed as the collecting banker(s)/paying banker(s) under the scheme on such terms and conditions as may be decided by UTI AMC from time to time. Presently, Axis Bank Ltd. has been appointed as the collecting/Paying Banker whose Principal business address is given below:-

**Principal Business Address of the Bank.**

Axis Bank Ltd.  
(SEBI Registration No: INB 100000017)  
Central Office, Maker Tower-F, 13th floor  
Cuffe Parade, Colaba, Mumbai - 400 005

**F. Condensed Financial Information (CFI)**

The condensed financial information for the years 2014 – 15, 2015-16 and 2016-17, for all the schemes launched during the last three years (excluding redeemed Schemes) is furnished in the Annexure.

**II. HOW TO APPLY?**

**Purchase of Units**

**1. Purchase contract:**

- (a) The price at which a unit will be sold is hereinafter referred to as "Sale Price".

The contract for sale of units shall be deemed to have been concluded on the date of acceptance except in case where an application is rejected under II.7 below.

The sale price will be arrived at, which will be in line with SEBI formula as under:  
Sale Price = Applicable NAV

- (b) The Fund reserves the right to increase purchase load or introduce the redemption load or have a combination of purchase and redemption load, with prospective effect subject to the maximum limits as prescribed by the SEBI (MFs) Regulations. Currently as per the SEBI (MFs) Regulations the purchase price will not be higher than 107% of the NAV and the redemption price will

not be lower than 93% of the NAV. The difference between the redemption price and the purchase price of the unit shall not exceed 7% calculated on the purchase price or as per the limit prescribed by SEBI from time to time.

- (c) In respect of all applications for purchase/redemption received and accepted at all Official Point of Acceptance on a particular day, the applicable NAV will be as mentioned in the Scheme Information Document of the respective schemes.
- (d) Non-individual applications along with required documents may be accepted only at UTI Financial Centres or as may be decided from time to time.
- (e) In respect of New Fund Offer (NFO) of Schemes / Plan(s) launched on or after October 1, 2010, investor can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered under the Option(s) / Plan(s) of the Scheme(s) in the ASBA Application Form and following the procedure as prescribed in the form.

**2. Resident applicants – Mode of Payment:**

- (a) The payment for units by a resident applicant has to be made either by a CTS-2010 compliant cheque or draft drawn on any bank, which is situated at and is a member of the Bankers' Clearing House and located at the place where the application is submitted or by any other mode as may be permitted by UTI AMC. No money orders, outstation cheques, post-dated cheques [except through Systematic Investment Plan (SIP)] and postal orders will be accepted..
- (b) Cheques / drafts should be drawn on a branch of the bank situated in the city / area of the UTI Financial Centre / Official Points of Acceptance, where the application is tendered / submitted.

The bank draft charges, if any, will have to be borne by the applicant. However for investment made from areas where there are no UTI Financial Centres / Official Points of Acceptance (where local cheques are accepted), UTI AMC may, if it so decides, bear draft charges to the extent of Rs.250/- per application or the actual as is prescribed by banks, whichever is lower or such amount as may be decided by UTI AMC from time to time. The investors have to attach proof of the DD charges paid to a bank (i.e. acknowledgement issued by the bank where DD is purchased). The reimbursement/ adjustment of DD charges is solely at the discretion of the UTI AMC and in case if it is found that such charges are unreasonably higher than normal market rates, such charges may not be admissible. Demand Draft charges if reimbursed to unitholders will be borne by UTI AMC and will not be charged to the scheme. However, in case of applications

received along with local bank draft where UTI Financial Centre / Official Points of Acceptance exists, bank draft commission will have to be borne by the investors.

In cases where the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), the same constitutes a valid legal document between the investor and the AMC.

(c) **Transfer of funds:**

The facility to invest in UTI MF Schemes is also available through National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS) of Banking channels in addition to the existing modes of payments. In this connection, the following may be noted:

1. Investors, who desire to invest for an amount of Rs.2 lakhs and above, may approach their bank/s (provided the facility of remitting through NEFT/RTGS is available with them), by filling up the requisite form and receive acknowledgement.
2. The scheme application form along with the NEFT/RTGS acknowledgement duly stamped by the investor's bank shall be submitted at any of the UTI Financial Centre or other Official Points of Acceptance, for time stamping.
3. 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.
4. For the Beneficiary account details and others, such as UTI MF's Bank account number, IFS Code, etc., Investors may contact the nearest UTI Financial Centre or Official Points of Acceptance.

(d) **Cash:**

Investors who desire to invest upto Rs.50,000/- per financial year shall contact any of our UFCs and obtain a Form for Deposit of Cash and fill-up the same.

Investors shall then approach the designated branch of Axis Bank along with the duly filled-in Form for Deposit of Cash and deposit the cash.

Axis Bank will provide an Acknowledgement slip containing the details of Date & Time of deposit, Unique serial number, Scheme Name, Name of the Investor and Cash amount deposited. The Investors shall attach the Acknowledgement slip with the duly filled-in application form and submit them at the UFCs for time stamping.

Applicability of NAV for cash investments will be as under:

| Nature of scheme                      | Applicability of NAV                                                                                                                                                                                                                                                   |
|---------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| For schemes other than liquid schemes | Applicability of NAV will be based on depositing of cash at the designated bank branch before the cut-off time and time-stamping of the valid application together with the acknowledgement slip at the UTI Financial centre (UFC)/Official Point of Acceptance (OPA). |

| Nature of scheme   | Applicability of NAV                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| For liquid schemes | <p>Applicability of NAV will be based on</p> <ol style="list-style-type: none"> <li>1. Time-stamping of application alongwith the acknowledgement slip at UFC/OPA <b>and also</b></li> <li>2. Receipt of funds by the respective liquid scheme from the bank for utilisation within cut-off time.</li> </ol> <p>Where a liquid scheme has received the cash deposited, but investor has not yet submitted the application, the applicable NAV will be as per the time stamping of the application when submitted at UFC/OPA.</p> |

In case of difference in NAV due to delay in submitting the application alongwith the acknowledgement to the UFC/OPA, UTI AMC Ltd. will not be responsible for the same. Any benefits accruing during the period will not be applicable for such investment.

3. **NRI applications:**

(a) **Mode of Payment:**

- (i) By a rupee draft issued by a bank/exchange house abroad on its Indian correspondent bank.

- (ii) By a rupee cheque/draft issued out of NRE deposits of the applicant or received as a gift from another NRI out of the donor's NRE deposits or by a rupee draft purchased by him from a bank abroad.
- (iii) By a rupee cheque/draft issued out of NRO deposits of the applicant or out of the proceeds of the NRNR/NRSR deposits.
- (iv) Nepalese and Bhutanese currencies and cash are not accepted.
- (v) Where the payment account details are different from the Bank Account where the investment is made, investor has to submit a copy of cheque leaf in support of payment Bank a/c.

**(b) Submission of applications:**

- (i) At the NRI Cell at Mumbai or Dubai Representative Office of UTI International Ltd. or any other place/s, as may be announced by UTI AMC from time to time.
- (ii) At any of the UTI Financial Centres/Official Points of Acceptance, provided applications are accompanied by a cheque drawn on an NRE / NRO account or by a Rupee draft payable at the place where the application is submitted and in any other manner as may be prescribed.

In case of NRIs for valid applications received with outstation cheques/ demand drafts not payable at par at the place where the application is received, purchase price of the day on which cheque/demand draft is credited to the Scheme is applicable.

- (c) For transactions received from Non Resident Indian (NRI) investors, in addition to the prescribed documents, they should also submit a copy of passport as a supporting document for Change of Status from NRI to RI or vice versa, Change of Bank Details and Change in Name.

Further, in case, bank account details are required to be changed consequent to the change in status from 'Non Resident Indian' to 'Resident Indian', then copies of supporting documents specifying the date from which the account has become 'Ordinary Account' are also required to be submitted.

**4. Mode of Payment by FIIs**

Investment by FIIs should be through payment by debit to Special Non-Resident Rupee Account maintained with a designated Bank/ authorised dealer, approved by RBI.

**Note:** Investors may please note that the agent/Business Development Associates (BDA) of UTI AMC are not permitted to accept cash. UTI

**AMC will not be responsible for such or any other wrong tender of cash.**

**5. Additional mode of payment through Applications Supported by Blocked Amount (ASBA) facility:**

Pursuant to SEBI Circular dated SEBI/IMD/CIR No 18 /198647 /2010 March 15, 2010, and Cir / IMD / DF / 6 / 2010 dated July 28, 2010, in respect of New Fund Offer (NFO) of Schemes / Plan(s) launched on or after October 1, 2010, investor can subscribe to the NFO through Applications Supported by Blocked Amount (ASBA) facility by applying for the Units offered under the Option(s) / Plan(s) of the Scheme(s) in the ASBA Application Form and by following the procedure as prescribed in the form.

ASBA is an application containing an authorization given by the Investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Scheme of UTI Mutual Fund.

An Investor intending to subscribe to the Units of the NFO through ASBA, shall submit a duly completed ASBA Application Form to a Self Certified Syndicate Bank (SCSB), with whom his/her bank account is maintained, either physically with the Designated Branches (DBs) of the SCSB ("Physical ASBA"); or electronically through the internet banking facility offered by the SCSB ("Electronic ASBA"). SCSB is a bank which is recognized as a bank capable of providing ASBA services to its customers, the list of which is available on the websites of BSE ([www.bseindia.com](http://www.bseindia.com)), NSE ([www.nseindia.com](http://www.nseindia.com)) and SEBI ([www.sebi.gov.in](http://www.sebi.gov.in)).

On acceptance of Physical or Electronic ASBA, the SCSB shall block funds available in the bank account specified to the extent of the application money specified in the ASBA.

The application money towards the Subscription of Units shall be blocked in the account until (a) Allotment of Units is made or (b) Rejection of the application or (c) Winding up of the Scheme, as the case may be.

SCSBs shall unblock the bank accounts for (a) Transfer of requisite money to the Mutual Fund / Scheme bank account against each valid application on allotment or (b) in case the application is rejected.

Thus, for an investor who applies through ASBA facility, the application money towards the subscription of Units shall be debited from his specified bank account only if his/her application is considered for allotment of Units.

## 6. Right of UTI AMC to accept or reject applications:

- (a) UTI AMC shall have the right to accept and/or to reject at its sole discretion, an application for issue of units under the scheme. An application for issue of units is liable for being rejected under the following circumstances which are illustrative and not exhaustive in nature:
  - (i) If an application is received with amount less than the minimum prescribed amount of investment;
  - (ii) If the application has not been signed by the first applicant;
  - (iii) If the application is found to be incomplete in any respect.
  - (iv) If the bank account particulars as required are not furnished.
  - (v) If the applicant is not eligible to invest in the scheme.
  - (vi) If the cheque/demand draft deposited along with the purchase application is rejected and payment is not received by UTI AMC.
  - (vii) If PAN details, as required are not furnished.
  - (viii) If KYC requirements are not fulfilled.
  - (ix) If FATCA & CRS requirements are not fulfilled.
- (b) Any decision of UTI AMC about the eligibility or otherwise of a person to make an application under the scheme shall be final and binding on the applicant.
- (c) Refund of application money in a rejected case will be made without UTI AMC incurring any liability whatsoever, for interest or any other sum(s) and, at the cost of the applicant after the requisite operational and other procedural formalities, as prescribed from time to time are complied with.

## 7. Requirement for admission into the scheme:

- (a) An adult, being a parent, step-parent or other lawful guardian of a minor may hold units and deal with them on behalf of the minor. Such adult if so required shall furnish to the UTI AMC, document evidencing relationship of the guardian / court appointed guardian / change of guardian and date of birth. In the absence of such documents, a self declaration in the form as suggested by UTI AMC in this regard may be submitted. Where the investments are received from Government bodies / authorities / Departments in favour of beneficiaries identified by them, submission of such documents is exempted due to completion of due diligence of date of birth / relation with the guardian by those entities at the time of identification of the beneficiaries.
- (b) UTI AMC shall be entitled to deal only with the applicant and in the event of his death, the alternate

applicant for all practical purposes and any payment in respect of the units by UTI AMC to the said applicant or the alternate applicant shall be a good discharge to UTI AMC.

- (c) In the case of non-individual applicants such as Body Corporate, Company, Eligible Institutions, Society, Trust, Partnership Firm, Banks, etc., admission into the scheme will be allowed on compliance with Know Your Client (KYC) requirements or as prescribed by SEBI from time to time in this regard.
- (d) An individual applying for units in his official capacity shall be issued units in his official name.

## 8. Units held under false declaration:

Unitholders who come to hold units under a false declaration /certificate shall be liable for having the unitholding cancelled and have their names deleted from the register of unitholders.

- (a) In such cases, UTI AMC shall have the right to redeem the outstanding unit holding at par or at NAV, whichever is lower, and deduct therefrom a sum equal to 25% of the redemption price towards penalty.
- (b) UTI AMC will also recover the amount of dividend distribution, if any, wrongly paid to such persons from out of the redemption proceeds.
- (c) The amount payable to such applicant shall not carry any interest or any other sum irrespective of the period it might take to effect the redemption and to pay the redemption proceeds.

## 9. Nomination:

- (a) Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. If the units are held jointly, all joint holders will sign the nomination form. Nomination is mandatory for new folios / accounts opened by individuals especially with sole holding. In other words, new folios / accounts for individuals in single holding shall not be opened without nomination.
- (b) Only three persons, resident or NRI, including minors, can be nominated on a proportionate basis. Total should come to 100%. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- (c) Nomination of an NRI is subject to requirements, if any, prescribed by RBI from time to time.
- (d) Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
- (e) Nomination in respect of the units stands rescinded upon the transfer of units.
- (f) Unitholder being parent or lawful guardian on behalf of a minor and non-individuals including an eligible institution, societies, bodies corporate, HUF, AoPs, BoIs and partnership firms shall have no right to make any nomination.
- (g) The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate,

partnership firm, karta of HUF or power of attorney holder.

- (h) On registration of nomination a suitable endorsement shall be made on the account statement or in the form of a separate letter.
- (i) The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time which is mandatory. In an event, any investor who does not wish to nominate, is required to sign separately in the Scheme Application Form confirming his/her intention of not making nomination.
- (j) On cancellation of nominations, the nomination shall stand rescinded and UTI AMC shall not be under any obligation to transfer the units in favour of the Nominee(s).
- (k) Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities, the nominee shall be issued a Account Statement in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a member of the scheme.
- (l) Where there are two or more unitholders one of whom has expired, the title to units shall vest in the surviving unitholder(s), who may retain the nomination or change or cancel the same. However, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
- (m) Transmission / transfer made by UTI AMC as aforesaid, shall be a full discharge to UTI AMC from all liabilities in respect of the said units.
- (n) It is mandatory for the application received under single holding to nominate or provide the declaration that he/ she do not wish to nominate.

#### 10. Systematic Investment Plan (SIP): Under Retail Plan

Existing unit holders can join SIP by quoting the existing folio no. / Investor ID on the SIP application form. New investors should attach the SIP Enrolment Form along with the Scheme Application Form.

1. SIP is offered with following Periodicity.
  - a. Monthly Systematic Investment Plan (MSIP) and
  - b. Quarterly Systematic Investment Plan (QSIP).
2. The minimum amount of each investment for SIP – Please refer the SID of the eligible schemes / plans.
3. The applications of SIP will be accepted at all Official Points of Acceptance (OPAs). No outstation cheques will be accepted. Unitholders are required to submit all the post-dated cheques at one go and not in a staggered manner.

#### 4. The disbursement of SIP cheques could be as under:

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

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

5. The first investment cheque could be of any date and any amount (subject to minimum applicable) and other cheques should be of a uniform date (Date can be any date of the month) .

However, there should be a gap of minimum one month between the 1st investment cheque and the subsequent cheques.

6. Units Allotment: Units will be allotted at Nav based purchase price declared for the SIP Date opted by the investor in the SIP enrolment form of the month/quarter. In case, the date falls on a non-business day or falls during a book closure period, the immediate next business day will be taken into account for the purpose of determining the price. However, if the SIP amount is equal to or more than Rs. 2 lacs, the unit allotment will as per the NAV applicable as per the date of realisation. In case the date opted by investor does is not available in any month, last business day of the month will be taken as the SIP Date, i.e. if an investor has opted for 31<sup>st</sup> of every month, in the month of June, the SIP date will be 30<sup>th</sup> June if the same is a business day, else 29<sup>th</sup> June will be treated as SIP Date.

7. Account statement: An account statement will be dispatched to the unitholder normally within 3 business days from the date of first transactions / cheque realization and thereafter on each transaction. However, in case of SIP & STRIP, the statement will be issued on a quarterly basis. The periodicity of dispatch of statement to the investors participating in micro pension will be determined as per the mutually agreed arrangement between UTI AMC and the respective micro-pension organizations.

8. For Systematic Investment Plan (SIP) - Load structure, please refer to the Scheme Information Document of the eligible Schemes / Plans.

9. The Auto Debit Facility is available as under:

I **Auto Debit (Direct Debit)** : The Direct Debit Facility is available only with the banks with which UTI AMC or its service provider has tie up for Direct Debit. (At Present with Axis Bank Ltd., Bank of Baroda, Bank of India, Chattisgarh Gramin Bank, Dhanlaxmi Bank, Federal Bank, ICICI Bank, Indus Ind Bank Ltd., IDBI Bank, Kotak Mahindra Bank,

Punjab National Bank, State Bank of India, State Bank of Patiala, UCO Bank, Union Bank of India and United Bank of India And such other banks with which UTI AMC or its service provider may enter into tie up.

- II. NACH (National Automated Clearing House):- SIP is also available through NACH platform of National Payments Corporation of India (NPCI) wherein mandates are registered based on the scanned images by destination bank (s). The timelines for registration is 21 days.. The investor's bank should be participating in the NACH Clearing.

SIP facility is available subject to terms and conditions. Please refer to the SIP enrolment form for terms and conditions before enrolment.

Investor can register for multiple SIP debits for the same cycle date, same folio and the same scheme subject to a maximum of 10 such debits. Investor needs to submit fresh SIP mandate for the additional amount.

The facility of issuing units in Demat mode is extended for investments through SIP under various options of the Scheme (s) / Plan (s) of the Fund offering SIP, wherever the Investor provides demat account details, with effect from January 1, 2012.

The above facility is not applicable for the following schemes where demat facility is currently not available:

UTI-Children's Career Plan  
UTI-Retirement Benefit Pension Fund  
UTI-Unit Linked Insurance Plan  
UTI-Mahila Unit Scheme

The units will be allotted in demat form based on the applicable Net Asset Value (NAV) per unit as per the Scheme Information Document (SID) / Statement of Additional Information (SAI) and will be credited to the Investor's Demat Account on a weekly basis upon receipt of details of realization of funds from the bank/service provider. For example, Units will be credited to Investor's Demat Account every Monday for realization status received in last week from Monday to Friday.

1. **'Step up' facility:**

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.

For example, an Investor gives a SIP Mandate for 5 years in Scheme A for an amount of Rs.1,000/- which starts on August 1, 2014 and also opts for

this 'Step up' facility with the interval frequency as 'Yearly' & SIP Step Up amount as Rs.1,000/-. In this case, the SIP will run as under:

| SIP Period (Dates)                   | Regular SIP without 'Step Up' facility | With 'Step Up' facility of Rs.1,000/- as 'Step Up' amount and frequency as 'Yearly' |
|--------------------------------------|----------------------------------------|-------------------------------------------------------------------------------------|
| From August 1, 2014 to July 31, 2015 | Rs.1,000/-                             | Rs. 1,000/-                                                                         |
| From August 1, 2015 to July 31, 2016 | Rs.1,000/-                             | Rs. 2,000/-                                                                         |
| From August 1, 2016 to July 31, 2017 | Rs.1,000/-                             | Rs. 3,000/-                                                                         |
| From August 1, 2017 to July 31, 2018 | Rs.1,000/-                             | Rs. 4,000/-                                                                         |
|                                      | And So on.....                         | And So on.....                                                                      |

The Minimum SIP Step Up amount will be Rs.500/- and in multiples of Rs.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 Rs.500/-. The detailed terms and conditions are available in the respective Service Request Form.

2. **Facility to Change the SIP from one eligible Scheme to another eligible Scheme under SIP facility:**

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.

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.

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.

3. **Any Day SIP:**

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, 29<sup>th</sup> & 30<sup>th</sup> in February and 31<sup>st</sup> in case of alternate months), then the SIP Debit Date for those months shall be the last available Business Day in that month.

For details of Scheme / Plan / Option where SIP is available, please refer the SID of the respective schemes.

### 11. Systematic Transfer Investment Plan (STRIP):

It is a facility wherein investor can opt to transfer a fixed amount at regular intervals from one designated scheme to another designated scheme of UTI MF. Please refer the SID for the eligible schemes / plans / Options.

- a. **Minimum Amount of Investment:** in the source scheme is Rs.12,000/-. This is applicable for the initial investment in the case of new investors and outstanding balance in the case of existing Unitholders. The minimum amount of investment for “Institutional Plan” under the source schemes, wherever applicable, for STRIP will be the same as applicable for normal investment under “Institutional Plan” as mentioned in the Scheme Information Document of the respective Schemes.
- b. **Periodicity of transfer:** STRIP facility is offered with the following periodicity: Daily, Weekly, Monthly and Quarterly. Weekly STRIP will not be allowed, if the STRIP under the folio is already registered with any other frequency (Daily / Monthly / Quarterly).
- c. **Transfer of funds:** Transfer of funds will take place from source scheme to destination scheme for the schemes mentioned above in the table.
- d. **Date of transfer:** Unitholders will be eligible to transfer a fixed amount on daily basis i.e. on every business day; on specified date i.e. 1<sup>st</sup>, 7<sup>th</sup>, 15<sup>th</sup>, & 25<sup>th</sup> of each month under Weekly periodicity; on a pre-specified date i.e. on 1<sup>st</sup> or 7<sup>th</sup> or 15<sup>th</sup> or 25<sup>th</sup> of each month under the Monthly periodicity and on 1<sup>st</sup> or 7<sup>th</sup> or 15<sup>th</sup> or 25<sup>th</sup> of the first month of each quarter, under Quarterly periodicity. If that day being a holiday, next business day would be considered for the transaction.
- e. **Minimum amount of transfer:** The minimum amount to be transferred is Rs.100/- per business day under Daily Periodicity; Rs.1000/- under the Weekly Periodicity; Rs.1,000/- under the Monthly Periodicity and Rs.3,000/- under the Quarterly Periodicity.
- f. **Maximum amount of transfer:** There is no upper limit for transfer under all the periodicities.
- g. **Minimum number of STRIP:** Minimum number of STRIP will be 20 under Daily Periodicity, 6 under Weekly Periodicity, 6 under Monthly Periodicity and 2 under Quarterly Periodicity. There will be no upper limit. If the minimum number is not mentioned, then by default, the transaction to be continued till the amount in the source scheme gets exhausted.
- h. **Transfer of amount:** The transfer of amount from the source scheme to the destination scheme will be effected by redeeming the units of the source scheme at applicable NAV as on specified date and the

amount will be converted into units as per applicable NAV under the destination scheme as on the specified date.

- i. **Load:** Load structure existing at the time of investment under source / destination scheme will be applicable

under the respective schemes.

- j. **Termination of STRIP:** STRIP will automatically get terminated under the following conditions:

The unit holdings under the source scheme becomes nil or lower than minimum amount to be transferred as stipulated.

- In the case of death of the first unit holder.
  - If the unit holder wishes to terminate at any time by sending a written request to official points of acceptance. Such notice will have to be sent at least 15 calendar days prior to the due date of the next transfer date.
  - If lien or pledge or STOP is marked against the units in the source scheme.
- k. The provision of “Minimum Application Amount” and “Minimum Redemption Amount” if specified in the respective scheme information document of the source and destination scheme will not be applicable in the case of transaction through STRIP. If the residual amount in source Scheme is less than the scheme minimum amount, then the residual amount will be included in the last STRIP installment. However, on termination of STRIP, if the balance in the destination scheme is found to be below the minimum amount as per the provisions of scheme, the same will be redeemed at the redemption price applicable on the effective date of termination under the conditions stated in 12.j. above.
  - l. STRIP request will be registered for a folio, even if it is already under Systematic Investment Plan (SIP), Monthly Withdrawal Plan (MWP) or Fixed Withdrawal Plan (FWP).

UTI AMC reserves the right to change / modify the terms & conditions of STRIP facility at any time. For more details / information, please do refer to our Systematic Transfer Investment Plan (STRIP) – Enrolment Form.

### 12. STRIP Advantage under Retail Plan

Under the UTI-STRIP Advantage, an investor systematically transfers his investments from the source schemes to any of the target schemes (eligible equity schemes). Please refer the SID for eligible schemes / plans.

1. The investor may give 5 mutually exclusive entry triggers (Sensex levels in multiples of 100 say 8900,9000 etc) at which switchover will be made to one of the equity schemes (Target Scheme) from liquid scheme (Source Scheme), with corresponding Stop loss triggers and Profit triggers.
2. When the stop loss trigger or profit trigger gets activated there will be switchover from equity

scheme (target scheme) to liquid scheme (source scheme).

3. Each trigger is executable only once, that is, once a trigger is fired, it gets exhausted and cannot be used again.
4. Also, if more than one entry trigger gets fired, the higher of the two will be considered with corresponding stop loss and profit triggers.
  - a. **Minimum investment amount in source scheme:** Rs.50,000/- (Rupees Fifty Thousand only). The minimum amount of investment for “Institutional Plan” under the source schemes, wherever applicable, for STRIP will be the same as applicable for normal investment under “Institutional Plan” as mentioned in the Scheme Information Document of the respective Schemes.
  - b. **Minimum transfer amount:** Entire amount in the source scheme will be switched over to the target scheme on activation of trigger. Similarly, on reactivation of trigger the entire amount will be transferred back to source scheme from the target scheme.
  - c. **Maximum amount of transfer:** There is no upper limit for transfer under both the source and target schemes.
  - d. **Reverse Trigger:** At each entry triggers, the amount will be invested in the target scheme by redeeming the units from the source scheme at applicable NAV as mentioned below. Similarly, when the stop loss trigger or profit trigger gets activated the units will be redeemed from the target scheme and invested back into the source scheme at applicable NAVs as mentioned below.
  - e. **Effective date of trigger:** Trigger will be effective not later than 3 working days of receipt of the STRIP Advantage application form at the office of Registrar.  
If the unit holder wishes to change the Trigger Levels, he/she will have to register afresh by completing prescribed STRIP Advantage application form.
  - f. **Load structure:** Entry Load / Exit Load: As applicable under Source Schemes and Target Schemes.
  - g. **Termination of STRIP Advantage:** STRIP will automatically get terminated under the following conditions:
    - The unit holdings under the both source schemes becomes less than Rs.5000/-.
    - In the case of death of the first unit holder
    - The unit holder can terminate STRIP Advantage at any time by sending a written request to UFCs / Scheme registrar offices. Notice of such termination shall be made effective not later than 3 working days from the date of receipt of the said request. Triggers, which may get activated until the effective date of discontinuation shall be

processed in accordance with the terms, laid hereinabove.

- If lien or pledge of STOP is marked against the units in the source scheme.

#### h. Applicable NAV:

The applicable NAV in case of transfer from Liquid (Source) Schemes to Equity (Target) Schemes will be the next day (T+1) on which trigger takes place.

In case of reverse trigger from Equity (Target) Schemes to Liquid (Source) Schemes,

The applicable NAV of equity will be that of the next business day of the day on which trigger has taken.

The applicable NAV of liquid Schemes would be T+2 day and credit to Liquid Scheme will be on T+3 day. During this period of 3 days, no fresh trigger can take place.

### 13. Systematic Withdrawal Plan (SWP)

Systematic Withdrawal Plan (SWP) will be available in the Dividend option with Payout and Reinvestment / Growth option of the eligible schemes. Please refer the Scheme Information Document (SID) of the eligible schemes / Plans.

#### The features of the Systematic Withdrawal Plan are as under.

- a) **Options of the SWP:** Monthly / Quarterly / Half Yearly / Annual options will be available under SWP.
- b) **SWP Dates:** 1<sup>st</sup> of every month. In case the date falls on a holiday / book closure period, the next business day will be considered for this purpose. If the Record Date for Dividend Distribution falls on SWP Date, then SWP will be effected first and thereafter Dividend Distribution will be made except under Daily Dividend option of UTI-Treasury Advantage Fund, UTI-Liquid Cash Plan – Regular, UTI-Floating Rate Fund Short Term Plan – Regular & UTI-Money Market Fund - Regular plan.
- c) **Minimum Investment**  
All the options i.e. monthly, quarterly, half yearly and annual options will have the minimum investment amount as applicable to the respective schemes. There is no maximum limit.
- d) **Eligibility:** Investment under Dividend option with Payout and Reinvestment as well as Growth option of the scheme/s are eligible. SWP will start after a cooling period of one month (excluding the month of investment).
- e) **Methodology:** The amount of monthly / quarterly / half yearly / annual payment desired by the unitholder would have to be indicated in the application form subject to the following minimum limits.

| Option      | Minimum SWP (INR) | Thereafter in multiples of (INR) | Minimum no. of installments |
|-------------|-------------------|----------------------------------|-----------------------------|
| Monthly     | 1000              | 100                              | 12                          |
| Quarterly   | 3000              | 100                              | 4                           |
| Half Yearly | 5000              | 100                              | 2                           |
| Annual      | 5000              | 100                              | 1                           |

**Minimum amount of redemption:** The redemption will continue till the outstanding amount in the folio is reduced to nil or such other amount as may be decided by UTI AMC from time to time. If the amount in the folio is less than the opted amount, the available amount will be paid to the unitholder. Further, if, say, the opted amount under SWP is Rs.1000/- and during the course of SWP, an amount of Rs.1500/- only is left in the account, the entire outstanding amount of Rs.1500/- may be paid out at one go, at the discretion of the UTI AMC. For the transactions through SWP, the provision of “Minimum Redemption amount” and “Minimum balance” as specified in the respective Scheme Information Document (SID) of the schemes will not be applicable.

- f) **Redemption of units:** Based on the option viz. Monthly / Quarterly / Half Yearly / Annual opted for by the investor, appropriate number of units equivalent to the amount of the monthly / quarterly / half yearly / annual payment will be redeemed on First In First Out (FIFO) basis and the unit holder's account will be debited to that extent on the first business day of each month / quarter / half year / annual, as the case may be. Redemption of units under SWP will be at NAV after deducting the applicable exit load for respective schemes.
- g) **Withdrawal from SWP:** In case, any investor wants to withdraw from the SWP, he/she may do so by intimating UTI AMC in writing at least 15 days in advance of the next SWP date.
- h) **Termination of SWP:** SWP will automatically get terminated under the following conditions:
- The unit holding under the scheme becomes nil.
  - In the case of death of the first unit holder.
  - If the unit holder wishes to terminate at any time by sending a written request to Official Points of Acceptance. The request will be acted upon not later than 15 days after receipt of the letter.

**i) Receipt by unitholder to discharge UTI AMC**

The receipt by the unitholder for any amount paid to him/her in respect of the outstanding units shall be deemed to be a good discharge to the UTI AMC.

**14. Micro Systematic Investment Plan (Micro SIP)** will be available in the eligible schemes. Please refer the SID of the eligible schemes / plans.

**The features of the Micro SIP are as under.**

- This facility is available only through such duly Authorized Entities, which have agreement with UTI Asset Management Company Ltd. (UTI AMC) for offering this facility.
- Minimum instalment amounts under Micro Systematic Investment Plan shall be -  
**Under Monthly periodicity:** Rs.100/- and in multiple of Re.1/- thereafter.  
**Under Quarterly periodicity:** Rs.300/- and in multiple of Re.1/- thereafter.
- Instalments can be variable subject to a minimum of Rs.100 per instalment.
- Micro SIP dates shall be subject to agreement between the Authorised Entities and UTI AMC.
- Minimum application amount, as specified in the respective Scheme Information Document (SID) of the schemes of UTI Mutual Fund is not applicable in the case of transactions through Micro SIP.
- All other features / guidelines of SIP & Micro SIP will remain same.

All other terms & conditions of the eligible Scheme(s) will remain unchanged.

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

**15. Dividend Transfer Plan (DTP)** will be available in the eligible schemes. Please refer the SID of the eligible schemes / plans.

**The features of the DTP are as under.**

- DTP is a facility wherein unit holder(s) of eligible scheme(s) [hereinafter referred to as “Source Scheme(s)”] of UTI Mutual Fund can opt to automatically invest the dividend (as reduced by the amount of applicable statutory levy) declared by the eligible Source Scheme(s) into other eligible Scheme(s) [hereinafter referred to as “Target Scheme(s)”] of UTI Mutual Fund.
- DTP facility is available to unit holder(s) only under all Dividend Plan(s) / Option(s) except Daily Dividend Plan(s) / Options of the Source Scheme(s). Unit holder(s)' enrolment under the DTP facility will automatically override any previous instructions for 'Dividend Payout' or 'Dividend Reinvestment' facility in the Source Scheme. Target Scheme can be any plan/option as mentioned under the Scheme Information Document (SID) of respective schemes.
- The enrolment for DTP facility should be for all units under the respective Dividend Plan(s) / Option(s) of the Source Scheme. Instructions for part Dividend Transfer and part Dividend Payout / Reinvestment will not be accepted. The dividend amount will be invested in the Target Scheme under the same folio. Accordingly, the unit holder(s) details and mode of

holding in the Target Scheme will be same as in the Source Scheme.

- d) The enrolment to avail the facility has to be specified for each scheme / Plan / Option separately and not at the folio level.
- e) Under DTP, dividend declared (as reduced by the amount of applicable statutory levy) in the Source scheme (subject to minimum of Rs.1,000/-) will be automatically invested into the Target Scheme, as opted by the unit holder, on the immediate next Business Day after the Record Date at the applicable NAV of the Target Scheme, subject to applicable load and accordingly equivalent units will be allotted in the Target Scheme, subject to the terms and conditions of the respective Target Scheme.

For example: If the Dividend Record Date of the Source Scheme is January 22 (Friday) and the next Business Day of the Target Scheme (non-Liquid scheme) is January 25 (Monday), the unit holder will be allotted units in the Target Scheme at the closing NAV of January 25 (Monday).

- f) The provision for 'Minimum Application Amount' specified in the respective Target Scheme's Scheme Information Document will not be applicable under DTP.
- g) The Minimum amount of dividend eligible for transfer under DTP is Rs.1,000/- (Rupees One Thousand Only). In case DTP cannot be effected due to amount being less than minimum prescribed, then the dividend will need to be paid out / reinvested as per the existing option of the investor.
- h) Load Structure (Target Scheme): The dividend amount to be invested under the DTP from the Source Scheme to the Target Scheme shall be invested by subscribing to the units of the Target Scheme at applicable NAV, subject to payment of Entry/Exit Load as under:  
Entry Load: Nil  
Exit Load: Nil
- i) Account Statement for the destination Scheme to be sent only when dividend is transferred to the destination scheme. Account Statement in Source Scheme will be sent as per the existing policy for Account Statement under Dividend.
- j) Unit holders who wish to enroll for DTP facility are required to fill DTP Enrolment Form available with the nearest UFCs / and also displayed on the website [www.utimf.com](http://www.utimf.com).
- k) The request for enrolment for DTP must be submitted at least 15 days prior to the Record Date for the dividend. In case of the condition not being met, the enrolment would be considered valid from the immediately succeeding Record Date of the dividend, provided the difference between the date of receipt of a valid application for enrolment under DTP and the next Record Date for dividend is not less than 10 days.
- l) The DTP facility will be terminated in the event of following events:
  - a. The unit holding under the scheme becomes nil.
  - b. In the case of death of the first unit holder

- c. If the unit holder wishes to terminate at any time by sending a written request to Official Points of Acceptance. The request will be acted upon not later than 15 days after receipt of the letter.

All other terms & conditions of the eligible Scheme(s) will remain unchanged.

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

#### **16. [utimf@atm](mailto:utimf@atm) : Not Applicable during NFO except as specified in respective SIDs**

An additional facility is offered for transacting in the units of the schemes through ATM card issued by Axis Bank. This facility is called as *utimf@atm*. The terms and conditions of *utimf@atm* are as follows:-

- (i) In the event, prospective investor decides to subscribe to the units of the Scheme pursuant to *utimf@atm*, such an investor may do so on compliance/adherence of all the terms & conditions of the Scheme Information Document as well as *utimf@atm* facility. For this purpose, once prospective investor enters the option for availing the facility, the following message will be reflected on the screen of the machine:-  
“I have read and agreed to terms/conditions of Scheme Information Document of respective UTI MF schemes as well as *utimf@atm* facility and subscribe to units of such scheme accordingly.”
- (ii) The investor(s) wishing to avail this facility are required to read, understand and accept the terms and conditions of the Scheme Information Document of the Scheme as well as *utimf@atm* facility prior to making any purchase request through this facility and would also have to agree to adhere to the terms and conditions of the Scheme Information Document of the scheme as well as *utimf@atm* facility.
- (iii) The units will be allotted to the prospective investor if everything is otherwise in order as per terms and conditions of the Scheme Information Document of the respective scheme and the *utimf@atm* facility.
- (iv) The *utimf@atm* is available only to Resident Indian adult individuals.
- (v) In order to transact in units through *utimf@atm*, an investor will be required to have a bank Account with Axis Bank and ATM Card of the Axis Bank.
- (vi) The *utimf@atm* is currently available for Purchase and Redemption of units. Other services like Switchover etc., may also be made available to the investors in future.

- (vii) For all the valid Purchase transactions, the investor will receive the Account statement from the Registrar of the Scheme directly, informing the number of units allotted. UTI AMC will send the Account Statement not later than 30 days from the date of acceptance of an application. The name and order of the Unitholders (upto 3 holders), address, nomination etc., under UTI MF scheme will be same as recorded for Primary A/c of the ATM Cardholder in Axis Bank.
- (viii) For units purchased through ATM, redemption request will have to be made through ATM only, till the Unitholder gets his *Dual facility Application Form* registered with the Registrar directly.
- (ix) When the first Account Statement is issued, the Registrar will send to the Unitholder "*Dual Facility Application Form*". The Unitholder will have to return this form duly filled up and signed to the Registrar directly or through any OPAs.
- (x) Once the duly completed *Dual facility Application Forms* are received by the Registrar of the Scheme, Unitholders will also have the choice of transacting in the units like redemption or any service request like change of address, change in the holder etc. directly with UTI MF/ Registrar of the Scheme.
- (xi) However, if the duly completed *Dual facility Application Form(s)* is not received by the UTI MF / the Registrar, the Unitholder will have to transact in the units through ATM only. Thus, in this case, the request for redemption of units purchased through ATM will have to be routed through Axis Bank ATM only as long as the investor's *Dual facility Application Form* is not received by the Registrar.
- (xii) The investor/customer means the Primary ATM Card holder. He will be liable and responsible for all the transactions done under *utimf@atm* including the transactions carried out by the add-on cardholders. The transactions carried out by the add-on cardholders will be linked to the Primary A/c that is linked to the ATM card.
- (xiii) All references to "Applicant" in the Scheme Information Document / *utimf@atm* including liabilities and obligations under the *utimf@atm* shall apply to each of the holders jointly and severally.
- (xiv) **Investment Options:** The facility of purchasing units through ATM pertains only to the Options as may be notified at ATM from time to time. The following Options are available under the Scheme:  
Growth  
Dividend Payout  
Dividend Reinvestment
- (xv) Upon such subscription being made through the ATM Card, the Bank shall automatically debit the Account of the Customer by the equivalent subscription amount and send a corresponding instruction either through written or electronic form to UTI MF, for allotment of appropriate number of Units in favour of the Customer in the particular Scheme.
- (xvi) The Redemption/Dividend amount will be credited to the investor's (Primary Card Holder's) A/c with Axis Bank that is linked to his ATM card within the time stipulated by SEBI. However, the Investor will receive an intimation letter from the Registrar for the credit made.
- (xvii) The Folio No. of the investment made through *utimf@atm* will not be consolidated with the existing folio, if any.
- (xviii) The Applicable NAV for Purchase/Redemption of Units of the Scheme shall be determined in accordance with the terms and conditions of the Scheme Information Document of the Scheme. All the ATMs are the Official Points of Acceptance of purchase and redemption applications of the scheme. The cut off time that is mentioned in the SID/ KIM would be applicable at these ATMs.
- (xix) For purchase of units through *utimf@atm*, the minimum amount that must be subscribed is Rs.5000/- and thereafter in multiples of Re.1/- above the minimum limit. Subsequent minimum investment under a folio in the scheme is also Rs.5000/- and in multiples of Re.1/- thereafter. The maximum amount that can be subscribed will be Rs.40,000/- per purchase (instant).
- (xx) UTI AMC has the sole discretion to stipulate, modify, increase or decrease the limits or alter or modify any other terms and conditions from time to time.
- (xxi) The investor/ Customer shall also not hold the UTI AMC/UTI Trustee Company Pvt. Ltd. (UTI Trustee) liable for the following:
  - (a) For any losses incurred by the Customer/ Investor due to malfunction or misfunction of any of the Bank's ATM or loss or misuse of the ATM Card.
  - (b) For any actual or notional losses incurred by the Customer due to force majeure or events beyond the control of the Bank or the UTI AMC/ UTI Trustee.
  - (c) For seizure of the ATM Card due to malfunction / failure of equipment or computer programs or for any security purposes/ reasons.
  - (d) For any loss or damage, whether direct or indirect resulting from termination / suspension of the *utimf@atm* or amendments to the terms and conditions of the *utimf@atm*

including, without limitation, Bank's withdrawal or withdrawal/suspension or limiting of the facility, *utimf@atm*.

- (xxii) By availing *utimf@atm* and by using the ATM card, the Customer irrevocably authorises Axis Bank to act as his agent and to do all such acts, as may be necessary, including but not limited to debiting the Customer's Account by the equivalent subscription amount and issuing necessary instructions to UTI AMC for allotment of units in the case of subscription and debiting of Units in the case of redemption and for effecting any other services, that may be allowed in future and to do such other acts as may be necessary to give effect to the service request made under the *utimf@atm*.
- (xxiii) At present, UTI AMC/Axis Bank does not levy any charges on the Investor for the usage of the *utimf@atm*. In the event any charges are levied on the Investors in future, for use of the *utimf@atm*, then UTI AMC will notify the Investors in advance about the same and will provide the Investors with an option to discontinue the usage of the *utimf@atm*.
- (xxiv) The Customer is solely responsible for any tax including Service Tax liability or Banking Cash Transaction tax, if any, that may arise due to usage of the *utimf@atm*.
- (xxv) The investor agrees that Axis Bank or UTI AMC may suspend or terminate the *utimf@atm* in whole or in part, in respect of a particular Customer or generally, at any time without prior notice if the Customer does not comply with any of the Terms and Conditions herein or any modifications thereof, or in accordance with the terms stated in the respective Scheme Information Document or for any other reason whatsoever at the sole discretion of the Bank/UTI AMC.
- (xxvi) The investor shall not assign any right or interest or delegate any obligation arising herein to any other party.
- (xxvii) For the removal of doubt, it is clarified that "customer" means Primary Card holder of Axis Bank and "Investor" means the person who is applying for the units of the scheme / plan (s).

UTI AMC may offer similar facility through ATM card issued by other banks at a later date.

#### **17. Invest@uti: Not Applicable during NFO except as specified in respective SID**

UTI Mutual Fund acting through UTI Asset Management Company Ltd. (hereinafter referred to as 'UTIMF' or 'UTIAMC') offers a facility to transact online to Purchase, Redeem and Switch, units of its various schemes, through its website [www.utimf.com](http://www.utimf.com).

This facility is known and called as invest@uti. The terms and conditions of invest@uti are mentioned on the website of UTI MF, [www.utimf.com](http://www.utimf.com). These terms and conditions for Online purchase facility of UTI MF are in addition to the terms and conditions of Scheme Information Document (read with addendums, if any) of the Scheme/Plan and shall be binding on the investors who purchase the units of the Scheme/Plan online. 'Online Purchase facility' is also an 'Official Points of Acceptance'. The cut off time that is mentioned in the SID/ KIM will be applicable for transactions made through the 'Online Purchase facility'.

In addition to the existing mode of payment which, inter alia, includes Interbank Mobile Payment System (IMPS), Visa enabled debit card and Maestro enabled Debit Cards will also be the modes of payment for online investments / subscriptions made in the schemes of the Mutual Fund through invest@uti.

#### **18. Transactions through stock exchanges:**

- (i) Transactions are permitted through registered stock brokers / clearing members of recognised Stock Exchanges (SEs) with effect from November 30, 2009 for eligible schemes as per SID.
- (ii) The cut off time applicable for such transactions is as per SID.
- (iii) This facility is available to investors registered with the eligible stock exchange brokers, who have complied with the requirement of the AMFI/NISM Certification examination.
- (iv) At present, this facility is available through, NSE, BSE, NSDL & CDSL. NSDL & CDSL are permitted to process redemption request of units held in demat form only. However, same may be extended to other stock exchanges and depositories, in future.
- (v) Investors shall receive redemption amount (if units are redeemed) and units (if units are purchased) through broker/clearing member's pool account. Mutual Funds(MF)/ Asset Management Companies(AMC) would pay proceeds to the broker/clearing member (in case of redemption) and broker/clearing member in turn to the respective investor and similarly units shall be credited by MF/AMC into broker/clearing member's pool account (in case of purchase) and broker/clearing member in turn to the respective investor.
- (vi) Payment of redemption proceeds to the broker/clearing members by MF/AMC shall discharge MF/AMC of its obligation of payment to individual investor. Similarly, in case of purchase of units, crediting units into broker/clearing member pool account

shall discharge MF/AMC of its obligation to allot units to individual investor.

- (vii) A Mutual Fund Distributor (MFD) registered with Association of Mutual Funds in India (AMFI) and who has been permitted by the concerned recognized stock exchange, shall be eligible to use recognized stock exchanges' infrastructure to purchase/redeem mutual fund units of eligible schemes from UTI Mutual Fund. Demat as well as Non-demat (units held in physical form) transactions are permitted through stock exchange platform.

MFD shall not handle payout and pay in of funds and shall also not deal with units on behalf of investor. The 'Pay in' will be directly received by recognized clearing corporation and 'Payout' will be directly made to the investor account. In case of Demat, units shall be credited / debited from the demat account of investors.

The Date of Acceptance will be reckoned as per the date & time the transaction is entered in the SE's infrastructure for which a system generated confirmation slip will be issued to the investor. Units will be allotted in the physical / depository mode as per the choice of the investor.

For units issued in Physical Form:

- a. Investors desire to purchase/redeem through this infrastructure will have to approach the authorised NSE/BSE brokers with application/redemption form and other documents as per regulatory requirement for purchase/Redemption of units.
- b. Request for non commercial transactions like change of address, change of bank particulars etc. will not be entertained by NSE/BSE brokers. For these transactions, investors have to contact UTI Financial Centre/Registrar of the scheme.

In case of physical mode, the Account Statement will be sent to the investor directly on transacting in the units.

For units issued in Dematerialised Form.

- a. At present, this facility is available for the demat accounts opened with NSDL/CDSL.
- b. No limit for redemption as mentioned above will be applicable.
- c. Request for non commercial transactions like change of address, change of bank particulars etc. will have to be intimated to respective Depository Participant (DP).
- d. In case, investors desire to convert the physical units into dematerialised form or vice versa,

investors shall contact their Depository Participant where the demat account is held.

- e. Conversion of units from demat to physical (remat) is subject to KYC compliance and the date of acceptance for such transactions will be the date of receipt of electronic request by the R&T Agents from DP. This will be considered for arriving at the holding period.
- f. The condition of submission of proof for PAN card is not required for purchase of units through this facility, as it is construed that the necessary proof for PAN & Know your Client (KYC) has already been submitted at the time of opening of the Demat Account.

The above is applicable for all the transactions received through demat mode routed by DP and Stock Exchange infrastructure.

In addition to the facility of Purchase and Redemption available for eligible schemes on BSE Star MF of Bombay Stock Exchange, the facility of Switching units among the eligible scheme/s has been introduced with effect from June 29, 2015. The request for switch can be given in number of units.

## 19. "SMS2invest@uti":

### Commercial Transactions through SMS (Purchase / Redeem / Switch units of UTI Mutual Fund (UTI MF) Schemes)

In addition to the existing offline and online platforms, "SMS2invest@uti" is introduced for commercial transactions through SMS platform, a mobile investment facility to our valued investors, with effect from March 3, 2014. This will enable the existing investors of UTI MF to Purchase, Redeem and Switch units from one eligible scheme to another simply by sending an SMS, thus giving users the sense of managing their investments from anywhere anytime.

For further details and list of eligible schemes, please refer to the Registration Form for 'sms2invest@uti' available in our website [www.utimf.com](http://www.utimf.com).

## 20. KYC requirement for Unit holders.

### Know Your Client (KYC)

Pursuant to SEBI Circular No. MIRSD/SE/Cir-21/2011 dated October 05, 2011, on 'Uniform Know Your Client (KYC) Requirements for the Securities Market and 'The Securities and Exchange Board of India (KYC Registration Agency) Regulations, 2011' communicated vide SEBI Circular No. MIRSD/Cir-23/2011 dated December 2, 2011 and the guidelines issued thereon vide SEBI Circular no. MIRSD/Cir-26/2011 dated December 23, 2011, the following uniform KYC requirements (hereinafter referred to as 'KYC Compliance') effective from January 1, 2012

for investments made in the Scheme(s) / Plan(s) of UTI Mutual Fund:-

**KYC Application Form:**

Fill up and sign the KYC application form (as applicable for individual investors or non-individual investors) available on the UTI Mutual Fund's website, [www.utimf.com](http://www.utimf.com) or the website of the KYC Registration Agencies (KRAs) M/s CVL, [www.cvlkra.com](http://www.cvlkra.com); M/s NDML, [www.ndml.in](http://www.ndml.in); M/s DotEx, [www.nseindia.com/supra\\_global/content/dotex/about\\_dotex.htm](http://www.nseindia.com/supra_global/content/dotex/about_dotex.htm); M/s CAMS Investor Services Private Limited, [www.Camskra.com](http://www.Camskra.com) 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.

**In Person Verification (IPV):**

Please note that as per SEBI Circular No. MIRSD/Cir-26/2011 dated December 23, 2011, it is mandatory for SEBI registered intermediaries to carry out IPV of any investor dealing with a SEBI registered intermediary for investments in a Mutual Fund. Unless the IPV process is completed, the investor will not be considered as KYC Complaint under the new KYC compliance procedure and hence will not be permitted to make any investment in any of the scheme(s) / plan(s) of UTI Mutual Fund.

Accordingly, following persons/s are authorized to carry out the IPV on the KYC application form submitted along with the scheme application form of UTI Mutual Fund.

- (i) All Officers of UTI AMC and
- (ii) Distributors who are empanelled with UTI AMC, having valid certification of National Institute of Securities Market (NISM) or Association of Mutual Funds in India (AMFI), and who have complied with the process of Know Your Distributor (KYD).

If IPV is carried out by the Distributors, then, The Distributor must have complied with the certification process of NISM or AMFI.

The Distributor had undergone the process of KYD.

The Distributor is empanelled with UTI AMC.

The investment is/was made by the investor through the same Distributor.

The Distributor should exercise necessary due diligence while carrying out IPV which will form part of Code of Conduct prescribed for the Distributors.

The verification of documents (Proof of Identity and Proof of Address) with the original shall be carried out by Officers of UTI AMC / RTA at the OPA.

In case of Direct applications (scheme), the IPV may also be carried out by a scheduled Commercial bank

where the investor is having account (as per the bank account details provided by the investor), in addition to all Officers of UTI AMC.

**Attestation of documents:**

The investor is required to submit self attested copies of supporting documents such as proof of identity, address proof etc. (as specified in SEBI's circular ref. no. MIRSD/SE/Cir-21/2011 dated October 05, 2011), along with the original documents to the Official Points of Acceptance (OPA) for verification. The accepting authority at the OPA will verify the self attested copies with the original, will affix stamp of "Verified with original" on each document along with the signature and seal containing name and designation and return the original. However, if the investor submits the original utility bills etc., without asking to return, self attested copies need not be insisted/submitted.

However, if the investor is not able to bring the original documents to the OPA for verification, he may get the same attested from any of the following authorities in addition to officers of UTI AMC:

Notary public, Gazetted Officer, Manager of a scheduled commercial or multinational foreign banks (name, designation & seal should be affixed on the copy).

In case of NRIs, authorized officials of overseas branches of scheduled commercial banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate general in the country where the client resides are permitted to attest the documents.

**Submission:**

The duly filled in KYC Application Forms (IPV completed) along with the supporting documents can be submitted together with the fresh investment application form / details / proof of existing investment at any of the Official Points of Acceptance (OPA) of UTI Mutual Fund. The list of OPAs is available on [www.utimf.com](http://www.utimf.com).

It is clarified that only in respect of the following categories of investors, the KYC application form will be accepted by UTI AMC or their Registrar:

KYC application form if submitted along with fresh purchase form / additional purchase form / SIP / Micro SIP form with or without CTS-2010 compliant cheque (hereinafter referred as 'cheque') (in case of direct debit / ECS) / STRIP form etc / switch request.

In case of death claim settlement, requirement of KYC in case of nominee / legal heir (other than the holder/s) may be applicable, if he / she decide to continue in the scheme

The investor has live units in the existing folio and submits KYC application form.

However, UTI AMC reserves the right to accept standalone KYC application form or otherwise.

On submission of the above, UTI AMC / RTA will upload the KYC information on the system of the KRA and issues a temporary acknowledgement to the investor.

#### Acknowledgement:

Once all the documents are received and verified by a KRA, they will send a letter to the investor informing the investor either about compliance by the investor of the new KYC compliance procedure ("final acknowledgement") or any deficiency in submission of details or documents. On the basis of the temporary acknowledgement or the final acknowledgement, the investor may be eligible to deal with any of the SEBI intermediaries as mentioned in the above referred SEBI circulars.

#### Applicability:

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

- The investors falling under the category of Micro Pension (as per the arrangement between UTI AMC with the respective organization/s), who are exempt from the requirement of PAN.
- Investments received from Government bodies/authorities/Departments in favour of beneficiaries identified by them.
- Bonus/dividend reinvestment
- Existing Systematic Investment Plan (SIP) / Systematic Transfer Investment Plan (STRIP) / Dividend Transfer Plan (DTP) registrations (and similar facilities) including those received till 31st December 2011.
- Renewal Contribution received under UTI Unit Linked Insurance Plan (UTI-ULIP) of Investors registered under UTI ULIP upto 31st December 2011.

In terms of AMFI Best practices guidelines circular no. 62/2015-16 dated September 18, 2015,

- with effect from November 1, 2015,
  - (a) it shall be mandatory for all new investors to provide additional KYC information such as Income details, Occupation, association with politically exposed person, net worth etc. as mentioned in the application form.
  - (b) 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..
- With effect from January 1, 2016,
  - (a) To be able to make additional subscription (including switches), it shall be mandatory for all existing investors to provide additional KYC information such as Income details, Occupation, association with politically

exposed person, net worth etc. where such information was not provided to KRAs earlier.

- (b) It shall be mandatory for existing investors to complete the IPV and provide the missing KYC information for additional subscription (including switches) in their existing folios.

#### Exemption from requirements of PAN

In pursuance to SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to the Association of Mutual Funds in India (AMFI) on granting 'Exemption from the need for PAN for micro financial products', Investors of all the schemes of UTI Mutual Fund (UTI MF) are hereby informed that investments in Mutual Fund schemes/plans (including investments in Systemic Investment Plans [SIPs]) upto Rs 50,000/- per investor per year per Mutual Fund shall be exempted from the requirement of PAN.

Accordingly, prospective investors, who do not have PAN Card, and who wish to invest upto Rs 50,000/- in a financial year under any Scheme/Plan of UTI MF may submit duly filled purchase application forms with instruments for payment along with KYC application form with other prescribed documents towards Proof of Identity, as specified in SEBI's circular ref. no. MIRSD/SE/Cir-21/2011 dated October 05, 2011.

This exemption shall be applicable **only** for investments by Individuals (including Non Resident Indians [NRIs]), Minors and Sole Proprietorship Firms. This exemption is not applicable for all other categories of investors.

Investors / Prospective Investors may kindly contact the nearest UTI Financial Centre for completion of uniform KYC requirements.

Consequent to the operationalisation of Central KYC Records Registry (CKYCR). Government of India, vide Gazette notification dated November 26, 2015, had authorized the Central Registry of Securitization and Asset Reconstitution and Security Interest of India (CERSAI), to act and perform the functions of CKYCR including receiving, storing, safeguarding and retrieving the Know Your Client (KYC) records of an investor in digital form. Also, AMFI vide its Circular No. 68/2016-17 dated December 22, 2016 had issued guidelines for implementation of Central KYC (CKYC) norms uniformly by all AMFI Members.

Accordingly,

1. An Individual Investor who is new to KYC Registration system and whose KYC is not registered or verified with any of the Agencies for KYC Registration (KRA), shall use the CKYC form to register their KYC.
2. In case an Individual Investor uses old KRA KYC form, such investor should either fill the

new CKYC form or provide additional / missing information in the Supplementary CKYC form.

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

The new CKYC forms and Supplementary CKYC forms are available on the website of UTI Mutual Fund i.e. [www.utimf.com](http://www.utimf.com).

#### **Foreign Accounts Tax Compliance Act ('FATCA') and Common Reporting Standard (CRS) requirements:**

Government of India and US Government have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. The Organization of Economic Development (OECD) along with G-20 countries has released a 'Standard for Automatic Exchange of Financial Account Information in Tax Matters' commonly known as Common Reporting Standard ('CRS'). India is signatory to the Multilateral Competent Authority Agreement (MCAA) for the purposes of CRS.

In accordance with FATCA, CRS provisions, IGA, the Indian Income Tax Act 1961 or under other applicable laws, rules, regulations, notifications, guidelines issued by SEBI/AMFI (Applicable Laws), the AMC/the Fund is required to:

1. Undertake due diligence process to identify US reportable accounts by collecting information/documentary evidence about US/Non US status of the unit holders.
2. Disclose/report such information to the Indian Authorities, for onward submission to specified US authorities or any other foreign government, as the case may be, as specified under the Applicable Laws.

FATCA due diligence is 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. 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 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.

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.

#### **21. Updation / Change of address / Bank details:**

##### **A] Updation / Change of address**

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

In case of Know Your Client (KYC) complied folios, Investors are required to submit the documents at OPAs or UTI AMC Ltd with KYC – Change request form along with requisite documents as may be specified by them, from time to time.

In case of non-KYC complied folios, Investors are required to submit self attested copy of any one of the following documents, having validity at the time of submission, each towards Proof of Identity and proof of old and new address:

##### **Proof of identity:**

PAN card with photograph, (2) Photo ration card, (3) Unique Identification Number (UID) (Aadhaar), (4) Voter Identity card, (5) Driving License, (6) Passport, (7) Photo Debit Card and (8) Senior Citizen / Freedom fighter ID card issued by Government.

##### **Proof of old as well as new address:**

Landline Telephone bill, Electricity Bill, Gas Bill, Demat account statement, Bank passbook/statement, (all not more than 3 months old in case of new address proofs) Ration card, Voter ID card, Passport, Property Tax Receipt, Registered Lease or Sale Agreement of Residence, Driving License, Flat Maintenance Bill, Insurance Policy copy, Quarter allotment letter issued by Public Sector Undertakings or Scheduled commercial banks.

##### **B] Updation / Change of bank details:**

Investors are requested to update/change their bank details using the Form for registration of multiple bank accounts separately and in future, it shall not be accompanied with redemption request. Such request shall be submitted prior to submission of the redemption request. Investors are required to submit self attested copy of any one of the following 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:

**B.1) Proof of identity:**

PAN card with photograph, Photo ration card, Unique Identification Number (UID) (Aadhaar card), Voter Identity card, Driving License, Photo Identity Cards issued by State / Central Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, , Passport, Photo Debit Card and Senior Citizen / Freedom fighter ID card issued by Government.

**B.2) Proof of new bank account details:**

“Cancelled” original cheque leaf bearing account number and first unit holder name printed on the face of the cheque OR bank account statement/passbook with current entries OR Original letter issued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager not older than 3 months.

**B.3) Proof of existing/old bank account details:**

“Cancelled” original cheque leaf bearing account number and first unit holder name printed on the face of the cheque (mandatory in case of new generation/MNC banks) OR bank account statement/passbook OR Original letter issued by the bank on the letterhead confirming the bank account holder with the account details, duly signed and stamped by the Branch Manager. In case the bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of said account. SOA issued atleast 2 years old under the same folio having registered Bank account details printed on the same. Any operative bank account statement of 2 years (Should be held for a period of more than 2 years), where the address of the Bank Account should match with the registered address. If the address is different, an additional proof towards proof of address (acceptable as per list of address proof) for this address is to be given.

B.4) In case of the old investments where bank details are not updated, in addition to documents stated at B.1 and B.2 above, any one document of the following will be required to be submitted towards proof of investment:

For all UTIMF schemes, except ULIP, Original Membership advice/ unit certificate/ original SOA issued atleast 2 years prior to the date of submission.

Copy of acknowledgement by the application through which investment was made. Copy of Bank passbook/ statement showing debit entry of investment in scheme.

For UTI – ULIP scheme, Original membership advice (applicable only for redemption or maturity), Original receipt of Renewal Contributions paid (any 2 receipts), Original SOA issued atleast 2 years prior to the date of submission, Copy of bank passbook or statement showing atleast 2 debits towards renewal contribution payments, Proof of any other bank account held for more than 2 years with name and address matching our records.

B.5) In case of updation of bank details for the investments made in the name of minor child on attaining majority, in addition to B.1 and B.2, the signature of the minor child now become major will have to be attested by the bank manager where the account is held.

**C] Cooling period:**

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

The copies of all the documents valid at the time of submission will be required to be self attested (original may please be produced for verification across the counter). In case of non-submission of required documents, UTI Mutual Fund at its sole and absolute discretion may reject the transaction or may decide alternate method of processing such requests.

Further, it was also informed to update/change of 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 redemption request. In this connection, it is further clarified as under:

1. The request to update/change of address (in case of non-KYC complied folios) and/or update/change of bank details shall be submitted at least 10 working days prior to submission of redemption request / dividend record date, together with the necessary supporting documents as above.

2. Investors can choose to receive the dividend / redemption payment in one of the bank accounts already registered with UTI MF.
3. However, in case of redemption request 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 working days prior to dividend record date, such new/unregistered address /bank details will be registered and will be considered for payment of redemption / dividend proceeds after cooling period of 10 days.
4. Further, in case of folios where no bank details registered earlier, redemption requests received along with updation of bank details, the bank details in such cases will be registered and the date of acceptance for redemption shall be the 10<sup>th</sup> working day from the date of receipt of such combined request. Accordingly, the combined request will be processed.
5. In the above event, UTI MF/UTI AMC Ltd. shall not be liable for any loss/delay in receiving dividend / redemption payment by the investor.

In case of non-submission of required documents for updation / change of Address and /or Bank details, UTI AMC Ltd at its sole and absolute discretion may reject the transaction or may decide alternate method of processing such as 'in person verification' including taking photograph of the unit holder, obtaining Identity proof etc. which may be specified by UTI AMC Ltd. from time to time. The details of documents to be submitted / accepted are available in the service request forms.

#### A) Registration of multiple bank accounts:

In order to facilitate the implementation of risk mitigation process as above, investors can register the multiple bank accounts with the Mutual Funds. In this connection, the following may be noted:

1. The individual/HUF investors can register upto 5 bank accounts and non-individual holders upto 10 bank accounts under the Folio.
2. The investor need to submit any one of the following documents in support of the bank account details:
  - Cancelled cheque leaf or
  - Bank statement or
  - Bank pass book containing account number, account holders' name and address.

In case, if the copy of the above document is submitted, the investor should bring the original for verification.

3. The registrations will be carried out after verifying that the first named holder in the Mutual Fund folio is one of the bank account holders.
4. The investor has to state one of the bank accounts as default account for receiving dividend and redemption payment.
5. In case of existing investors, till they register multiple bank accounts and registers a different bank account as default bank account, the existing bank account will be treated as default bank account.
6. Investors will not be allowed to delete a default bank account unless investor registers another bank account as a default account.
7. Investor is required to submit proof of the existing registered bank accounts in the folio/account, prior to registering additional bank accounts or deleting bank accounts.
8. On receipt of the above together with the required valid documents, there will be cooling period of not more than 10 calendar days within which validation and registration of bank accounts will be carried out by RTA. During this period, the investor will be informed through letter/email/SMS/phone etc. about the registration of new bank account.
9. Investors may register the bank accounts well in advance and do not club the change in bank account/s together with the redemption request.

## 22. Risk Mitigation process against Third Party Cheques

### B) Restriction on Third Party Payments

With effect from November 15, 2010, third party payments are not accepted in any of the schemes of UTI Mutual Fund. "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.

#### Exceptions:

In the following exceptional situations, applications with Third Party Cheques are accepted:

Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs.50,000/- (each regular purchase or per SIP installment). Aforesaid limit of Rs.50,000/- shall not be applicable for making investment under UTI

Children's Career Plan, provided the donor has complied with the requirements mentioned hereinafter. Further, this restriction is not applicable for payment made by a guardian whose name is registered in the records of UTI Mutual Fund in that folio.

- a. Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one-time subscriptions through salary deductions or deductions out of expense reimbursements.
- b. Custodian on behalf of an FII or a client.
- c. Payment by Corporate to its Agent / Distributor / Dealer (similar arrangement with Principal-Agent relationship), on account of commission / incentive payable for sale of its goods / services, in the form of Mutual Fund units through Systematic Investment Plans or lump sum / one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.

However, the following requirements are required to be met in the above exceptional situations:

It is mandatory for the Investor and the person making the payment to be KYC compliant.

The investor should give details of the bank account from which the payment is made and the relationship with the beneficiary.

Further, the payment instrument issued should be from the drawer's account only.

The Initial and renewal contribution/s received from Hindu Undivided Family (HUF) under UTI-Unit Linked Insurance Plan (UTI ULIP) for investment in the name of its Member/s is/are exempted from the applicability of Risk Mitigation process against third party cheques with effect from February 3, 2014, subject to the compliance of the following requirements.

1. HUF and the Member in whose name investment is made are 'Know Your Client' (KYC) compliant.
2. HUF provides the details of the bank account from which the investment is made and the relationship with the beneficiary.
3. The payment instrument is issued from the above mentioned HUF's bank account only.

All other features of the UTI-Unit Linked Insurance Plan remain unchanged.

#### Process to identify Third-Party payments:

- i. In order to establish the subscription by the investor from his own bank account, the investor has to necessarily state the bank account details from where the investment is made/cheque is issued (Pay-in Bank Account) and the bank

account where he wishes to receive the dividend and redemption payments (Pay-out Bank Account). Pay-out Bank Account details will be used for verifying Pay-in Bank Account details.

- ii. In the situation where the payment instrument does not contain the name of the first holder and the signatory is other than the first applicant/holder, the investor is required to submit the copy of bank statement/passbook containing his/her name in the same Bank account, from which the instrument is issued.
- iii. In case of the subscriptions received with Demand Draft (DD) / Banker's Cheque (BC) by way of debit to his/her bank account, the Investor need to submit any one of the following documents along with the purchase application.
  - a) a proof of debit to the Investor's Bank account in the form of a Bank Manager's Certificate from the Issuing banker stating the Account holder's name and the Account number which has been debited for issue of the instrument and PAN as per Bank's records, if available **or**
  - b) counterfoil of the deposit slip containing the name of the Purchaser/applicant of the DD/BC, bank account number and seal of the bank **or**
  - c) copy of the Bank passbook / statement showing the debit of the equivalent amount for issuance of DD/BC (inclusive of bank charges, if any) and the narration containing issue of DD/BC in favour of UTI MF (1st unit holder should be one of the Bank account holders) **or**
  - d) a copy of acknowledgement from the Bank, wherein the instructions to debit the account are available and the same carries the Bank account details and name of the investor as an account holder
- iv. In case of DD/BC obtained by the investor from his own bank by paying cash upto Rs.50,000/-, the same should be accompanied by a certificate from the banker giving name, address, bank account number and Permanent Account Number (PAN) (if available) of the person who has requested for the DD/BC **or** counterfoil of the deposit slip containing the name of the Purchaser/applicant of the DD/BC, bank account number and seal of the bank. Such DD/BC issued by the Bank against Cash will not be accepted for investments of more than Rs.50,000/-.
- v. In case of Demand Draft(DD)/Banker's Cheque(BC)/Pay order (PO) obtained by the investor by paying cash etc. upto Rs.50,000/- (inclusive of DD charges), per investor, per Mutual Fund, per year, from the bank where he/she does not have any account or the same bank is not registered as mandate bank with UTI Mutual Fund, such investments should be accompanied with the counterfoil of the deposit slip containing bank's seal and purchaser/applicant's name and PAN (if available). The name of the

purchaser will have to match with one of the applicant/holders as per the scheme application form. The requirement of stating bank account number may not be compulsory for such investments upto Rs.50,000/- per investor, per Mutual Fund, per year.

- vi. In both (iii) & (iv) above, the Bank account number of the investor is the same as the one of the registered Bank account mandate(s) with UTI Mutual Fund or the Bank details mentioned in the application form.
- vii. In the case of consolidated DD obtained by the Business Development Associates (BDAs) / Chief Representatives (CRs), the BDA/CR will ensure that the 1st holder in the Folio/application form is one of the account holder in the bank account from where the cheque is issued or the same bank account is one of the registered bank account under the Folio.
- viii. In case of subscriptions received by way of Real Time Gross Settlement (RTGS), bank transfer, etc., a copy of the instruction to the bank stating the account number debited must accompany the purchase application. The Official Points of Acceptance (OPA) / Registrar & Transfer Agent (RTA) shall check that the account number mentioned on the transfer Instruction copy is a registered pay-in account or belonging to the first unit holder/applicant.
- ix. In case of aggregated payments received through Channel distributors, RTA shall ensure that the investment amount received is from one of the registered bank accounts.
- x. Further, for payments through invest@uti, investors will ensure and declare that the investment is being made from one of his/her registered bank accounts.

In case, the application for subscription does not comply with the above provisions, UTI AMC retains the sole and absolute discretion to reject/not process such application and refund the subscription amount and shall not be liable for any such rejection.

#### C) Mode of writing cheques:

In order to avoid frauds and as a best practice, investors are advised to make the payment instrument (cheque, demand draft, pay order, etc) favouring "UTI Mutual Fund Scheme Name A/c First Investor name" or "UTI Mutual Fund Scheme Name A/c Permanent Account Number" or "UTI Mutual Fund Scheme Name A/c Folio number".

The above is applicable from 15th November 2010. The existing SIP accepted/registered prior to 15th November 2010, will continue as per the existing procedure.

#### **Anti Money Laundering (AML) Standards / Combating the Financing of Terrorism (CFT) / Obligations of Securities Market Intermediaries under the Prevention of Money Laundering Act, 2002 (PMLA 2002) - Client Due Diligence**

As a part of Client Due Diligence (CDD) Process under PMLA 2002, every SEBI registered entity, which inter alia includes Mutual Funds, is required to obtain sufficient information from their clients in order to identify and verify the identity of persons who beneficially own or control the account.

In terms of SEBI Master Circular on AML/CFT dated December 31, 2010, 'Beneficial Owner' has been defined as a natural person/s who ultimately own, control or influence a client and / or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement.

Further, the Prevention of Money Laundering Rules, 2005 (PMLR 2005) also require that every intermediary shall identify the beneficial owner and take all reasonable steps to verify his identity.

In order to comply with the above Act/Rules/Regulations, the following CDD process is being implemented across all Schemes of UTI Mutual Fund, with effect from January 1, 2014.

#### **1. Applicability:**

1.1 Providing information about beneficial ownership will be applicable to all the investments received from January 1, 2014, from all categories of investors **except** Individuals and a Company listed on a stock exchange or is a majority-owned subsidiary of such a Company.

1.2 Information about Beneficial owner shall be provided by the investors to UTI Asset Management Company Ltd (UTI AMC) / its Registrar, till the same is taken over by KYC Registering Authority (KRA).

1.3 Proof of Identity of the beneficial owner such as Name/s, Address & PAN/Passport together with self attested copy\* are required to be submitted to UTI AMC Ltd / its Registrar.

(\* Original to be shown for verification and immediate return.)

1.4. In case of any change in the beneficial ownership, the investor should immediately intimate UTI AMC / its Registrar / KRA, as may be applicable, about such changes.

## 2. Identification Process

### (A) For Investors other than trusts and foreign investors:

- (i) If the investor is an unlisted company, partnership firm or unincorporated association / body of individuals, the beneficial owners are those person/s who are acting alone or together, or through one or more juridical person and exercising control through ownership or who ultimately has a controlling ownership interest.
- (ii) Controlling ownership interest means ownership of /entitlement to:
- More than 25% of shares or capital or profits of the juridical person, where juridical person is a company.
  - More than 15% of the capital or profits of the juridical person, where the juridical person is a partnership firm; or
  - More than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (iii) In cases, where the beneficial owner is not identifiable through the above means, the beneficial owner will be the one who exercises control through voting rights, agreements, and arrangements or in any other manner.
- (iv) Where no natural person is identified under any of the above criteria, the person who holds the position of senior management shall be considered as the beneficial owner.

### (B) If the Investor is a Trust:

In case of a Trust, the settler of the trust, the trustee, the protector and the beneficiaries with 15% or more interest in the trust or any other natural person exercising ultimate effective control over the trust through a chain of control or ownership shall be considered as beneficial owner.

### (C) If the Investor is a foreign investor:

The Know Your Client requirements in case of foreign investors viz. Foreign Institutional Investors (FIIs), Sub accounts and Qualified Foreign Investors (QFIs) as specified in SEBI

circular no CIR/MIRSD/11/2012 dated September 5, 2012 shall be considered for the purpose of identification of beneficial ownership of the investor.

The details are as under:

| Relevant requirements on KYC form as per SEBI Circulars dated August 22, 2011 and October 5, 2011                                                                                                                                                                                                                                                                                                    | Clarifications for Foreign Investors viz. FIIs, Sub Accounts and QFIs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the Company, in terms of SEBI Takeover Regulations, duly certified by the Company Secretary / Whole Time Director / MD (to be submitted every year). Proof of Identity (POI) and Proof of Address (POA) of individual promoters holding control – either directly or indirectly. | List of beneficial owners with shareholding or beneficial interest equal to or above 25% to be submitted. If Global Custodian / Local Custodian provides an undertaking to submit these details, the same will be accepted. Any change in the list requires to be submitted as and when such changes takes place.                                                                                                                                                                                                                                                                                                        |
| Name, residential address, photograph, POI and POA of Partners / Trustees / Whole Time Directors / two directors in charge of day to day operations and individual promoters holding control either directly or indirectly.                                                                                                                                                                          | A. Not required, if Global Custodian / Local Custodian gives an undertaking to provide the following documents as and when requested for by UTI Mutual Fund:<br>1. A resolution from the Board of Directors and power of attorney granted to its managers; officers or employees to transact on its behalf; and<br>2. An officially valid document in respect of managers, officers or employees holding an attorney to transact on its behalf.<br>B. If Global Custodian / Local Custodian does not provide such undertaking as stated in 'A' above, those details are required to be provided by the Foreign Investor. |

### 23. Suspension of Purchase of units (including Switch-in):

The Trustee may decide to temporarily suspend determination of NAV of the Scheme/s offered and consequently purchase and redemption of units, in any of the following events:

- a) When one or more stock exchanges or markets, which provide basis for valuation for a substantial portion of the assets of the Scheme are closed otherwise than for ordinary holidays.
- b) When, as a result of political, economic or monetary events or any circumstances outside the control of UTI AMC, the disposal of the assets of the Scheme is not reasonable, or would not reasonably be practicable without being detrimental to the interests of the unitholders.
- c) 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 of the Scheme cannot be accurately calculated.
- d) During periods of extreme volatility of markets, which in the opinion of UTI AMC, are prejudicial to the interests of the unitholders of the Scheme.
- e) In case of natural calamities, strikes, riots and bandhs.
- f) In the event of any force majeure or disaster that effects the normal functioning of UTI AMC or the Registrar.
- g) If so directed by SEBI.
- h) The purchase of units may also be suspended if, in the Trustee's or AMC's view, increasing the Scheme's size any further may prove detrimental to the existing unitholders.

**In the above eventualities, the time limits indicated in the Scheme Information Document, for processing of requests for purchase of units will not be applicable.**

The approval of the Board of UTI AMC and the Trustee giving details of circumstances and justification for the suspension of subscriptions shall be informed to SEBI in advance.

### Restriction of Repurchase / Redemption (including Switch-out) facility:

The Trustee / UTI AMC Ltd, at its sole discretion, reserves the right to impose restriction on repurchase / redemption (including switch-outs) or suspend repurchase / redemption (including switch-outs) from the Scheme, in the general interest of the unitholders of the Scheme and keeping in view the unforeseen circumstances / unusual market conditions upon occurrence of following events.

- i. **Liquidity issues** - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.

- ii. **Market failures, exchange closures** - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.
- iii. **Operational issues** - when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out).
- iv. Any other circumstances as may be notified by SEBI.

Such restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.

Any imposition of restriction shall be made applicable only after the specific approval of Boards of UTI AMC Ltd and Trustees. The approval from the Boards of UTI AMC Ltd and Trustees giving details of circumstances and justification for the proposed shall also be informed to SEBI immediately.

Further, when such restriction on redemption is imposed, the following procedure shall be applied:

- i. No redemption requests upto INR 2 lakh shall be subject to such restriction.
- ii. Where redemption requests are above INR 2 lakh, the first INR 2 lakh shall be redeemed without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction.

The Trustees / UTI AMC reserve the right to change / modify the aforesaid provisions, subject to applicable regulatory provisions from time to time.

### 24. Maturity / Redemption of Units

- i. Redemption will be effected on receipt of the unit certificate / Account statement along with the redemption request slip / composite service form or such document duly completed in all respects as may be prescribed from time to time.
- ii. Partial redemption under a folio shall be 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.
- iii. No interest shall, on any account, except as prescribed under SEBI (MF) Regulations be payable

on the amount of redemption due to the applicant as prescribed by SEBI.

- iv. The receipt of the unitholder for any moneys paid to him in respect of the units indicated in the unit certificate / Account Statement shall be a good discharge to the Mutual Fund.
- v. The cost of remittance or of realisation of cheque or draft sent by UTI AMC shall be borne by the applicant.
- vi. In case of NRI / FIIs unitholders, redemption proceeds will currently be paid in the manner indicated below:

**NRI unit holders :**

- a. Where units had been purchased by the unit holders while he was a resident in India or out of funds held in his NRO Account or out of proceeds from his NRSR/ NRNR deposits, the proceeds can be sent to his bankers in India in rupees for credit to his NRO account.
- b. If the investment had been made by the unit holders out of funds in his NRE account or by rupee draft purchased from a bank / exchange house operating abroad or received as gift from another NRI out of the donor's NRE account or by rupee draft purchased by him/her from a bank abroad, the redemption proceeds could be credited to his NRE / NRO account provided he continues to be an NRI at the time of redemption.
- c. In other cases payment will be made in rupees for credit to his NRO account.

**FIIs unit holders:**

Where units were acquired by an FII out of its special Non-Resident Rupee Account maintained in India, the termination proceeds will be drawn payable to the same/similar Non-Resident Rupee Account maintained in India by the FII.

**vii. Settlement of Claim**

- (a) In the event of the death of the unitholder, the joint holder(s)/nominee/legal representative of the unitholder, if he/she is otherwise eligible for joining the scheme as unitholder, shall be permitted to hold the units and become a unitholder. In that event a fresh Account Statement will be issued in his/her name in respect of units so desired to be held by him/her, subject to his/her complying with the condition of minimum holding and the required procedure as may be prescribed by UTI AMC from time to time.

In the event of the death of the karta of HUF, the new Karta of HUF may, if he is otherwise eligible for joining the scheme as unitholder, shall be permitted to hold the units as Karta of HUF subject to complying with the required procedure as may be prescribed by UTI AMC from time to time.

- (b) If the joint holder/nominee/ legal representative of the unitholder is not eligible to join the scheme or

he/she though eligible, opts for redemption and also in cases where no nomination has been made, the claimant (i.e. joint holder/nominee/legal representative of the unitholder, as the case may be) on surrender of Unit Certificate / the latest Account Statement or any such other document, as may be prescribed from time to time, issued to the deceased unitholder and on due compliance with the procedural requirements, as may be prescribed by UTI AMC for recognition of such claims, he/she shall be paid redemption proceeds of the units outstanding to the credit of the deceased unitholder as on the date of such acceptance. In such case/s, no Exit load will be charged on redemption.

- (c) If the joint holder/nominee/legal representative of unitholder opts for redemption in units, the activities of registration of death and securing the title of the claimant will be carried out on completion of all the necessary formalities and thereafter the redemption will be processed. The date of acceptance for redemption will be taken on completion of death claim settlement within 10 working days or date of settlement of claim whichever is earlier.
- (d) Documents to be submitted will depend on the face value of the folio.

**viii. Right to limit Redemption:**

Please refer clause II (23) for details.

**ix. Restrictions on purchase and redemption of units:**

Notwithstanding anything contained in any provision of the scheme, UTI AMC shall not be under any obligation to sell or redeem units:

- i) If it is not a business day as announced by UTI AMC for this scheme.
- ii) During book closure period/s, if any, (not exceeding 15 days in a financial year) when the register of unitholders is closed for any purpose as notified by UTI AMC and
- iii) On such days which the Trustee decides not to sell / redeem units as indicated in clause II (23).

**x. Unclaimed Redemption/ Dividend Amount:**

The unclaimed redemption amounts and dividend amounts may be deployed by the Mutual Fund in call money market or money market instruments and the investors who claim these amounts during a period of 3 years from the due date shall be paid at the prevailing net asset value. After a period of 3 years, this amount will be transferred to a pool account and the investors can claim the amount at the NAV prevailing at the end of the 3<sup>rd</sup> year. The income earned on such funds will be used for the purpose of investor education. UTI AMC will make continuous efforts to remind the investors through letters to take their unclaimed amounts. Further, the investment

management fee charged by UTI AMC for managing unclaimed amounts shall not exceed 50 basis points.

**xi. Bank account particulars of applicant / unitholder - Despatch of Repurchase/ Redemption Cheque/ Demand Draft/ Dividend Distribution Warrant:**

(a) In order to avoid fraudulent encashment of redemption cheque/Demand Draft/Dividend Distribution Warrants (DDWs), SEBI has made it mandatory for unitholders, to furnish their bank account particulars i.e. nature of account, account number and name and address of the bank branch along with pin code. The unitholders are also required to furnish the 9 digit bank and branch MICR code number in the application for payment to the bank account of the unitholder through the various modes as indicated below.

(b) The applicants/unit holders by signing application form for subscription to units gives their consent to UTI AMC/UTI MF to despatch repurchase/redemption/ dividend distribution cheque/warrant/demand draft either through post office or courier, or for making payment directly to the unit holder's bank account through available modes, such as ECS/ RTGS / NEFT /Aadhaar Payment Bridge System (APBS), etc., depending upon availability of appropriate bank details and overall feasibility.

Applicants/unit holders also authorize UTI AMC/UTIMF / Registrars/ various KYC Registration / Authentication Agencies to refer/share their details to any of the appropriate authorities including Unique Identification Authority Of India (UIDAI) / KYC Registration / Authentication Agencies etc. for verification purpose.

Once the dividend / redemption payment is directly credited to the unit holder's bank account, subject to feasibility, the investor shall be intimated about the credit. The investors should verify the status of credit with their bank account directly.

(c.) For removal of doubt, it is clarified that having despatched payment/advice through any one of aforesaid modes, in the event of non-delivery /non-credit of the maturity/redemption/dividend distribution cheque/warrant/demand draft and / or wrongful encashment of the said cheque/warrant/demand draft so mailed, UTI AMC will not, at all, be liable for the same.

Unit holders shall be required to communicate the change of address and/or change of bank particulars along with requisite supporting documents to UTI AMC or its Registrar (either vide Under Certificate of Posting (UPC) or by depositing at Official Points

of Acceptance as per the format prescribed from time to time in this regard) immediately after such change/s and in any case within 30 days from such change/s. If the unit holder does not communicate his/her/its new address and/or new bank particulars to UTI AMC or its registrar within 30 days from such change/s, the instrument towards payment of dividend/redemption/maturity or any such payment which is due and payable, will be made as per the bank particulars already recorded with UTI AMC or its Registrar and will be dispatched/communicated to the such recorded address of the unit holders. In such case, UTI AMC shall not be responsible or liable for non-receipt of the said instrument or its wrongful encashment.

**25. Consolidated Account Statement (CAS):**

Whenever a transaction takes place in the folios of an investor during a month, the CAS will be issued for each calendar month, on or before 10<sup>th</sup> day of the succeeding month, detailing all the transactions and holding at the end of the month of such schemes including transaction charges paid to the distributor, if any, across all schemes of all Mutual Funds.

- For the purpose of issuing CAS, Permanent Account Number (PAN) of the first holder will be used for identifying the common investors across schemes of Mutual Funds.
- In order to receive CAS, unitholders are requested to update their PAN across all investments in UTI Mutual Fund.
- Where PAN is not available in our records, the CAS to the extent technically feasible across schemes of UTI Mutual Fund or across schemes of all Mutual Funds handled by its Registrar & Transfer Agency (RTA)/Mutual Fund industry or individual account statement, as may be decided, may be issued.
- The unitholders/investors will continue to receive information/account statement/transaction confirmation by way of email and/or SMS at his/her registered email ID and/or mobile numbers as soon as possible but not later than five working days from the date of closure of the initial subscription list and/or from the date of receipt of the request for account statement.
- CAS through email or physical or both may be sent to the registered email ID/registered address, as may be decided by UTI AMC from time to time.
- Unitholders are requested to update their email ID and mobile numbers so as to receive electronic communication faster.
- The 'transaction' for the purpose of CAS would include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer of Investment

- Plan (STRIP), bonus transaction and merger, if any.
- Following Folios, shall be exempted for issuance of CAS:
    - ✓ Units held in minor's name
    - ✓ Folios where units are held by way of unit certificates.
    - ✓ In case of UTI CCP, where the investment is made by Government departments like District Health Department, Women's Development Corporation, Bihar etc. in favour of beneficiary children
    - ✓ One UTI Mutual Fund scheme invests in other UTI Mutual Fund scheme/s
    - ✓ Folios under Micropension arrangement.
  - CAS as above will also be issued every half yearly (September/March) , on or before 10<sup>th</sup> day of succeeding month detailing holding at the end of the six month, across all schemes of all Mutual Funds, to all such investors in whose folios no transactions has taken place during that period. Folios with merger of schemes, Micropension, units under lock-in period of ELSS schemes, STOP mark, units held in demat mode, units held by way of unit certificates and folios where non-commercial transactions have taken place during the period will be excluded for issuing 'no transaction' CAS/account statement.
  - The methodology of 'no transaction' CAS will be more or less on the lines of transaction CAS.
  - S-CAS : SEBI vide their circular CIR/MRD/DP/31/2014 dated 12<sup>th</sup> November, 2014, had decided to enable a single consolidated view of all the investments of an investor in Mutual Funds & Securities held in 'Demat' form with the Depositories and the same has been implemented from March 2015. Accordingly, the modifications made to the existing guidelines on issuance of CAS are as follows:

- (I) The unit holders who do not have Demat account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice.
- (II) For unit holders having Mutual Fund (MF) investments and Demat Account -
  - a. Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.
  - b. 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.
  - c. 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.

- d. The CAS will be generated on monthly basis.
- e. 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.

## 26. Friend in Need

"Friend in Need" is available for the Individual investors (Resident as well as Non-resident) of UTI MF under all the schemes, whereby there will be 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. The details are:

1. Communication in any form shall be sent to the investor's registered address or Email ID, if available, at least for two occasions. If no response is received from the investor for the above, the 'Friend In need' details made available by the investor shall be contacted to obtain the latest contact details of the investors.
2. The investment details of the investor such as Folio no., scheme name and units held etc. shall not be disclosed to the 'Friend in Need', while contacting the 'Friend in Need' in such cases.
3. UTI MF shall make efforts to contact the investor, based on the latest contact details received from the 'Friend in Need'.
4. Necessary due diligence including obtaining additional documentation shall be carried out by UTI MF to establish genuineness of the investor, once the contact is established with the investor.
5. Investors must ensure that if a 'Friend in Need' is designated, he/she should be a person of integrity and confidante in the opinion of the investor, designating him/her, to avoid associated risks, which will be at the sole risk, cost and consequence of the investor.
6. Above facility is available to both existing and the new investors.
7. Investors shall keep UTI MF updated in case of any changes in the details of 'Friend in Need', as and when such changes are required and in any

case within 30 days from the date of such changes.

## 27. Data Enrichment:

Wherever Investor has not provided his/her email address, Mobile Number or Core Banking Account Number (and IFS Code) in respect of their already registered bank account, UTI AMC Ltd. may obtain such information from the authorized entities such as 'Know Your Client' (KYC) Registration Agencies, Channel Partners, Investor's Bank, through AMFI appointed aggregators for the purpose of issuing Consolidated Account Statement (CAS) based on the same PAN, or any other regulated entity and update the records of the Investor. Upon updation of such information, the unit holders shall be informed about the same by letter sent to their registered address, with a request to revert us in case of modification necessary, if any, in the information so updated.

## **28. Procedure for updation of investor status from Minor to Major: (Minor attaining Majority):**

The minor unit holder, on attaining majority, [hereinafter referred as 'Major'] shall inform the same to UTI Mutual Fund /Registrar and submit the following documents to change the status of the unit holder in the folio from 'Minor' to 'Major':

- (a) Duly filled request form for changing the status of holding from 'Minor' to 'Major'. The signature of Major in the request form is to be mandatorily attested by the Guardian / Donor who had signed the original application. An additional document towards photo ID proof of the major is to be submitted. However, in case of unfortunate event of death of the Guardian / Donor who had signed original application, the signature of Major is to be attested by the bank where the Major is holding the account, registered/to be registered in the folio. Further, in such cases, an additional document viz. death certificate of Guardian / Donor should be submitted.

In the event the Guardian / Donor who had signed original application form is not available to attest the signature of Major is to be attested by the bank where the Major is holding the account, registered/to be registered in the folio. Further, in such cases, an additional document of the major viz. valid proof of investment or copy of passport duly verified by original at the UFC OR KYC complied with KRA or any other procedure specified by UTI AMC Ltd. such as in person verification including taking photograph of the unit holder, obtaining Identity proof etc. will be followed. The details of documents for Identity proof, investment proof to be submitted / accepted are available in the service request forms.

- (b) Valid photo ID proof

- (c) Documents required for updation of bank details in the absence of registered bank details in the folio (including investment proof) or change of bank details.

**Change in name along with MAM:** In case of request for change in name of the minor child at the time of registering MAM, a copy of Gazette Notification is required to be submitted. However, in lieu of Gazette notification, the major may submit documents such as duly executed Bond of indemnity cum affidavit on the stamp paper of appropriate stamp value (as per the format prescribed by UTI AMC Ltd.), Photo ID proof having date of birth and Proof of investment OR Valid proof of relationship with the guardian (birth certificate, passport, school leaving cert.) OR any other procedure specified by UTI AMC Ltd. such as in person verification including taking photograph of the unit holder, obtaining Identity proof etc. The details of documents for Identity proof, investment proof to be submitted / accepted are available in the service request forms.

## **29. Non commercial transaction submitted along with commercial transaction:**

If a non commercial transaction such as change in status of unit holder from Minor to Major, Resident to Non Resident and vice versa, change in name due to marriage/divorce etc. submitted along with redemption/switchover of units, such non commercial transactions will be completed first after due compliance with the necessary formalities and thereafter the redemption/switchover will be processed. In such cases, the date of acceptance for redemption/switchover may be taken as the date when the request for non-commercial transaction is completed or 10<sup>th</sup> working day of the combined request received, whichever is earlier, as may be decided by UTI AMC Ltd.

## **30. MF Utilities India Private Limited (MFUI) appointed as Official Point of Acceptance (OPA)**

All financial and non-financial transactions pertaining to Schemes of UTI Mutual Fund excluding UTI Nifty, UTI Children's Career Balanced Plan, UTI Children's Career Advantage Fund and UTI ULIP are available through MFUI either electronically on [www.mfuonline.com](http://www.mfuonline.com) as and when such a facility is made available by MFUI or physically through the authorized Points of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. The list of POS of MFUI is published on the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com) as may be updated from time to time.

The Online Transaction Portal of MFUI i.e. [www.mfuonline.com](http://www.mfuonline.com) and the POS locations of MFUI shall act as OPA of UTI AMC in addition to the existing OPAs.

Investors shall note that any transaction submitted at the POS of MFUI will be routed through MFUI or as may be decided by AMC. Investors not registered with MFUI can also submit their financial and non financial transactions request at MFUI POS by giving reference of their existing UTI MF folio number. All valid application received for any other scheme apart from eligible schemes as stated above may be accepted by UTI AMC at its own discretion.

The uniform cut-off time as prescribed by SEBI and as mentioned in the SID / KIM of respective schemes shall be applicable for applications received by MFUI. However, following is to be noted:

In case of investments of any amount in respect of liquid funds and Rs.2.00 lacs and above for other schemes, 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. AMC will not be responsible for any delay or omission whatsoever, on the part of MFUI.

Investors should note that all financial and non-financial transactions under the schemes of UTI Mutual Fund by MFUI shall be subject to the eligibility of the investors, any terms & conditions, document requirements and procedures as stipulated by UTI Mutual Fund / UTI AMC Ltd. from time to time, in addition to the conditions specified by MFU, if any.

Investors are requested to note that, MFUI will allot a Common Account Number ("CAN"), a single reference number for all investments in the Mutual Fund industry, for transacting in multiple Schemes of various Mutual Funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form (CRF) and necessary documents at the MFUI POS. The AMC and / or its Registrar and Transfer Agent (RTA) shall provide necessary details to MFUI as may be needed for providing the required services to investors / distributors through MFU. Investors are requested to visit the websites of MFUI or the AMC to download the relevant forms.

For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on 1800-266-1415 (during the business hours on all days except Sunday and Public Holidays) or send an email to [clientservices@mfindia.com](mailto:clientservices@mfindia.com)

### 31. Acceptance of switchover facility request on maturity of close ended schemes

- A. In order to provide convenience to the unit holders of close ended schemes ('Maturing Scheme') of UTI Mutual Fund, an additional facility to switchover the maturity proceeds to eligible open ended schemes and ongoing New Fund Offers, if available, on date of maturity of 'Maturing Scheme' is being made available through the e-mail id registered in the folio, on

prospective basis, with effect from August 29, 2016.

1. This facility will be available only for 'Individual' category of investors having registered e-mail ID in the folio and having holding investments on a 'Single' or 'Anyone or survivor' basis in the concerned folio.
  2. Prior to maturity date, the unit-holders of 'Maturing Scheme' will be informed about the scheme's impending maturity by way of e-mail communication to their registered e-mail ID in the folio, and providing an online link in the e-mail. On clicking the online link, provided in the mail, unit-holder will be directed to an "online switchover facility request form". The unit holder will be required to fill the information requested in the said form and submit the same through online mode only.
  3. If the unit-holder opts for the 'online Switchover facility', the unit-holder is not required to provide the physical signed switchover form.
  4. UTI AMC/UTI Mutual Fund may enable any verification process including one time password which will be sent to the registered E-mail ID/Mobile number, as may be decided from time to time for securing the transaction.
  5. The investor can avail partial or all units switch either under regular or direct plan.
  6. These switch transactions shall also be governed by the terms and conditions applicable for transactions done through the website of UTI Mutual fund i.e. [www.utmfund.com](http://www.utmfund.com)
- B. All category of Unit holders of closed ended scheme ('Maturing Scheme') may also submit physical switch request, upto ten (10) days in advance, prior to the maturity date of the 'Maturing Scheme', by submitting the duly signed request form to our Official Points of Acceptance. The Unit-holder shall indicate the Scheme name including the Plan(s) and Option(s) thereunder into which they intend to switch the maturity proceeds of the 'Maturing Scheme'.
- C. (i) The transaction date for NAV applicability for above both online and physical mode shall be the maturity date of 'Maturing scheme'. For switch in scheme, the NAV applicability will be as per the Scheme Information Document (SID) of the respective switch-in scheme/s.
- (ii) For the switch to be effective, the switch must comply with subscription rules of the Scheme in which units are being switched (e.g. eligible to apply, minimum amount etc.) as per SID of respective switch-in scheme.
- (iii) Investors are requested to note that such advance switch out requests once submitted cannot be cancelled subsequently.
- (iv) In case of multiple/conflicting switch requests received from any of the modes (online

and physical), the switch request received nearest to the expiry of specified period may be considered on a best effort basis, over the earlier switch requests received from the investor for the purpose of switch-in.

(v) In case, the switch application does not comply with the above or is not found to be in order, UTI

AMC/UTI Mutual Fund retains the sole and absolute discretion to reject/not process such application and pay the maturity amount to the investors/unit-holders as per the provisions of the SID of the 'Maturing Scheme' and shall not be liable for any such rejection. Further, the UTI AMC /UTI Trustee Company P Ltd / UTI Mutual Fund / Sponsors shall not be liable for any loss due to subsequent movement in NAV.

### III. RIGHTS OF UNITHOLDERS OF THE SCHEME

1. Unit holders of the Scheme have a proportionate right in the beneficial ownership of the assets of the Scheme.
2. When the Mutual Fund declares a dividend under the Scheme, the dividend warrants/ECS credit advice shall be despatched within 30 days of the declaration of the dividend. Account Statement reflecting the new or additional subscription as well as Redemption / Switch of Units shall be despatched to the Unit holder within 10 business days of the Specified Redemption Date. Provided, if a Unit holder so desires, the Mutual Fund shall issue a Unit certificate (non- transferable) within 30 days of the receipt of request for the certificate.
3. The Mutual Fund shall dispatch Redemption proceeds within 10 Business Days of receiving the Redemption request.
4. The Trustee is bound to make such disclosures to the Unit holders as are essential in order to keep the unitholders informed about any information known to the Trustee which may have a material adverse bearing on their investments.
5. The appointment of UTI AMC for the Mutual Fund can be terminated by majority of the Directors of the Trustee Board or by 75% of the Unit holders of the Scheme.
6. 75% of the Unit holders of a Scheme can pass a resolution to wind- up a Scheme.
7. The Trustee shall obtain the consent of the Unit holders:
  - whenever required to do so by SEBI, in the interest of the Unit holders.
  - whenever required to do so if a requisition is made by three- fourths of the Unit holders of the Scheme.
- when the Trustee decides to wind up the Scheme or prematurely redeem the Units.
- The Trustee shall ensure that no change in the fundamental attributes of any Scheme or the trust or fees and expenses payable or any other change which would modify the Scheme and affects the interest of Unit holders, shall be 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 to exit at the prevailing Net Asset Value without any Exit Load.
8. Approval of unitholders in specified circumstances –  
The Trustees shall adopt any of the following alternative procedures as the Trustee considers appropriate in the circumstances:
  - i) Seeking approval of the unitholders through postal ballot. This would entail seeking positive consent of the Unitholders on the specific proposal(s) by sending to the Unitholders the necessary mailers and seeking their consent through return post/courier/fax as may be decided by the Trustee. The Trustee shall lay down detailed guidelines for the actual conduct and accomplishment of the postal ballot and announcement of its results;
  - ii) Seeking approval of the Unitholders present and voting at a meeting, to be specifically summoned by the Trustee at the appointed day, date, time and venue. A notice convening such meeting shall be sent to the Unitholders at least 21 days prior to the appointed date setting out the proposal(s) which would be voted on the sanctioned meeting. The Trustee shall lay down the detailed guidelines for the actual conduct and accomplishment of the voting at a meeting and announcement of its results; and
  - iii) Seeking approval of the Unitholders through such manner as may be determined by the Trustee from time to time.
9. In specific circumstances, where the approvals of unitholders are sought on any matter, the same shall be obtained by way of a postal ballot or such other means as may be approved by SEBI.

**E-Mail Communication:** Unit holders who have opted to receive documents/communication by e-mail will be required to download and print the documents/communication after receiving the e-mail from UTI AMC. Should the Unit holder experience any

difficulty in accessing the electronically delivered documents/communication, the Unit holder should advise the Registrars immediately to enable UTI AMC to send the same through alternate means. In case of non-receipt of any such intimation of difficulty within 24 hours from receiving e mail, it will be regarded as receipt of e mail by the Unit holder.

It is deemed that the Unit holder is aware of all the security risks including possible third party interception of the documents/communication and contents of the same becoming known to third parties.

An abridged annual report in respect of the scheme shall be mailed to the unitholders not later than four months from the date of closure of the relevant accounting year and the full annual report shall be made available for inspection at UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051.

A copy thereof shall also be made available to the unitholders on request on payment of nominal fee, if any. Before expiry of one month from the date of close of each half year that is as on 31<sup>st</sup> March and 30th September, UTI Mutual Fund will publish unaudited financial results in prescribed format by SEBI in one national English daily and one Marathi daily. The same would also be made available on websites of UTI Mutual Fund & AMFI.

#### Abridged Annual Report:

The unitholders whose Email ID is registered with UTI Mutual Fund will receive Abridged Annual Report by email unless indicated by the investor otherwise to receive the physical copy. . In case of non availability of email ID, the physical copy of Abridged Annual Report will be dispatched to such investors. The scheme-wise Abridged Annual report will also be made available on the website of UTI Mutual Fund ([www.utimf.com](http://www.utimf.com)).

Full portfolio in the prescribed format shall also be disclosed either by publishing it in the newspapers or by sending to the unitholders within one month from the end of each half-year and it shall also be displayed on the website of UTI Mutual Fund.

#### IV. PROCEDURE FOLLOWED AT UTI AMC FOR TAKING INVESTMENT DECISIONS, INVESTMENT VALUATION NORMS FOR SECURITIES AND OTHER ASSETS

##### 1. The investment set-up

The broad procedure followed at UTI AMC for taking investment decisions is summarised as follows:

- (i) The investments of the scheme are managed by a Fund Manager on a regular basis. The Fund Manager constructs the appropriate portfolio in

the light of the scheme objectives, prudential exposure norms, fund size, tenure of the scheme and the liquidity required for income distribution considering the normal redemption etc. All the investment decisions are based on scheme's investment objectives, internal guidelines, regulatory restrictions etc. The portfolio is monitored based on the research inputs, present & expected market conditions, future outlook on the economy/sectors/individual scrip and fresh inflows/outflows in the scheme with a view to optimise the returns under the scheme. The Fund Manager's operational strategy and its implementation are reviewed by the Head of Equity on an ongoing basis.

- (ii) Department of Securities Research is an internal set-up with analysts tracking specific sectors, which provides regular inputs to the Fund Managers on stocks/industries/sectors, implication of Govt./RBI policies and trends in international markets. The Fund Managers and Research Analysts interact regularly through meetings and presentations. These inputs are discussed thoroughly in these meetings. The Fund Managers and Analysts visit companies to obtain all publicly available information on company performance/ management perspectives. The Fund Managers also attend company presentations as well as presentations by external research outfits/broking firms on company/ industry performance.

- (iii) **Primary market investments:** The investments in Initial Public Offerings and Private Placements in primary markets are screened and scrutinized by research team/FMs. On the basis of the information and/or research reports, the Fund Managers give their recommendation on the proposals keeping in mind the scheme's investment objectives, internal guidelines and SEBI guidelines. Such proposals are approved by Head of Fixed Income/Head of Equity/Executive Investment committee (EIC) as per delegation of power. If any investment proposals exceed the delegated limits laid down by the internal guidelines then Managing Director of UTI AMC would also join the EIC as one of its members.

- (iv) **Secondary market investments:** Fund Managers also interact with Research Analysts and Dealers on regular basis. The Fund Managers also have access to external sources of data from analysts, publicly available information about company / sector etc. The Fund Manager prepares a strategy paper for the scheme on periodic basis, which is discussed with senior management of UTI AMC. Finally, these investment decisions made by the Fund Managers are executed by the designated dealer.

- (v) **Inter Scheme Transfers:** The inter-scheme buy and sale transactions are effected as per the SEBI Regulations.

- (vi) **Monitoring:** A memorandum to the Board of Directors of the Trustee Company is submitted containing a report for due diligence on investment decisions by UTI AMC for UTI MF schemes for each quarter.

## 2. Computation and disclosure of NAV

- (a) The Net Asset Value (NAV) of the scheme shall be calculated by determining the value of the scheme's assets and subtracting therefrom the liabilities of the scheme taking into consideration the accruals and provisions. NAV shall be declared separately for different options of the scheme.
- (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 upto four decimal places.
- (c) When the securities are traded on more than one recognised stock exchange, the securities shall be valued at the last quoted price on the stock exchange, available at the time of valuation of scheme portfolio for the purpose of computing the NAV, where the securities are principally traded. UTI AMC will select the appropriate stock exchange for each such security, but the reasons for the selection would be recorded in writing. All scrips may be valued at the price quoted on the stock exchange where a majority in value of the investments is principally traded. Once a stock exchange has been selected for valuation of a particular security, reasons for change of the exchange shall be recorded in writing by UTI AMC.
- (d) 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.
- (e) The NAVs shall be issued to two daily newspapers for publication on a daily basis and will also be available on web-site of UTI Mutual Fund, [www.utimf.com](http://www.utimf.com) and web-site of AMFI namely [www.amfiindia.com](http://www.amfiindia.com).

## 3. Valuation of investments:

### Valuation Policy and Procedures

#### Equity and Equity related Securities:

- (a) **Traded Securities**  
(Equity shares and equity related securities like rights, warrants, preference shares etc.)

A security is treated as 'traded' in the following circumstances:

- The security is traded on any stock exchange within a period of 30 days (including the date of valuation) and if:
  - the aggregate volume of trade during such period is more than 50,000; or
  - the trade value is greater than Rs.5,00,000
- these are valued at the closing prices on NSE, (and if NSE price is not available BSE price is considered). The principle stock exchange for valuation of equity shares is NSE. The equity shares held in the UTI SENSEX ETF will be valued at their closing prices as per the BSE.

#### (b) **Non traded / Thinly traded / Unlisted equity shares:**

Investments in securities, which have not been traded on any stock exchange in the aforesaid manner, are stated at fair value as determined by UTI AMC in accordance with the provisions of the SEBI (Mutual Fund) Regulations, 1996 as detailed below.

Based on the latest available Balance Sheet, net worth shall be calculated as follows:

Share Capital

Plus: Reserves (excluding revaluation Reserve)

Less: Miscellaneous Expenditure

Less: Intangible Assets (in case of unlisted securities)

Less: P & L Accounts (Debit Balance)

The resultant figure is the Net Worth of the Company, which when divided by the numbers of shares outstanding gives the net worth per share.

Capitalized earning price will be arrived at by multiplying the earnings per share with the discounted industry P/E ratio. Average capitalization rate (P/E ratio) for the industry based upon either BSE or NSE data shall be taken and discounted by 75%. Earnings per share of the latest audited annual accounts will be considered for this purpose. The value as per the net worth value per share and capital earning value calculated as above shall be averaged and further discounted by 10% for illiquidity so as to arrive at the fair value. In case of unlisted equity shares the discount factor will be 15% instead of 10%.

In case, the Earning per share (EPS) is -ve, EPS value for that year shall be taken as zero for arriving at capitalized earning. In case latest balance sheet is not available within 6 months from the close of the year, the shares of such companies shall be valued at zero. If the net worth of the company is -ve the share would be marked down to zero. In case an individual security accounts for more than 5% of the total assets of the scheme, an independent valuer shall be appointed for the valuation of the said security.

In case the fair value price so arrived is higher than the latest available quote price, then quote price is considered, provided the quote price is not older than 30 days.

#### (b) **Non traded / Thinly traded / Unlisted rights share/Debt in the form of Rights and warrants:**

Rights shares /warrants are valued at underlying equity share price minus exercise price. In case the exercise price is greater than the ex-rights price, the value of the rights share is to be taken as zero. In case exercise price is payable in more than one installment, then the rights shares are valued at underlying equity share price minus uncalled liability. Where the rights/warrants are not treated pari passu with the existing shares, suitable adjustment should be made to the value of rights/warrants. In case of unlisted company, the rights share value is taken into consideration after their allotment by way of recomputing the fair value of the equity shares, after considering the allotment of rights. If Debt securities in the form of rights are issued, the same is valued as per the debt valuation norms, from the date of allotment of the securities. Till such time they are valued at face value - exercise price or as suggested by the valuation committee.

**(d) Non traded / thinly traded / Unlisted Preference shares:**

Non convertible preference shares are valued at the present value of future expected dividend payments and maturity value, discounted at the expected rate of return on preference shares. The valuation committee will decide upon variables like expected future dividend, expected rate of return etc. on a case to case basis depending on the terms of issue of the preference shares.

Convertible preference shares will be valued based on the underlying equity, further discounted for illiquidity at an appropriate percentage. The illiquidity percentage will be decided by the Valuation Committee on a case to case basis.

The valuation committee may in specific cases decide to use a different method for valuation of preference shares by assigning reasons therefor.

**(e) Corporate Action:**

In case of demerger if Shares of only one company continue to be traded on de-merger, the other security is valued at traded value on the day before the de merger less value of the traded security post de merger. The valuation committee may decide to apply appropriate illiquidity discount on a case to case basis. If post demerger value of the share of de merged and traded company is equal or in excess of the value of the pre de merger share, then the non traded share is to be valued at zero.

If both the shares are not traded on de-merger: the traded price prior to demerger, will be allocated between the post-demerger companies on an appropriate basis like Price Earnings ratio, net worth or any other measure, as per the decision of the Valuation Committee.

The untraded/unlisted shares resulting from demerger will be valued on fair valuation basis after the audited annual financial results of the demerged company are available.

In case of corporate actions like bonus shares having differential voting rights, bonus debentures (where terms of security like coupon, maturity date etc., are not known) etc., these are referred to the valuation committee to discover the prices of such securities.

In case of merger, if the shares of the merged entity are not listed/traded, then valuation of merged entity shall be arrived at based on the terms of merger and previous days closing price of the respective companies prior to merger.

The price of the unlisted shares arising out of corporate actions as arrived at above will be reviewed by the valuation committee at half yearly intervals till such time that the audited annual financial results of the company are available.

**(e) Initial Public Offering ('IPO') application.**

IPO application awaiting allotment would be valued at allotment price / bid price

**Debt papers / Asset Backed securities and CP/CDs:**

**A) Debt/Asset Backed Securities and CP/CD with residual maturity > 60 days**

Debt / Asset Backed securities and CP/CDs with residual maturity > 60 days will be valued at the average of prices provided by CRISIL and ICRA.

If on any day, the price for any security is not provided by CRISIL and ICRA then the security will be valued as follows –

1) If the security is newly purchased, till such time that the prices are not provided by CRISIL and ICRA then

- Debt papers / Bonds will be valued at weighted average trade price of the deals in that security done by schemes of UTI Mutual Fund for latest trade day.

- CP/CDs will be valued at the price computed on T+1 basis w.r.t the valuation day considering the weighted average traded yield of the deals for that security done by schemes of UTI Mutual Fund for the latest trade day.

2) In other case, it will be valued as per the price approved by the valuation committee.

The valuation committee may, in exceptional circumstances decide to value a security at a price other than the average of CRISIL and ICRA prices by recording justification for the same.

In case a put / call option has been exercised, then the security will be valued as per the residual maturity of the put / call date from the date of exercise of such option across all schemes of UTI MF.

## **B) Debt/Asset Backed Securities and CP/CD with residual maturity <= 60 days**

### **(1) Traded papers**

**(a) Debt papers having residual maturity of <= 60 days** will be valued as follows:

- 1) The weighted average price at which they are traded by any scheme of the UTI Mutual Fund shall be computed
- 2) This will include deals done as Inter Scheme Transfers
- 3) Only deals done in a market lot size will be considered for such computation. Market lot for this purpose has been defined as face value of Rs.5 crores or more.

Further the traded price is valid for trade day only in respect of all traded debt securities as mentioned in (a) (1) and (a) (2) above.

**(b) Money market securities like CP, CD papers having residual maturity of <= 60days** will be valued as follows:

- 1) The T+1 price computed based on the weighted average yield at which they are traded by any scheme of UTI Mutual fund.
- 2) This will also include deals done as ISTs and primary market trades.
- 3) Only deals having face value of Rs.5 crores and above will be considered for such trade price computation.

The traded price is valid for trade day only in respect of all money market securities like CP/CDs as mentioned in (b) (1) and (b) (2) above.

### **(2) Non Traded Papers**

Debt/Asset Backed/Money market instruments such as CP/CDs may be valued by amortisation on a straight-line basis to maturity from cost or last valuation price whichever is more recent provided such valuation price is within +/- 0.10 % of the reference price.

In case there is a deal in any scheme of UTI Mutual Fund of the face value less than Rs.5 crores and the same paper is held in any scheme on the prior day then the amortisation price will be computed without considering such additional purchase.

If in case of a CP/CD with residual maturity < 60 days , on the valuation day there are outstanding unsettled trades from the earlier days and there are no fresh trades for the current valuation day then its valuation price will be computed on T+1 basis for such valuation day considering the yield at which the CP/CD was valued on the earlier day.

The reference price refers to the price calculated based on the benchmark yield to maturity provided by CRISIL/ICRA plus/minus the security specific spread.

The security specific spread will be determined as follows:

- a) In case of a paper which is continued since its residual maturity was > 60 days, the spread assigned as the difference between the yield at which the security was valued on the 61<sup>st</sup> day and the yield corresponding to the rating-maturity bucket in which the paper falls on the 60<sup>th</sup> day.

b) The spread is fixed/ reset when the paper is purchased/sold by any scheme of UTI Mutual Fund or when the security is valued at reference price +/- .10%

c) All primary/secondary market deals/ISTs of the schemes of UTI Mutual Fund for a face value of Rs.5 crores and above will be considered for spread fixing.

d) The spread will be fixed as the difference between the weighted average traded yield of the paper on that day or yield of the reference price based price applied for the day and the corresponding matrix yield for that day.

e) The spread may be subsequently reviewed and reset by the valuation committee.

If the amortised price is greater than the reference price by 0.10 % of the reference price or more then the security will be valued at reference price plus 0.10 % of the reference price.

If the amortised price is lesser than the reference price by 0.10 % of the reference price or more then the security will be valued at reference price less 0.10 % of the reference price.

## **Government Securities:**

### **(1) Government Securities with residual maturity greater than 60 days:**

Government securities with residual maturity greater than 60 days are valued as on the valuation date at the average of prices released by CRISIL and ICRA, which are approved by the Association of Mutual Funds in India (AMFI) for providing such prices.

If on any day, the price for any security is not provided by CRISIL and ICRA then the security will be valued as follows –

- 1) If the security is newly purchased, till such time that the prices are not provided by CRISIL and ICRA then at weighted average trade price of the deals in that security done by schemes of UTI Mutual Fund for latest trade day.
- 2) In other case, it will be valued as per the price approved by the valuation committee.

The valuation committee may , in exceptional circumstances decide to value a security at a price other than the average of CRISIL and ICRA prices by recording justification for the same.

### **(2) Government Securities with residual maturity upto 60 days:**

Government Securities with residual maturity of upto 60 days may be valued by amortisation on a straight-line basis to maturity from cost or last valuation price whichever is more recent provided such valuation price is within +/- 0.10 % of the reference price.

The reference price refers to the average of prices released by CRISIL and ICRA for the valuation date.

In case there are deals in any scheme of UTI Mutual Fund of the face value of Rs.5 crores or more, then the

government security will be valued at the weighted average traded price of such deals for that valuation date.

In case there is a deal in any scheme of UTI Mutual Fund of the face value less than Rs.5 crores and the same Gsec is held in any scheme on the prior day then the amortisation price will be computed without considering such additional purchase.

#### **Treasury Bills:**

##### **(1) Treasury Bills with residual maturity greater than 60 days :**

Treasury Bills with residual maturity of greater than 60 days are valued at the average of prices released by CRISIL and ICRA, which are approved by the Association of Mutual Funds in India (AMFI) for providing such prices.

##### **(2) Treasury Bills with residual maturity upto 60 days :**

###### **(a) Traded Tbills < 60 days :**

Traded treasury Bills with residual maturity of upto 60 days may be valued as follows:

- 1) The T+1 price computed based on the weighted average yield at which they are traded by any scheme of UTI Mutual fund.
- 2) This will also include deals done as ISTs and primary market trades.
- 3) Only deals having face value of Rs.5 crores and above will be considered for such trade price computation.

The traded price is valid for the trade day only

###### **(b) Non Traded Tbills < 60 days :**

Treasury Bills with residual maturity of upto 60 days may be valued by amortisation on a straight-line basis to maturity from cost or last valuation price whichever is more recent provided such valuation price is within +/- 0.10 % of the reference price.

In case there is a deal in any scheme of UTI Mutual Fund of the face value less than Rs.5 crores and the same TBill is held in any scheme on the prior day then the amortisation price will be computed without considering such additional purchase.

If in case of a treasury bill with residual maturity < 60 days , on the valuation day there are outstanding unsettled trades from the earlier days and there are no fresh trades for the current valuation day then its valuation price will be computed on T+1 basis for such valuation day considering the yield at which the treasury bill was valued on the earlier day

The reference price refers to the price calculated based on the benchmark yield to maturity provided by CRISIL/ICRA plus/minus the TBill specific spread.

The TBill specific spread will be determined as follows:

- a. The spread is fixed/ reset when the paper is purchased/sold by any scheme of UTI Mutual Fund or when the security is valued at reference price +/- 10%
- b. All primary/secondary market deals/ISTs of the schemes of UTI Mutual Fund for a face value of Rs.5 crores and above will be considered for spread fixing.
- c. The spread will be fixed as the difference between the weighted average traded yield of the paper on

that day / yield of the reference price based price applied for the day and the corresponding matrix yield for that day.

d. The spread may be subsequently reviewed and reset by the valuation committee.

e. If the amortised price is greater than the reference price by 0.10 % of the reference price or more, then the TBill will be valued at reference price plus 0.10 % of the reference price.

If the amortised price is lesser than the reference price by 0.10 % of the reference price or more, then the TBill will be valued at reference price less 0.10 % of the reference price.

Cash Management Bills being akin treasury bills, same methodology as above will be applied.

#### **BRDS:**

##### **BRDS > 60 days**

BRDS with residual maturity > 60 days will be valued at the average of prices provided by CRISIL and ICRA

If on any day ,the price for any BRDS paper is not provided by CRISIL and ICRA .then the security will be valued as follows –

1) If the paper is newly purchased, till such time that the prices are not provided by CRISIL and ICRA then it will be valued at the price computed on T+1 basis w.r.t the valuation day considering the weighted average traded yield of the deals for that security done by schemes of UTI Mutual Fund for the latest trade day.

2) In other case, it will be valued as per the price approved by the valuation committee.

The valuation committee may, in exceptional circumstances decide to value a paper at a price other than the average of CRISIL and ICRA prices by recording justification for the same.

##### **BRDS < = 60 days**

BRDS with residual maturity of upto 60 days may be valued by amortisation on a straight-line basis to maturity from cost or last valuation price whichever is more recent provided such valuation price is within +/- 0.10 % of the reference price.

In case there is a deal in any scheme of UTI Mutual Fund of the face value less than Rs.5 crores and the BRDS is held in any scheme on the prior day then the amortisation price will be computed without considering such additional purchase.

If in case of a BRDS with residual maturity < 60 days, on the valuation day there are outstanding unsettled trades from the earlier days and there are no fresh trades for the current valuation day then its valuation price will be computed on T+1 basis for such valuation day considering the yield at which the BRDS was valued on the earlier day.

The reference price refers to the price calculated based on the benchmark yield to maturity provided by CRISIL/ICRA plus/minus the BRDS specific spread. For this purpose, internal rating will be assigned by the valuation committee to the BRDS.

The BRDS specific spread will be determined as follows:

- a) In case of a paper which is continued since its residual maturity was > 60 days, the spread assigned as the difference between the yield at which the security was valued on the 61<sup>st</sup> day and the yield corresponding to the rating-maturity bucket in which the paper falls on the 60<sup>th</sup> day.
- b) The spread is fixed/ reset when the paper is purchased/sold by any scheme of UTI Mutual Fund or when the security is valued at reference price +/-10%
- c) All primary/secondary market deals/ISTs of the schemes of UTI Mutual Fund for a face value of Rs.5 crores and above will be considered for spread fixing.
- d) The spread will be fixed as the difference between the weighted average traded yield of the paper on that day / yield of the reference price based price applied for the day and the corresponding matrix yield for that day.
- e) The spread may be subsequently reviewed and reset by the valuation committee.

If the amortised price is greater than the reference price by 0.10 % of the reference price or more, then the BRDS will be valued at reference price plus 0.10 % of the reference price.

If the amortised price is lesser than the reference price by 0.10 % of the reference price or more then the BRDS will be valued at reference price less 0.10 % of the reference price.

#### **Money market Instruments like Repos, CBLOs etc:**

Money market instruments like Repos, CBLOs will be valued on cost + accrual basis.

#### **Short Term Deposits / Fixed Deposits:**

Short Term Deposits / Fixed Deposits are valued at cost.

#### **Future and Options:**

(a) Index/ Stock / Interest Rate Futures are valued at settlement price declared by the Stock Exchange as on the valuation date.

(b) **Index/ Stock Options are valued at the closing premium quote / exercise price declared by the Stock Exchange as on the valuation date.**

#### **SWAPS:**

##### **SWAP with residual tenor > 60 days :**

Daily MTM in respect of Overnight Indexed Swaps (OIS) is computed as the present value of the difference between the interest calculated at the fixed rate and MIOIS rate (average of bid and ask rate) applicable to the balance tenor + agreed spread. The discount rate used for computing the present value is the average of bid and ask MIOIS rate applicable to the balance tenor of the OIS contract + agreed spread.

##### **SWAP with residual tenor < = 60 days:**

In case of SWAPS with residual tenor < = 60 days the unrealised gain/loss account as on the 61<sup>st</sup> Day is amortised over the balance tenor of the swap.

##### **Gold:**

The valuation of gold held in the Gold Exchange Traded Fund is arrived at as follows:

- a) The London Bullion Market Association's (LBMA) AM fixing price per troy ounce is increased with the CIF premium and the LBMA fixing charge.
- b) This price is then converted to the equivalent price for 1 kg gold of 0.995 fineness by applying the conversion factor.
- c) The RBI reference rate is applied to convert the price from US dollars to Indian Rupees.
- d) The Indian levies in the form of customs duty, stamp duty, octroi, VAT, etc. are added to arrive at the final landed price of gold. If on any day the LBMA AM fixing or RBI reference rate is not available due to holiday, etc. then the immediately previous day's prices are applied for the purpose of calculating the value of gold.

#### **Mutual Fund Units**

MF Units listed and Traded would be valued at the closing traded price as on the valuation date. If the units are not traded on the valuation day, the closing price of earliest previous day on which they have been traded may be used provided such price is not prior than 30 days. Unlisted MF Units and listed-but-not-traded MF Units would be valued at the NAV as on the valuation date.

#### **Non Performing Assets**

The principal amount not fallen due of the NPA security is shown at cost less investment provision.

#### **Inter Scheme Transfers**

##### **Equity Securities :**

In respect of inter scheme transfer of equity securities, the spot/current market price available from Bloomberg terminal on a continuous basis is considered.

##### **Debt and Money Market Securities :**

**In respect of debt and money market securities the following procedure is followed:**

I. If inter scheme transfer is of the face value < 5 crores, the same will be done at previous day's valuation price

II. If inter scheme transfer is of the face value > = 5 crores following procedure will be followed :

a. In case of market trades of the same security on the date of IST on Public Platform#, weighted average price/yield\* till the time of IST shall be considered provided the market trades satisfy the following qualifying criteria:

1. For instruments maturing above 1 year, the traded price/yield\* may be taken if there are at least two trades aggregating to face value Rs.25 crores or more.
2. For instruments maturing upto 1 year, the traded price/yield\* may be taken if there are at least three trades aggregating to face value of Rs. 100 crores or more.

b. In the absence of market trades upto the time of IST, where AMC has traded (equivalent to a market lot, i.e. face value of Rs. 5 crores or more) in the same security prior to effecting the IST, such price/yield\* shall be considered for the inter-scheme transfer.

c. In the absence of prices at (a) & (b) above, such transfers shall be valued at previous day's valuation price.

\* In respect of (a) and (b) above, if the IST is for discounted papers like DDBs/CP/CD then the IST will be done at the T+0 price computed based on the weighted average yield considered, as explained in (a) and (b) above. In all other cases IST will be done at the weighted average price, as explained in (a) and (b) above.

# Presently the Public Platform considered for the above purpose is F-trac.

#### **Government Securities and TBills:**

##### **IST pricing of Sovereign Securities with residual maturities upto 90 days & T-Bills**

- (a) ISTs shall be executed at the last traded yield at which the security is traded in one or more marketable lot on NDS-OM.
- (b) If there is no market trade reported upto the time of the IST on that day, IST shall be executed based on previous day's valuation price/yield.

If the methodology at (a) & (b) does not represent fair price then IST would be carried out based on input from the fund management team, duly approved by the Valuation Committee.

##### **IST pricing of Sovereign Securities with residual maturities over 90 days (other than T-Bills)**

- (a) ISTs shall be executed at the last traded price at which the security is traded in one or more marketable lot on NDS –OM.
- (b) If there are no market trades reported upto the time of the IST on that day, IST shall be executed based on the previous day's valuation price./ (Average of prices furnished by CRISIL and ICRA).

Further after reviewing the IST prices, if the prices provided by CRISIL and/or ICRA does not represent fair price or in case CRISIL/ICRA do not provide price, in such cases, IST would be carried out based on the inputs from the fund management team, duly approved by the Valuation Committee.

#### **General Principle:**

While the fund will follow the above guidelines on an ongoing basis, there may be extraneous situations under which, in the interest of fair reflection and fair valuations, there may be deviations to the above guidelines. The decision on any such deviation will rest with the Valuation Committee based on the justification and adequate documentations.

#### **Abnormal conditions:**

The valuation committee may determine the valuation methodology to be adopted in case of abnormal market conditions.

#### **Periodic Review**

The Valuation policy shall be reviewed at least annually and any modification shall be approved by the AMC and Trustee Boards. The Valuation Policy shall also be reviewed by Independent Auditors at least once in a Financial Year to ensure the appropriateness of the valuation methodologies.

#### **Conflict of Interest**

If any situation arises that leads to conflict of interest, the same shall be raised to the Valuation Committee and the Committee shall endeavour to resolve the same such that the valuation provides for fair treatment to all investors including existing and prospective investors.

### **V. TAX, LEGAL & GENERAL INFORMATION**

#### **A. TAX INFORMATION**

##### **Taxation of investing in Mutual Fund Schemes**

The information stated below is based on UTI Mutual Fund's understanding of the tax laws [Income Tax Act 1961 as amended by the Finance (No.2) Act 2014] and is only for the purpose of providing general information to the investors of the UTI Mutual Fund Schemes (Schemes). The information/interpretations/requirements provided may undergo modifications due to changes in regulatory dispensation or otherwise. As in the case with any investment there can also be no guarantee that the tax position prevailing at the time of investment in the Schemes will endure indefinitely.

Further statements with regard to tax position mentioned herein, is on the assumption that the units are not held as stock-in-trade and are merely indicative, not exhaustive, expressions of opinion, interpretative, subject to any judicial/administrative rulings/orders/interpretations, and are not representations of the UTI Mutual Fund/ UTI Asset Management Company Ltd. (UTIAMC/AMC), to induce any investor to acquire units whether directly from the UTI Mutual Fund or indirectly from any other person/s by the secondary market operations. UTI Mutual Fund (UTIMF)/ UTIAMC, UTI Trustee Company Pvt. Ltd. (UTI Trustee Company/Trustee) shall not be responsible in any manner whatsoever.

In the event, any liability, as may be determined by the tax authorities, being imposed on UTI Mutual Fund/ Scheme(s) or the Trustee or the AMC, the Unitholders shall indemnify UTI Mutual Fund/Scheme(s) and/ or the Trustee and/or the AMC for any tax liability. The prospective investors should not treat the contents of this section as advice relating to legal, taxation, investment or any other matter and are advised to consult its/his or her own tax/legal consultant with respect to the tax implications arising out of his or her or their participation in the Schemes and the approvals/registrations etc. which are required to be obtained by the investor for making investment/transactions

or taking any benefits.

### **Tax issues concerning Mutual Fund:**

UTI Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under section 10 (23D) of the Income Tax Act, 1961 ("the Act") to have its entire income exempt from income tax.

However, by the Finance Act 2017, by way of non-obstante clause, in respect of dividend income of all resident assesses, except "specified assesses", having income, in aggregate, of more than Rs.10 lacs in a year by way of dividend as defined under the Act in clause (22) of section 2 excluding sub-clause (e), such dividend income shall be subject to income tax @10% plus applicable surcharge. "Specified assesses" does not include mutual funds.

The Mutual Fund receives all income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.

As per section 115TA of Chapter XII-EA (Special provisions relating to tax on distributed income by Securitisation Trusts) (income distributed to the Pass Through Certificate holders) inserted w.e.f. 1<sup>st</sup> June 2013:

- a) any amount of income distributed by the securitisation trust (as defined) to its investors (as defined) shall be chargeable to tax and such securitisation trust shall be liable to pay additional income-tax on such distributed income at the rates specified therein,
- b) Provided that no such tax shall be chargeable/payable in respect of any income distributed by the securitisation trust to any person in whose case income, irrespective of its nature and source, is not chargeable to tax under the Act (which will include UTI Mutual Fund, if holding any securitized debt instrument or securities issued by the securitization trust, as its entire income is exempt under section 10(23D) of the Act).

As per Section 10(35A) of the Act, inserted w.e.f. 1<sup>st</sup> April 2013, any income by way of distributed income referred to in section 115TA of Chapter XII-EA of the Act received from a securitisation Trust by any person being an investor (as per the definition, will include UTI Mutual Fund if holding any securitized debt instrument or securities issued by the securitization trust) of the said Trust shall not form part of total income and hence be exempt from income tax.

In order to rationalise the tax regime for securitisation trust and its investors, and to provide tax pass through treatment, it is proposed to amend the provisions of the Act to substitute the existing special regime for securitisation trusts by a new regime having, inter alia, the following features by amendments to sections 115TA, to 115TC and insertion of new provision section 115TCA: -

(i) The new regime shall apply to securitisation trust being an SPV defined under SEBI (Public Offer and Listing of Securitised Debt Instrument) Regulations, 2008 or SPV as defined in the guidelines on securitisation of standard assets issued by RBI or being setup by a securitisation company or a reconstruction company in accordance with the SARFAESI Act;

(ii) The income of securitisation trust shall continue to be exempt. However, exemption in respect of income of investor from securitisation trust would not be available and any income from securitisation trust would be taxable in the hands of investors;

(iii) The income accrued or received from the securitisation trust shall be taxable in the hands of investor in the same manner and to the same extent as it would have happened had investor made investment directly in the underlying assets and not through the trust;

(iv) Tax deduction at source shall be effected by the securitisation trust at the rate of 25% in case of payment to resident investors which are individual or HUF and @ 30% in case of others. In case of payments to non-resident investors, the deduction shall be at rates in force;

(v) The facility for the investors to obtain low or nil deduction of tax certificate would be available; and

(vi) The trust shall provide breakup regarding nature and proportion of its income to the investors and also to the prescribed income-tax authority.

Further, it is proposed to provide that the current regime of distribution tax shall cease to apply in case of distribution made by securitisation trusts with effect from 01<sup>st</sup> June 2016.

By virtue of section 45 of the Wealth Tax Act, 1957, wealth tax is not chargeable in respect of net wealth of a Mutual Fund, hence UTI Mutual Fund is not liable to pay Wealth Tax under the provisions of the Wealth Tax Act, 1957. By the Finance Act 2015, Wealth has been abolished.

### **Tax issues concerning Unit holders**

#### **I. Equity Oriented Funds - Tax Treatment of Investments**

##### **A. Tax on income in respect of units**

As per the section 10(35) of the Act, income received by investors under the schemes of any Mutual Fund is exempt from income tax in the hands of the recipient unit holders.

##### **B. Dividend Distribution Tax:**

By virtue of proviso to section 115 (R) (2) of the Act, equity oriented schemes are exempt from income distribution tax. As per section 115T of the Act, equity oriented fund means such fund where the investible funds are invested by way of equity shares in domestic companies (as defined under the Act) to the extent of more than sixty five percent of the total proceeds of such fund.

**C. TDS on income of units:** As per the provisions of section 194K and section 196A of the Act, where any

income is credited or paid on or after 1st April 2003 by a Mutual Fund, no tax is required to be deducted at source. Section 194K is omitted by the Finance Act 2016 w.e.f. 1<sup>st</sup> June 2016 as non-operational provision.

#### **D. Tax on capital gains**

##### **i) Long Term Capital Gains**

Units held for more than twelve months preceding the date of their transfer are long term capital asset.

As per section 10(38) of the Act, any income arising from the transfer of a long term capital asset being a unit of an Equity Oriented Scheme chargeable to securities transaction tax (STT) shall not form part of total income, therefore, exempt from Income Tax. The exemption is subject to applicable Minimum Alternate Tax (MAT) provisions of the Act.

As per the Finance Act 2016 and amendment to the Finance (No.2) Act 2004, it is proposed that w.e.f. 1<sup>st</sup> April 2016, any income arising from the transfer of a long term capital asset being a unit of an equity oriented scheme undertaken on a recognised stock exchange located in any International Financial Services Centre and where the consideration for such transaction is paid or payable in foreign currency shall not be subject to STT.

As per section 10(38) of the Act, equity oriented fund means a fund where the investible funds are invested by way of equity share in domestic companies to the extent of more than sixty five percent of the total proceeds of such fund and which has been set up under a scheme of a mutual fund specified under section 10(23D) of the Act.

##### **ii) Short term capital gains**

Units held for not more than twelve months preceding the date of their transfer are short term capital asset. Capital gains arising from the transfer of short term capital assets being unit of an equity oriented scheme which is chargeable to STT is liable to income tax @ 15% under section 111 A and section 115 AD of the Act. The said tax rate is increased by surcharge, if applicable and cess.

##### **iii) Securities Transaction Tax (STT)**

As per Chapter VII of Finance (No. 2) Act, 2004 relating to Securities Transaction Tax (STT), with effect from June 01, 2006, the STT is payable by the seller at the rate of 0.25% (this rate stands reduced to 0.001% w.e.f. 1<sup>st</sup> June 2013 by the Finance Act 2013) on the sale of unit of an equity oriented scheme to the Mutual Fund. In the event of sale of units to the Mutual Fund, the STT is collected by the Mutual Fund at source.

The following are the rates of STT w.e.f. 1<sup>st</sup> June 2013:

| Sl.No. | Nature of taxable securities transaction | Payable by | Rates w.e.f. 1 <sup>st</sup> June 2013 (in per cent) |
|--------|------------------------------------------|------------|------------------------------------------------------|
| 1.     | Delivery based purchase of units         | Purchaser  | Nil                                                  |

|    |                                                                                                         |        |        |
|----|---------------------------------------------------------------------------------------------------------|--------|--------|
|    | of an equity oriented fund entered into in a recognized stock exchange                                  |        |        |
| 2. | Delivery based sale of units of an equity oriented fund entered into in a recognized stock exchange     | Seller | 0.001  |
| 3. | Non Delivery based sale of units of an equity oriented fund entered into in a recognized stock exchange | Seller | 0.025% |
| 4. | Sale of a unit of an equity oriented fund to the mutual fund                                            | Seller | 0.001  |

With effect from 01<sup>st</sup> April 2008:

- the deduction under section 88E of the Act has been discontinued, and
- the amount of STT paid by the assessee during the year in respect of taxable securities transactions entered into in the course of business will be allowed as deduction under section 36(xv) of the Act subject to the condition that such income from taxable securities transactions is included in the income computed under the head "Profits and Gains of business or profession".

(iv) By the Finance Act (No.2) 2014, securities held by FII investor, which has invested in such securities in accordance with the regulations made under the SEBI Act 1992, will be treated as capital asset.

#### **E. TDS on Capital Gains**

##### **(i) Resident Investors**

As per Central Board of Direct Taxes ('CBDT') circular No.715 dated 8th August 1995, in case of resident unitholders no tax is required to be deducted from capital gains arising at the time of redemption of the units.

##### **(ii) For Non Resident Investors**

###### **Long term capital gains**

No tax is deductible from the proceeds payable to non resident investors from long term capital gains arising out of redemption of units of an equity oriented fund.

###### **Short term capital gains**

###### **(a) Non Resident Indians:**

As per Part II of the First Schedule to the Finance (No. 2) Act 2014 {Clause 1 (b) (i) (C)}, the Mutual Fund is liable to deduct tax @ 15% on short term capital gains.

###### **(b) In the case of a Company Other than a Domestic Company (foreign company, as defined under the Act):**

As per Part II of the First Schedule to the Finance (No. 2) Act 2014 {Clause 2 (b) (vii)}, the Mutual Fund is liable to deduct tax @ 15% on short term capital gains.

**(c) Foreign Institutional Investors (FIIs) (as defined under the Act):** In the case of Foreign Institutional Investors (FIIs), no tax would be deductible at source from the capital gains arising on redemption of units in view of section 196 D (2) of the Act.

#### **Education Cess and Surcharge:**

The tax / TDS (except STT) is to be increased by applicable surcharge. Further an education cess @ 2% and secondary and higher education cess @1% is to be charged on amount of tax and surcharge.

#### **UTI-Rajiv Gandhi Equity Savings Scheme (UTI-RGESS):**

As per the Finance Act 2017, deduction under section 80CCG will not be allowed from the assessment year 2018-19. However, an assessee who has claimed deduction under this section for any assessment year 2017-18 and earlier assessment years shall be allowed deduction under this section till the assessment year 2019-20, if the assessee is otherwise eligible to claim the deduction as per the provisions of this section.

The tax benefits for the UTI-RGESS are available only to resident individuals and apply with effect from the assessment year 2013-14. The provisions have been modified by from the assessment year 2014-15. Some of the provisions as per Sec 80 CCG read with the Rajiv Gandhi Equity Savings Scheme 2013 (the RGESS 2013) notified by CBDT notification no 94 dated 18th December 2013 [S.O. 3693(E)] are as under

The deduction shall be allowed for three consecutive assessment years, beginning with the assessment year relevant to the previous year in which the listed units were first acquired.

If the investor fails to fulfill any of the provision of the section 80CCG of the Act/RGESS 2013, the deduction originally allowed to him/her for any previous year shall be deemed to be income of the assessee of the previous year in which the investor fails to comply with the provisions and shall be liable to tax for the assessment year relevant to such previous year.

Further, where the demat account is not in compliance with the conditions laid down in paragraph 7 in respect of flexible lock-in period, the deduction originally allowed to the investor under section 80CCG shall be liable to tax as specified in the provisions.

Deduction under this section is available to a resident individual, if his gross total income for the relevant assessment year does not exceed Rs. 12 lakhs (enhanced from Rs.10 lakhs).

- Eligible investment to claim deduction - Deduction under this section is available, if the assessee is a new retail individual resident investor as specified in the RGESS 2013 and has acquired the listed units in accordance with the RGESS 2013. The investment is to be under lock in as per the RGESS 2013.
- Amount of deduction – If the prescribed conditions are satisfied, a deduction will be allowed under section 80CCG. The amount of deduction is 50 per cent of amount invested in listed units. However, the amount of deduction under this section cannot be more than Rs. 25,000/-. If any deduction is claimed by a taxpayer/assessee under section 80CCG in any year, he/she shall not be entitled for any deduction under this section for any subsequent year. If the assessee, after claiming the aforesaid deduction, fails to satisfy the above conditions, the deduction originally allowed shall be deemed to be the income of the assessee of the year in which default is committed.

The transfer /pledge /assignment of the units is not permitted during the fixed lock-in-period as per 80 CCG of the Act read with CBDT notification no. 94 dated 18th December 2013 [S.O. 3693(E)]. .

As per the RGESS 2013, a new retail investor who has invested in accordance with the Rajiv Gandhi Equity Savings Scheme, 2012 (notified by the CBDT notification no. 51 dated 23<sup>rd</sup> November 2012) shall continue to be governed by the provisions of that Scheme to the extent it is not in contravention of the provisions of the RGESS 2013 and such investor shall also be eligible for the benefit of investment made in accordance with this Scheme for the financial years 2013-14 and 2014-15.

#### **ELSS Schemes:**

**Contribution made by individuals and HUFs in the above Plans / Scheme will be eligible for deduction of the whole of the amount paid or deposited subject to a maximum of Rs. 1,50,000/- under Section 80 C of the Act as provided therein.**

As per the CBDT notifications for the ELSS,

- (a) if ninety per cent or more of the units issued under any plan / scheme are repurchased before completion of ten years, the UTI AMC may at its discretion, terminate that plan / scheme even before the stipulated period of ten years; and redeem the outstanding units at the final repurchase price to be fixed by UTI AMC.
- (b) units issued under the ELSS can be pledged only after three years of the issue of the units.

## II. Other than Equity Oriented Funds - Tax Treatment of Investments

### Tax issues concerning Unit holders

#### A. Tax on income in respect of units

As per section 10(35) of the Act, income received by investors under the schemes of Mutual Fund is exempt from income tax in the hands of the recipient unitholders.

#### B. Dividend Distribution Tax (additional income tax on distributed income):

As per section 115R of the Act, the dividend distribution tax for the Schemes other than Equity Oriented Schemes is

- a) 25% plus applicable surcharge and cess on distribution made to any person being an individual or a HUF,
- b) 30% plus applicable surcharge and cess on income distributed to any other person.

Provided that w.e.f. 01<sup>st</sup> June 2013, where any income is distributed by a mutual fund under an infrastructure debt fund scheme (as defined) to a non-resident (not being a company) or a foreign company, the mutual fund shall be liable to pay additional income-tax at the rate of five per cent, plus applicable surcharge and cess, on income so distributed.

The rate of surcharge on income distribution tax is increased from 5% to 10% w.e.f. 01<sup>st</sup> April 2013. The Finance Act 2015 has increased the surcharge on income distribution tax to 12% w.e.f 1st April 2015.

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).

#### C. Tax on capital gains

##### (i) Long Term Capital Gains

As per Finance (No.2) Act 2014, w.e.f. 10<sup>th</sup> July 2014, units of other than equity oriented schemes/funds will qualify as long term capital asset only if such units are held for more than 36 months.

##### **Resident Unitholders**

Any long term capital gain 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 cost inflation index. With effect from 10<sup>th</sup> July 2014, the option of income tax @10%, without indexation, is not available.

### Non Resident Unitholders

With effect from 01<sup>st</sup> April 2012, under section 112, long term capital gain on transfer of listed units shall be taxable @20% and 10% on unlisted units if the non-resident is not a company or a foreign company and without applying the indexation provisions.

#### **FII's**

As per section 115 AD of the Act, long term capital gains on sale of units are to be taxed @ 10% without indexation benefit.

By the Finance Act (No.2) 2014, securities held by FII investor, which has invested in such securities in accordance with the regulations made under the SEBI Act 1992, will be treated as capital asset.

#### **ii) Short Term Capital Gains**

W.e.f. 10<sup>th</sup> July 2014, Units held for not more than thirty six months preceeding the date of their transfer are short term capital assets. Capital gains arising from the transfer of short term capital assets will be subject to tax @30% for FIIs under section 115AD of the Act and at the normal rates of tax applicable to such assessee.

#### **Education Cess and Surcharge:**

The tax is to be increased by applicable surcharge. Further an education cess @ 2% and secondary and higher education cess @1% is to be charged on amount of tax and surcharge.

### **E. TDS on capital gains**

#### **i) Resident Investors**

As per Central Board of Direct Taxes ('CBDT') circular No.715 dated 8th August 1995, in case of resident unitholders no tax is required to be deducted from capital gains arising at the time of redemption of the units.

#### **ii) For Non Resident Investors**

##### **a) Non Resident Indians:**

##### **Long Term Capital Gains**

As per Part II of the First Schedule to the Finance (No.20) Act 2014 {Clause 1 (b) (i) (D)}, the Mutual Fund is liable to deduct tax @ 20% on long term capital gains on listed units.

As per Part II of the First Schedule to the Finance (No.2) Act 2014 {Clause 1 (b) (i) (B) the Mutual Fund is liable to deduct tax @ 10% on unlisted units.

In the case of other non-resident investors, as per Part II of the First Schedule to the Finance (No.2) Act 2014 {Clause 1(b) (ii) (H)}, for long term capital gain on transfer of unlisted securities (which includes unlisted units of the Schemes of Mutual Funds) Mutual Fund is liable to deduct tax @10%.

##### **Short Term Capital Gains**

As per Part II of the First Schedule to the Finance (No.2) Act 2014 {Clause 1 (b) (i) (K)}, the Mutual Fund is liable to deduct tax @ 30% on short term capital gains.

**b) Company Other than a Domestic Company:****Long Term Capital Gains**

As per Part II of the First Schedule to the Finance (No.2) Act 2014 {Clause 2 (b) (ix)}, the Mutual Fund is liable to deduct tax @ 20% on listed units.

As per Part II of the First Schedule to the Finance (No.2) Act 2014 {Clause 2 (b) (viii)}, the Mutual Fund is liable to deduct tax @ 10% on unlisted units.

**Short Term Capital Gains**

As per Part II of the First Schedule to the Finance (No.2) Act 2014 {Clause 2 (b) (x)}, the Mutual Fund is liable to deduct tax @ 40% on short term capital gains.

**(iii) FIIs:**

In the case of Foreign Institutional Investors (FIIs), no tax would be deductible at source from the capital gains arising on redemption of units in view of section 196 D (2) of the Act.

**Education Cess and Surcharge:**

The TDS is to be increased by applicable surcharge. Further an education cess @ 2% and secondary and higher education cess @ 1% is to be charged on amount of tax and surcharge.

**Retirement Benefit Plan 1971 (UTI RBP), Unit Linked Insurance Plan 1971 (ULIP 1971) of UTI Mutual Fund: Tax benefits under section 80 C**

Contribution made by individuals and HUFs in the above Plans / Scheme will be eligible for deduction of the whole of the amount paid or deposited subject to a maximum of Rs.1,50,000/- under Section 80 C of Income Tax Act, 1961 as provided therein.

As per the provisions of Section 80 C of the Act, if an assessee terminates the participation in the ULIP 1971 or where the assessee ceases to participate by reason of failure to pay any contribution, by not reviving the participation, before contributions in respect of such participation have been paid for five years, in such an event no deduction shall be allowed for any sums paid/contribution made during the year and also the aggregate amount of the deductions of income so allowed in respect of the previous year/s shall be deemed to be the income of the assessee of such previous year and shall be liable to tax.

**Certain common provisions for equity oriented funds and other than equity oriented funds****1. FPI:**

By virtue of CBDT Notification no. S.O.199 (E) dated 22<sup>nd</sup> January 2014, the tax provisions as applicable to FIIs will also be applicable to Foreign Portfolio Investors (FPI) [which includes Qualified Foreign Institutional Investors (QFIs)]. By SEBI Circular no. IMD/FIIC/6/2014 dated March 28, 2014, SEBI has provided that the FPI regime shall commence w.e.f. June 01, 2014. SEBI has also issued operational guidelines for Designated Depository Participants (DDPs) as per which the SEBI approved DDPs

would grant registration to FPIs on behalf of SEBI and also carry out other allied activities including tax deduction/withholding in compliance under the FPI Regulations. FPIs are also advised to consult their DDPs on the taxation including TDS aspects.

**2. Surcharge, Education Cess and secondary & higher education cess:**

The tax/TDS is to be increased by applicable surcharge. Further an education cess @ 2% and secondary & higher education cess @ 1% is to be charged on amount of tax and surcharge.

**Surcharge - TDS on income of units:**

Surcharge on the amount of income-tax deducted (TDS) for non resident investors, is as under:

(i) in the case of every individual or Hindu undivided family or association of persons or body of individuals, whether incorporated or not, or every artificial juridical person referred to in sub-clause (vii) of clause (31) of section 2 of the Act, being a non-resident, calculated at the rate of ten percent or fifteen per cent of such tax, where the income or the aggregate of such incomes paid or likely to be paid and subject to the deduction exceeds fifty lacs rupees or one crore rupees respectively;

(ii) in the case of every co-operative society or firm, being a non-resident, calculated at the rate of twelve per cent, where the income or the aggregate of such incomes paid or likely to be paid and subject to the deduction exceeds one crore rupees;

(iii) in the case of every company other than a domestic company (foreign company), shall be:

(a) two per cent of income-tax where the income or the aggregate of such incomes paid or likely to be paid and subject to the deduction exceeds one crore rupees but does not exceed ten crore rupees, and

(b) five per cent of income-tax where the income or the aggregate of such incomes paid or likely to be paid and subject to the deduction exceeds ten crore rupees.

The TDS rates mentioned above are subject to the DTAA (Double Taxation Avoidance Agreement) provisions.

**3. Double Taxation Avoidance Agreement (DTAA) and General Anti Avoidance Rules (GAAR)**

As per CBDT Circular No. 728 dated October 30, 1995, in the case of remittance to a country with which a DTAA is in force, the tax is to be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in the DTAA, whichever is more beneficial to the assessee.

As per the Finance Act 2013:

- a) submission of Tax Residency Certificate, containing such particulars as may be prescribed, is a prerequisite but not sufficient condition for availing the benefits of the DTAA. The assessee

shall also provide prescribed documents and information for claiming benefits under DTAA,

- b) the benefits of double taxation relief under Chapter IX (containing DTAA provisions) shall be subject to the provisions of General Anti Avoidance Rules (GAAR) contained in Chapter X-A of the Act. Further, the provisions of Chapter X-A shall be applied in accordance with such guidelines and subject to such conditions and the manner as may be prescribed.

For the unitholder to obtain the benefit of a lower rate available under a DTAA, the unit holder is required to provide the Mutual Fund with a certificate obtained from his Assessing Officer stating his eligibility for the lower rate.

The Finance Act 2013, inter alia:

a) has omitted sub-section (2A) of section 90 of the Act applicable from 1<sup>st</sup> April 2013 as per which the provisions of Chapter X-A relating to GAAR apply to assessee, even if such provisions are not beneficial to the assessee.

- c) inserted new sub-section (2A) of section 90 of the Act applicable from 1<sup>st</sup> April 2015 as per which the provisions of Chapter X-A of the Act relating to GAAR shall apply to assessee, even if such provisions are not beneficial to the assessee.

- d) omitted the present Chapter X-A of the Act relating to GAAR w.e.f 1<sup>st</sup> April 2013 and inserted new Chapter X-A(GAAR) w.e.f. 1<sup>st</sup> April 2015.

By the Finance Act 2015, implementation of GAAR was deferred by two years and GAAR provisions have now been made applicable to the income of the financial year 2017-18 and subsequent years and shall be implemented as per the provisions of the Act and as per the Rules/Guidelines issued thereunder.

#### 4. Minimum Alternate Tax (MAT):

The provisions of MAT have been made applicable on certain companies (Chapter XII-B) and certain other persons (Chapter XII-BA) as per the provisions contained therein. Income by way of long term capital gains shall be taken into account in computing the Book Profit and income tax payable. MAT provisions are not applicable to an individual, HUF, or an AOP or body of individuals, whether incorporated or not, or an artificial juridical person referred to in section 2(31)(vii) of the Act, if the adjusted total income of such person does not exceed twenty lakh rupees.

#### 5. Short Term Capital Losses

As per section 94(7), if any person acquires units within a period of 3 months prior to the record date fixed for declaration of dividend or distribution of income and sells or transfers the same within a period of 9 months from such record date, losses arising from such sale to the extent of income received or receivable on such units, which are exempt under the Act, will be ignored for the purpose of computing his income chargeable to tax.

Further, as per Section 94(8), where additional units have been issued to any person without any payment, on the basis of existing units held by such person then the loss on sale of original units shall be ignored for the purpose of computing income chargeable to tax, if the original units were acquired within 3 months prior to the record date fixed for receipt of additional units and sold within 9 months from such record date and the additional units are held on the date of sale/transfer. However, the loss so ignored shall be considered as cost of acquisition of such additional units held on the date of sale by such person.

#### 6. Investment by Trusts:

Investment in units of the Mutual Fund rank as eligible form of investment under section 11(5) read with section 13 of the Act and Rule 17C(i) of the Income Tax Rules, 1962 for Public Religious & Charitable Trust.

As per section 11(7) inserted by the Finance (No.2) Act 2014, w.e.f. 1<sup>st</sup> April 2014, where a trust or an institution has been granted registration for purpose of availing of exemption under Section 11, and the registration is in force for a previous year, then such trust or institution cannot claim any exemption under any provision of Section 10 [other than that relating to exemption of agricultural income and income exempt under Section 10 (23C)] for that previous year. Consequently, these institutions will not be entitled to claim exemption like exemptions pertaining to dividends, long-term capital gain etc.

#### 7. Higher TDS if PAN not available:

With effect from 01<sup>st</sup> April 2010, a new provision (section 206AA) has been inserted in the Act. As per this provision, any person entitled to receive any sum or income or amount, on which tax is deductible shall furnish his Permanent Account Number (PAN) to the person responsible for deducting such tax, failing which tax shall be deducted @ 20% or the prescribed rate, whichever is higher. Applicable surcharge, education cess and secondary & higher education cess will also be deducted on such amount of TDS.

The existing provision of section 206AA, inter alia, provides that any person who is entitled to receive any sum or income or amount on which tax is deductible under Chapter XVIIIB of the Act shall furnish Permanent Account Number to the person responsible for deducting such tax, failing which tax shall be deducted at the rate mentioned in the relevant provisions of the Act or at the rate in force or at the rate of twenty per cent, whichever is higher. The provisions of section 206AA also apply to non-residents with an exception in respect of payment of interest on long-term bonds as referred to in section 194LC.

In order to reduce compliance burden, the Finance Act 2016 has amended section 206AA to provide that these provisions shall not apply to a non-resident, not being a company, or to a foreign company, in respect of payment of interest on long term bonds any other payment, subject to such conditions as may be prescribed.

#### 8. Merger/Consolidation of Schemes/Plans of MFs:

Tax neutrality has been provided to unit holders upon consolidation or merger of mutual fund schemes/plans

provided that the consolidation is of two or more schemes/plans of an equity oriented fund or two or more schemes/plans of a fund other than equity oriented fund.

As per section 2(42A), section 47 and section 49 pursuant to mergers/consolidations of the Schemes/Plans, units of consolidating scheme/plan surrendered by unitholders in lieu of receipt of units of the consolidated scheme/plan shall not be treated as transfer and capital gains tax will not be imposed on unitholders under the Income-tax Act.

However, it may be noted that when the unitholders transfers the units of the consolidated scheme/plan, such transfer will attract applicable capital gains tax and STT. The following provisions shall also apply

**Cost of Acquisition:** The cost of acquisition of the units of consolidated scheme/plan shall be the cost of units in the consolidating scheme.

**Period of holding:** The period of holding of the units of the consolidated scheme/plan shall include the period for which the units in consolidating schemes/plans were held by the unitholder.

**Consolidating Scheme/Plan and Consolidating Scheme/Plan:** Consolidating Scheme/Plan will be the scheme/plan of a mutual fund which merges under the process of consolidation of the schemes/plans of mutual fund in accordance with the SEBI (Mutual Funds) Regulations, 1996 and consolidated scheme/plan will be the scheme/plan with which the consolidating scheme/plan merges or which is formed as a result of such merger.

## 9. Wealth Tax

Units of Mutual Fund are not covered under the definition of 'assets' under section 2(ea) of the Wealth Tax Act, 1957, and hence value of investment in units is completely exempt from Wealth Tax. By the Finance Act 2015, Wealth tax has been abolished.

## 10. Gift Tax

The Gift Tax Act, 1958 has abolished the levy of Gift Tax in respect of gifts made on or after 1st October 1998. Thus, gifts of units on or after 1st October, 1998 are exempt from Gift Tax. Further, subject to certain exceptions, gifts from any person exceeding Rs.50,000/- are taxable as income in the hands of donee pursuant to section 2(24)(xv) of the Act read with section 56(2)(x) of the Act.

11. Redemption by the Unit holder due to change in the fundamental attributes of the Scheme or due to any other reasons may entail tax consequences. UTI Trustee Company, UTI AMC, UTI Mutual Fund shall not be liable for any such tax consequences that may arise.

## B. Legal Information

### Nomination:

Please refer clause II (9) for details.

## KYC Requirements:

**PLEASE REFER TO SECTION - HOW TO APPLY? for details on KYC Requirements**

### Prevention of Money Laundering:

The Prevention of Money Laundering (Amendment) Act, 2005, (the Act) No.20 of 2005, and the Rules made thereunder have been made applicable from the 1<sup>st</sup> day of July, 2005. The same are required to be complied for making disclosures by the investors, and for complying with the procedures etc. as required under the Act and the Rules made thereunder. The applicant / joint applicant / alternate applicant / unitholder(s) shall be required to comply with all the procedures and make all the disclosures as required for the purposes of the Act, Rules.

SEBI has vide its circular no. ISD/CIR/RR/AML/1/06 dated 18<sup>th</sup> January 2006, directed all intermediaries, including Mutual Funds, to formulate and implement policies and procedures for dealing with money laundering and adoption of Know Your Client (KYC) Policy. The intermediaries may according to their requirements specify additional disclosures to be made by clients for the purpose of identifying, monitoring and reporting incidents of money laundering and suspicious transactions undertaken by the investor(s) / unitholder(s). SEBI has also vide its circular no. ISD/CIR/RR/AML/2/06 dated 20<sup>th</sup> March 2006, advised all intermediaries, including Mutual Funds, inter alia, reporting of information relating to cash and suspicious transactions to the Director, Financial Intelligence Unit-India (FIU-IND), an Authority under the Act.

As per SEBI Circular MISRD/Cir-26/2011 dated December 23, 2011, it is mandatory for SEBI registered intermediaries to carry out "In-Person Verification" of the investors for investments in a mutual fund.

SEBI has issued circulars from time to time including SEBI Master Circular no. CIR/ISD/AML/3/2010 dated December 31, 2010 as modified by SEBI Circular no. CIR/MIRSD/1/2014 dated March 02, 2014 for prevention of money laundering. SEBI has also issued Circulars no. CIR/MIRSD/ 11 /2012 September 5, 2012, CIR/MIRSD/07/2013 dated September 12, 2013, CIR/MIRSD/09/2013 dated October 08, 2013, CIR/MIRSD/13/2013 dated December 26, 2013 and CIR/IMD/FIIC11/2014 dated June 16, 2014, CIR/MIRSD/29/2016 dated January 22, 2016, IMD/DF2/MSD/OW/P/2016/20426/1 dated 20<sup>th</sup> July 2016 and CIR/MIRSD/ 66 /2016 July 21, 2016 for the compliance of KYC requirements.

SEBI has also issued Master Circular no.CIR/IMD/DF/18/2014 dated 1<sup>st</sup> October 2014 for Mutual Funds. AMFI has also issued circulars/best practices guidelines for the purpose.

The investor(s) / unitholder(s) including guardian(s) where

investor / unitholder is a minor, must ensure that the amount invested in the Scheme is derived only through legitimate sources and does not involve and is not designed for the purpose of any contravention or evasion of the provisions of all the applicable laws, rules and regulations, directions issued by the appropriate authority (the applicable laws) in force from time to time including the Prevention of Money Laundering Act, the Income Tax Act, 1961, or the Prevention of Corruption Act, 1988, etc.

UTI Mutual Fund / UTI Trustee Company / UTI AMC reserve the right to take all steps and actions, including recording investor(s) / unitholder(s) telephonic calls, and / or obtain and retain documentation for establishing the identity of the investor, proof of residence, source of funds etc. in accordance with the applicable laws, from the investor(s) / unitholder(s), as may be required, to ensure the appropriate identification / verification / re-verification of the investor(s) / unitholder(s), the source of funds etc. under its KYC Policy.

If at any time, UTI Mutual Fund / UTI Trustee Company / UTI AMC believe that the transaction is suspicious in nature within the applicable laws, UTI AMC shall have the absolute discretion to report the suspicious transaction to FIU-IND and or to freeze the account, reject any application or compulsorily redeem the units of the investor(s) / unitholder(s) at NAV subject to payment of exit load, if any, and such guidelines, as applicable in this regard. UTI Mutual Fund, UTI Trustee Company, UTI AMC shall have no obligation to inform / advise the investor(s) / unitholder(s) or its agents or distributors of such reporting.

The above provisions shall also apply for the person(s) acquiring the units by operation of law, for e.g. by way of transmission.

UTI Mutual Fund, UTI Trustee Company, UTI Asset Management Company Ltd. and their Directors, employees, Registrars and Transfer Agents to the scheme and agents, shall not be responsible / liable in any manner whatsoever due to the freezing of the accounts / folios or rejection of any application for investments in the units of the scheme or compulsory redemption of the units of the scheme due to non-compliance by the investor(s) / unitholders(s) with the provisions of the above mentioned laws, rules, regulations, KYC policy etc. and / or where UTI Asset Management Company Ltd. believes any transaction to be suspicious in nature within the purview of the applicable laws, rules, regulations etc.

#### **Foreign Account Tax Compliance Act (FATCA)**

Investment in the Units is also subject to various requirements/conditions under Foreign Account Tax Compliance Act (FATCA) of the United States of America with the objective of tackling tax evasion through obtaining information in respect of offshore financial accounts maintained by USA residents and citizens. India and USA have entered into Inter-Governmental Agreement (IGA) in July, 2015 which, inter alia, provides that the Indian FIs

(including Mutual Funds) will provide necessary information to the Indian tax authorities, which will then be transmitted to USA periodically.

These developments will also enable the Indian tax authorities to automatically receive information of Indian residents who have stashed assets in foreign participating jurisdictions.

#### **Common Reporting Standard (CRS)**

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 developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI). India has joined Multilateral Competent Authority Agreement to implement to implement Automatic Exchange of Information based on Common Reporting System (CRS) for automatic exchange of information. From the year 2017, amongst several other countries, India has started sharing tax information on automatic basis.

The CRS on AEOI requires the financial institutions of the “source” jurisdiction to collect and report information to their tax authorities about account holders “resident” in other countries, such information having to be transmitted “automatically” on yearly basis. The information to be exchanged relates not only to individuals but also to shell companies and trusts having beneficial ownership or interest in the “resident” countries. Further, the reporting needs to be done for a wide range of financial products, by a wide variety of financial institutions including banks, depository institutions, collective investment vehicles, mutual funds and insurance companies.

These are very wide in scope and obliges the treaty partners to exchange a wide range of financial information, including that about the ultimate controlling persons and beneficial owners of entities.

For implementation of the FATCA and CRS, amendments have been made to section 285BA of the Income Tax Act, 1961 and necessary rules and guidelines have been framed. Under the FATCA and CRS bulk taxpayer information will periodically be sent by the source country of income to the country of residence of the taxpayer.

#### **TRANSFER/PLEDGE/ASSIGNMENT OF UNITS**

1. Units issued in demat form are freely transferable in accordance with Regulation 37 of the SEBI (Mutual Funds) Regulations 1996 and SEBI circular no. CIR/IMD/DF/10/2010 dated August 10, 2010 subject to applicable restrictions like lock lock-in period etc. The investors prior to acquiring the units should check their eligibility to acquire the units, restrictions/implications on transfer of units including in ELSS/RGES/ULIP Schemes, and the units can be acquired only in accordance with the provisions contained in the SID, SAI, as amended.

2. Further, if a person (including NRIs) becomes a holder of units under a scheme by operation of law or due to death, insolvency or winding up of the affairs of a unitholder or survivors of a joint holder then subject to production of such evidence which in the opinion of UTI AMC is sufficient, UTI AMC may effect the transfer/transmission if the intended transferee is otherwise eligible to hold units. Transfer/transmission of units in such cases will be subject to compliance of operational requirements as may be specified by UTI AMC from time to time.

3. Lien on Units by UTI AMC: The UTI Mutual Fund / UTI AMC shall have a first and paramount right of lien/set off with respect to every unit/dividend under the Scheme for any money that may be owed by the unitholder to it and such units shall not be available for redemption/switchover until the payment proceeds from the unitholder are realised by the UTI AMC. In case a unitholder redeems units or opt for switchover of the units soon after making purchases, the redemption cheque will not be despatched/switchover shall not be effected until sufficient time has elapsed to provide reasonable assurance that cheques or drafts for units purchased have been cleared.

In case the cheque / draft is dishonoured by the bank, the transaction shall be reversed and the units allotted earlier shall be cancelled, and a fresh Account statement mentioning the cancellation of the units due to the non-receipt of the consideration for the subscription of units shall be despatched to the Unitholder.

4. "Pledge/Lien of units permitted in favour of banks/financial institutions, debenture trustees and other categories as follows:

*Pledge of Units in favour of lenders of the unitholders:* The Units under the Scheme, subject to applicable restrictions like lock lock-in period etc., may be offered by the unitholder/s (Pledgor) as security by way of a pledge/lien in favour of scheduled banks (banks), financial institutions, debenture trustees, NBFC's or any other body/any other category (Pledgee), all specifically approved by the UTI AMC and by completing the requisite forms/formalities in all respects, as may be required, by UTI AMC. Upon a specific authorisation request made by the Pledgor and upon completing necessary operational guidelines/formalities by the Pledgor and the Pledgee, as mentioned herein or as may be decided by the UTI AMC from time to time, the UTI AMC will instruct the Registrar to mark a pledge/lien for such period as may be required, on the Units standing to the credit of the unit holders account.

However, the disbursement of such loans will be at the entire discretion of the concerned bank/financial institution/ any other body and the UTI AMC/UTI Trustee Company/ UTI Mutual Fund/Registrar assume(s) no responsibility thereof. If by enforcing the pledge /lien, the Pledgee seeks to transfer the units and

have them registered in its name, then the UTI AMC shall comply with the request, if the intended transferee is otherwise eligible to hold the units, necessary documentary evidence is made available and UTI AMC is satisfied with the bonafides. No Pledge or lien shall be recognised by the UTI AMC unless it is registered with the Registrar and the acknowledgement has been received.

UTI AMC may change operational guidelines/formalities for pledge/lien on units, as mentioned herein or as may be issued from time to time, which shall be binding on Pledgor and Pledgee.

Notwithstanding anything contained herein, the Pledgor will not be able to redeem/switch units that are pledged until the Pledgee provides written authorization, in the form and manner as may be required by the UTI AMC that the pledge/lien may be removed. As long as units are pledged, the Pledgee will have complete authority to redeem/transfer such units if UTI AMC is satisfied with the bonafides.

#### **UTI-Rajiv Gandhi Equity Savings Scheme (UTI-RGESS):**

The transfer /pledge /assignment of the units is not permitted during the fixed lock-in-period as per 80 CCG of the Act read with CBDT notification no 94 dated 18th December 2013 [S.O. 3693(E)].

#### **ELSS Schemes:**

As per the CBDT notifications, units issued under the Equity Linked Savings Scheme (ELSS) can be pledged as mentioned above only after three years of the issue of the units.

#### **TERMINATION / WINDING UP OF THE SCHEME**

1. The winding up/termination of the scheme shall be governed by SEBI (Mutual Funds) Regulation, 1996. In case of any inconsistency contained in the provisions of this SAI with the SEBI (Mutual Funds) Regulations, 1996, the SEBI (MF) Regulations shall prevail. A close-ended scheme shall be wound up on the expiry of duration fixed in the scheme on the redemption of the units unless it is rolled over for further period in accordance with SEBI (Mutual Funds) Regulations, 1996.
2. The Trustee may, however, terminate/wind up the scheme under the following circumstances:
  - a. on the happening of any event which in the opinion of the Trustee requires the scheme to be wound up; or
  - b. if 75% of the unit holders of the schemes pass a resolution to the effect that the scheme be wound up; or
  - c. if the SEBI so directs in the interest of the unit holders of the scheme; or

- d. if the outstanding unit holding falls below a limit to be decided by the Trustee.
  3. Where the scheme is wound up/terminated in pursuance of sub clause (2) above, The Trustee shall give notice of the circumstances leading to the winding up/termination of the scheme to SEBI and also in two daily newspapers having circulation all over India and also in a vernacular newspaper circulating in Mumbai before the termination/winding up is effected as stipulated in SEBI (MFs) Regulations from time to time.
  4. On and from the date of advertisement indicating the termination/winding up, the AMC shall cease to carry on any business activities in respect of the scheme and cease to create, issue, redeem or cancel units in the scheme.
  5. The Trustee shall call a meeting of the unit holders of the scheme to consider and pass necessary resolution by simple majority of the unit holders present and voting at the meeting for authorising the Trustees or any other person to take steps for termination/winding up of the scheme. However, meeting of the unitholders shall not be necessary if the Scheme is wound up / terminated at the end of the maturity period of the Scheme.
  6. The Trustee or the person authorised under (5) above shall dispose of the assets of the scheme in the best interest of the unit holders of the scheme.
  7. The proceeds of sale made in pursuance of (6) above, shall, in the first instance be utilised towards discharge of such liabilities as are properly due and payable under the scheme and after making appropriate provision for meeting the expenses connected with such winding up / termination, the balance shall be paid to the unit holders of the scheme in proportion to their respective interest in the assets of the scheme as on the date when the decision for winding up/termination was taken.
  8. UTI AMC shall despatch the redemption/repurchase value, as early as possible but not later than 10 business days after the date of duly discharged unit certificate / SOA along with the redemption request or any other type of document as may be prescribed from time to time, duly discharged has been received by it at the processing centre and/or other procedural and operational formalities are complied with. The SOA, the redemption request and other forms, if any, shall be retained by UTI AMC for cancellation. UTI AMC may at its discretion dispense with the requirement of calling back the unit certificate/ SOA.
  9. On completion of the winding up/termination, the Trustee shall forward to the SEBI and the unit holders of the scheme a report on the winding up containing particulars such as circumstances leading to the winding up/termination, the steps taken for disposal of assets of the scheme before winding up/termination, expenses of the scheme for winding up/termination, net assets available for distribution to the unit holders and a certificate from the auditors of the scheme.
  10. Notwithstanding anything contained herein above, the applicability of the provisions of SEBI (MFs) Regulations in respect of disclosures of half yearly reports and annual report shall continue until winding up/termination is completed or the scheme ceases to exist.
  11. After the receipt of the report referred to in item (8) above, if the SEBI is satisfied that all measures for winding up/termination of the scheme has been completed, the scheme shall cease to exist.
  12. The Trustee, UTI AMC, UTI Mutual Fund shall not be liable for any of the tax consequences that may arise, in the event that the Schemes are wound up for any reason.
- The information/requirements provided in this Item/Section may undergo modifications due to changes in regulatory dispensation.

### C. General Information

#### Capitalisation and issue of bonus units

- (a) The Trustee may utilise any sums from reserves, unit premium or any such reserves including the amount of distributable surpluses of the scheme for issue of Bonus units.
- (b) Bonus units may be issued under the scheme, as may be decided by the Trustee from time to time.
- (c) Bonus units, when issued, will be in proportion to the unit holding of the unitholder as on the record date to be fixed for that purpose.
- (d) The Trustee may accordingly make appropriations and applications of the sum decided by it to be so capitalised by allotment and issue of fully paid-up units as bonus units, and generally do all acts and things required to give effect thereto.
- (e) The bonus units so allotted and issued as aforesaid will as regards rights and entitlements rank pari passu with the units in existence on the record date in respect of which they are allotted and issued to all intents and purposes.
- (f) Interest created / options exercised by a unitholder on the units under a folio by way of nomination, if any, will automatically apply to the bonus units.
- (g) Pursuant to allotment of bonus units, the NAV of the scheme would fall in proportion to the bonus units allotted and as a result, the total value of units held by the unitholder would remain the same.

- (h) No entry and exit load shall be charged on bonus units issued.

### Reinvestment of Dividend Distribution

1. Unitholders, if they so desire, will have the facility to reinvest the dividend payable to them, into further units of the respective scheme(s)/plan(s).
2. On exercising of such an option the full amount of such dividend payable to any unitholder, after deduction of tax, if any, shall be reinvested into further units of the respective scheme(s)/plan(s) at the NAV as on the record date less dividend per unit declared.
3. No entry and exit load shall be charged on units allotted on reinvestment of Dividend.
4. The reinvestment, if any, shall be treated as constructive payment of dividend to the unitholders as also constructive receipt of payment of the amount by the unitholders.
5. Applicants desiring to opt for the reinvestment of dividend distribution at the time of joining the scheme/plan(s) may indicate the same on the application.
6. The unitholders can also opt for reinvestment of dividend distribution at a later date by giving a suitable application on a plain paper or by filling up the prescribed composite service form or in such other manner as may be prescribed from time to time.
7. Unitholders who have opted for a particular mode of payment will continue to receive dividend distribution under the mode opted for, till such time the mandate is revoked by them in writing within such period as may be decided by UTI AMC from time to time.

### Underwriting

For the period April 1, 2014 to March 31, 2017

Underwriting obligation taken by scheme in respect of issues of securities of associate companies – NIL

### SOFT-DOLLAR ARRANGEMENTS

The SEBI vide its circular ref. no. SEBI/HO/IMD/DF2/CIR/P/2016/42 dated March 18, 2016 has required AMC's to make disclosure with respect to "Soft Dollar Arrangements" with brokers. Soft Dollar arrangements refers to an arrangement between AMC's and brokers in which the AMC executes trades through a particular broker and in turn the broker may provide benefits such as free research, hardware, software or even non-research-related services etc., to the AMC that are in the interest of investors and the same should be suitably disclosed.

In this regard, it may be noted that UTI Asset Management Company Ltd. (UTI AMC) does not have any Soft-Dollar arrangements with any of its brokers. However brokers may on voluntary basis provide free research reports, which might be one of the inputs in fund management process. We do not have any liability to use the services of any broker in lieu of these research reports.

### Securities Lending and Borrowing

- (i) Schemes may participate in the securities lending program, in accordance with the terms of securities lending scheme announced by SEBI. The activity shall be carried out through approved intermediary.
- (ii) The maximum exposure of the scheme to a single intermediary in the securities lending program at any point of time would be 10% of the market value of the security class of the scheme or such limit as may be specified by SEBI.
- (iii) If Mutual Funds are permitted to borrow securities, the scheme may, in appropriate circumstances borrow securities in accordance with SEBI guidelines in that regard.

### Inter Scheme Transfer of Investments

Transfer of investments from / to the scheme to/from another scheme/s/plan/s of UTI Mutual Fund shall be done only if-

- (a) such transfers are on spot basis and are at the prevailing market price for traded instruments.  
*Explanation:* "spot basis" shall have the same meaning as specified by the stock exchanges for spot transactions;
- (b) the securities so transferred are in conformity with the investment objective of the scheme/s / plan/s to which such transfers are made;
- (c) The Mutual Fund shall not transfer illiquid securities from/to the scheme to/from other schemes/plans of the Mutual Fund. Illiquid securities are defined as non-traded, thinly traded and unlisted equity shares; and
- (d) NPAs of other schemes will not be acquired by the scheme.

### Associate Transactions

- a) For the period April 1, 2014 to March 31, 2017
  - (i) Underwriting obligation taken by scheme in respect of issues of securities of associate companies – NIL
  - (ii) Devolvement – NIL

(iii) Subscription in issues lead managed by associate company for the period April 1, 2014 to March 31, 2015:

| Date                | Name of Co.                       | Instruments   | Type of issue                     | Amt. Invest. (Crs) | Lead Manager                     |
|---------------------|-----------------------------------|---------------|-----------------------------------|--------------------|----------------------------------|
| 20-08-14            | The Indian Hotels Company Ltd     | Equity Shares | Rights Issue                      | 3.79               | SBI Capital Mkt. Ltd.            |
| 11-04-14 & 15-04-14 | Tata Power Company Ltd            | Equity Shares | Rights Issue                      | 3.52               | SBI Capital Mkt. Ltd.            |
| 12-05-14            | IL&FS Transportation Networks Ltd | Equity Shares | Rights Issue                      | 1.75               | SBI Capital Mkt. Ltd             |
| 23-04-14            | Wonderla Holidays Ltd             | Equity Shares | Initial Public Offer              | 0.79               | Edelweiss Financial Services Ltd |
| 05-09-14 & 09-09-14 | Sharada Cropchem Ltd              | Equity Shares | Initial Public Offer              | 7.77               | Edelweiss Financial Services Ltd |
| 25-09-14            | Jyoti Structures Ltd              | Equity Shares | Qualified Institutional Placement | 7.71               | Edelweiss Financial Services Ltd |
| 16-10-14            | NCC Ltd                           | Equity Shares | Rights Issue                      | 40.52              | SBI Capital Mkt. Ltd.            |

Subscription in issues lead managed by associate company for the period April 1, 2015 to March 31, 2016:

| Date     | Name of Co.               | Instruments   | Type of issue                     | Amt. Invest. (Crs) | Lead Manager                     |
|----------|---------------------------|---------------|-----------------------------------|--------------------|----------------------------------|
| 30-04-15 | Tata Motors Ltd           | Equity Shares | Rights Issue                      | 24.03              | SBI Capital Mkt. Ltd.            |
| 27-10-15 | J Kumar Infraprojects Ltd | Equity Shares | Qualified Institutional Placement | 50.00              | Edelweiss Financial Services Ltd |
| 10-12-15 | Alkem Laboratories Ltd    | Equity Shares | Initial Public Offer              | 20.97              | Edelweiss Financial Services Ltd |

Subscription in issues lead managed by associate company for the period April 1, 2016 to March 31, 2017:

| Date     | Name of Co.                                 | Instruments   | Type of issue       | Amt. Invest. (Crs)                   | Lead Manager                     |
|----------|---------------------------------------------|---------------|---------------------|--------------------------------------|----------------------------------|
| 04-04-16 | Equitas Holdings Ltd                        | Equity Shares | IPO (Anchor)        | 58.97                                | Edelweiss Financial Services Ltd |
| 18-04-16 | Equitas Holdings Ltd                        | Equity Shares | IPO                 | 10.76                                | Edelweiss Financial Services Ltd |
| 06-05-16 | Thyrocare Technologies Ltd                  | Equity Shares | IPO                 | 0.32 (MF Schemes)<br>0.05 (Offshore) | Edelweiss Financial Services Ltd |
| 16-09-16 | ICICI Prudential Life Insurance Company Ltd | Equity Shares | IPO (Anchor)<br>IPO | 95.01<br>9.39                        | SBI Cap                          |
| 18-10-16 | Coal India Ltd                              | Equity Shares | Buyback Offer       | 0.90                                 | SBI Cap                          |
| 07-03-17 | Avenue Supermarts Ltd                       | Equity Shares | IPO (Anchor)        | 12.01                                | SBI Cap                          |
| 16-03-17 | Canara Bank                                 | Equity Shares | Rights Offer        | 0.1177                               | SBI Cap                          |

(iv) Subscription to any issue of equity or debt on private placement basis where the sponsor or its associate companies has acted as arranger or manager for the period April 1, 2014 to March 31, 2015:

| Date     | Name of Co.                    | Instruments           | Type of issue     | Amt. Invest. (Crs) | Lead Manager                                                               |
|----------|--------------------------------|-----------------------|-------------------|--------------------|----------------------------------------------------------------------------|
| 25-08-14 | Rural Electrification Corp Ltd | Non Convertible Bonds | Private Placement | 150.00             | Edelweiss Financial Services Ltd<br>(Subscribed through Trust Investments) |
| 10-10-14 | ICICI Home FINANCE             | Non Convertible Bonds | Private Placement | 15.00              | Edelweiss Financial Services Ltd                                           |
| 20-01-15 | Aditya Birla Finance           | Non Convertible Bonds | Private Placement | 10.00              | Edelweiss Financial Services Ltd                                           |

Subscription to any issue of equity or debt on private placement basis where the sponsor or its associate companies has acted as arranger or manager for the period April 1, 2015 to March 31, 2016:

| Date     | Name of Co.                    | Instruments           | Type of issue     | Amt. Invest. (Cr.) | Lead Manager                     |
|----------|--------------------------------|-----------------------|-------------------|--------------------|----------------------------------|
| 04-06-15 | L&T Infrastructure Finance Ltd | Non Convertible Bonds | Private Placement | 100.00             | Edelweiss Financial Services Ltd |
| 04-09-15 | Power Finance Ltd              | Non Convertible Bonds | Private Placement | 20.00              | Edelweiss Financial Services Ltd |
| 17-02-16 | SIDBI                          | Non Convertible Bonds | Private Placement | 100.00             | Edelweiss Financial Services Ltd |

Subscription to any issue of equity or debt on private placement basis where the sponsor or its associate companies has acted as arranger or manager for the period April 1, 2016 to March 31, 2017:

| Date     | Name of Co.         | Instruments                | Type of issue     | Amt. Invest. (Cr.) | Lead Manager                     |
|----------|---------------------|----------------------------|-------------------|--------------------|----------------------------------|
| 14-12-16 | Tata Sons Ltd       | Non Convertible Debentures | Private Placement | 50.00              | SBI Cap                          |
| 30-03-17 | Union Bank of India | Perpetual Bonds            | Private Placement | 50.00              | Edelweiss Financial Services Ltd |

- b) All investments by the scheme in any of the sponsor companies or its associate companies would be made in accordance with the investment objectives and investment pattern as described in the Scheme Information Document. All such investments by the scheme would be made in accordance with the SEBI (Mutual Funds) Regulations, 1996. All such investment transactions will be at the prevailing market prices/yields and will be carried out as normal market operations.
- c) Aggregate market value of investments in securities of sponsors and group companies of the sponsors:

| Rs. in crores              |                |                |                |
|----------------------------|----------------|----------------|----------------|
| As on                      | March 31, 2015 | March 31, 2016 | March 31, 2017 |
| Market Value of investment | 2252.69        | 1979.32        | 5368.03        |
| Average AUM of UTI MF      | 92750.61       | 106309.22      | 136810.09      |
| Inv. as % to AUM           | 2.43           | 1.86           | 3.92           |

Details of investment in listed securities of sponsors and group companies of sponsors in excess of 25% of its NAV (at the time of making the investment) made by UTI Mutual Fund (As on March 31, 2017). NIL

- d) (i) Total business given to associate brokers and the percentage of brokerage paid to them for the period

April 1, 2014 to March 31, 2015

| Broker Name | Business (Rs. in cr.) | Percentage to total business | Brokerage paid (Rs. in cr.) | Percentage to total Brokerage |
|-------------|-----------------------|------------------------------|-----------------------------|-------------------------------|
| SBI Caps    | 390.75                | 0.20                         | 0.39                        | 1.58                          |
| BOB Caps    | 103.24                | 0.05                         | 0.10                        | 0.42                          |

April 1, 2015 to March 31, 2016

| Broker Name             | Business (Rs. in cr.) | Percentage to total business | Brokerage paid (Rs. in cr.) | Percentage to total Brokerage |
|-------------------------|-----------------------|------------------------------|-----------------------------|-------------------------------|
| SBI CAP Securities      | 501.60                | 0.24                         | 0.41                        | 1.51                          |
| BOB Capital Markets Ltd | 167.54                | 0.08                         | 0.17                        | 0.62                          |

April 1, 2016 to March 31, 2017

| Broker Name             | Business (Rs. in cr.) | Percentage to total business | Brokerage paid (Rs. in cr.) | Percentage to total Brokerage |
|-------------------------|-----------------------|------------------------------|-----------------------------|-------------------------------|
| SBI CAP Securities      | 447.80                | 0.22                         | 0.45                        | 1.44                          |
| BOB Capital Markets Ltd | 226.28                | 0.11                         | 0.23                        | 0.73                          |

The rate of brokerage paid to them is in line with what is paid to non-associate brokers and the quantum of business shall be subject to the limits prescribed by SEBI.

- (ii) Marketing, sale and distribution of the units of the Schemes of UTI Mutual Fund. Currently services of PNB Gilts Ltd., SBI Capital Markets Ltd., UTI Infrastructure & Technology Services Limited, UTI International Limited, Bank of Baroda, LIC Housing Finance Ltd., State Bank of India and its Associate Banks are used for marketing and distributing the schemes. UTI AMC shall also ensure that the commission paid to associate brokers for the sale and distribution of units is at the same rates offered to the other distributors.

**Details related to Distribution of units by the Associate companies/ Relatives etc along with the commission paid for the period April 2014 to March 2015**

| Sr. No | Name of the Sponsor or its associate and employees or their relatives | Nature of Association / Relation | Business given (Rs.Lakhs) | % of total business | Commission paid (Rs.Lakhs) | % of total commission |
|--------|-----------------------------------------------------------------------|----------------------------------|---------------------------|---------------------|----------------------------|-----------------------|
| 1      | EDELWEISS FINANCIAL SERVICES LTD                                      | Associates                       | 281.36                    | 0.00                | 6.87                       | 0.02                  |
| 2      | INVEST INDIA MICRO PENSION SERVICES LTD                               | Associates                       | 3,600.09                  | 0.00                | 151.13                     | 0.37                  |
| 3      | SBICAP SECURITIES LTD                                                 | Associates                       | 40.77                     | 0.00                | 1.00                       | 0.00                  |
| 4      | SUNDARAM FINANCE LTD.                                                 | Associates                       | 1,120.03                  | 0.00                | 22.34                      | 0.05                  |
| 5      | UTI - INFRASTRUCTURE TECHNOLOGY & SERVICES LTD.                       | Associates                       | 16,354.73                 | 0.02                | 311.68                     | 0.76                  |
| 6      | UTI INTERNATIONAL LTD.                                                | Associates                       | 379.64                    | 0.00                | -                          | -                     |
| 7      | SBI DFHI LTD                                                          | Group Co of Sponsors             | 4,500.00                  | 0.00                | 0.01                       | 0.00                  |
| 8      | STATE BANK OF HYDERABAD                                               | Group Co of Sponsors             | 1.87                      | 0.00                | 0.86                       | 0.00                  |
| 9      | STATE BANK OF MYSORE                                                  | Group Co of Sponsors             | 5.14                      | 0.00                | 0.44                       | 0.00                  |
| 10     | STATE BANK OF PATIALA                                                 | Group Co of Sponsors             | 5.52                      | 0.00                | 2.06                       | 0.01                  |
| 11     | STATE BANK OF TRAVANCORE                                              | Group Co of Sponsors             | 3.12                      | 0.00                | 0.06                       | 0.00                  |
| 12     | Annamma Mathew                                                        | Relative                         | 385.92                    | 0.00                | 12.68                      | 0.03                  |
| 13     | Ashok Gaur                                                            | Relative                         | 105.51                    | 0.00                | 4.35                       | 0.01                  |
| 14     | B B Sharma                                                            | Relative                         | 0.40                      | 0.00                | 0.24                       | 0.00                  |
| 15     | Dhanshree Investments                                                 | Relative                         | 15.26                     | 0.00                | 0.22                       | 0.00                  |
| 16     | Durga Kamala Dhulipala                                                | Relative                         | 76.22                     | 0.00                | 1.49                       | 0.00                  |
| 17     | Emkay Global Financial Services Ltd.                                  | Relative                         | 983.20                    | 0.00                | 5.98                       | 0.01                  |
| 18     | ICICI Securities Limited                                              | Relative                         | 44,728.00                 | 0.05                | 733.73                     | 1.78                  |
| 19     | Kamlesh Kumar Sarathe                                                 | Relative                         | 383.27                    | 0.00                | 8.21                       | 0.02                  |
| 20     | M P Singh Chawla                                                      | Relative                         | 32.97                     | 0.00                | 0.83                       | 0.00                  |
| 21     | Mahesh Bangera                                                        | Relative                         | 0.01                      | 0.00                | -                          | -                     |
| 22     | Manila Ekka                                                           | Relative                         | 4.67                      | 0.00                | 0.27                       | 0.00                  |
| 23     | Ravindra D Karnani                                                    | Relative                         | 29.22                     | 0.00                | 1.21                       | 0.00                  |
| 24     | Satyam Investments                                                    | Relative                         | 29.51                     | 0.00                | 4.55                       | 0.01                  |
| 25     | SHANTANU NARENDRA GAIKWAD                                             | Relative                         | 90.43                     | 0.00                | 0.38                       | 0.00                  |
| 26     | Smt Annapurna Mishra                                                  | Relative                         | 49.12                     | 0.00                | 0.57                       | 0.00                  |
| 27     | Standard Chartered Securities (India) Limited                         | Relative                         | 327.89                    | 0.00                | 16.98                      | 0.04                  |
| 28     | SUSAMA MANJARI SAHOO                                                  | Relative                         | 24.56                     | 0.00                | 0.12                       | 0.00                  |
| 29     | Thomas Mathew                                                         | Relative                         | 87.05                     | 0.00                | 4.14                       | 0.01                  |
| 30     | Time Investments                                                      | Relative                         | 1.23                      | 0.00                | 0.24                       | 0.00                  |
| 31     | V Client Wealth Advisory Services Pvt Ltd                             | Relative                         | 866.13                    | 0.00                | 23.30                      | 0.06                  |
| 32     | Vijay ojale                                                           | Relative                         | 8.09                      | 0.00                | 0.09                       | 0.00                  |
| 33     | BANK OF BARODA                                                        | Sponsors                         | 68.74                     | 0.00                | 5.05                       | 0.01                  |
| 34     | PUNJAB NATIONAL BANK                                                  | Sponsors                         | 9,089.92                  | 0.01                | 94.83                      | 0.23                  |
| 35     | STATE BANK OF INDIA                                                   | Sponsors                         | 20,767.39                 | 0.02                | 168.07                     | 0.41                  |

**Details related to Distribution of units by the Associate companies/ Relatives etc along with the commission paid for the period April 2015 to March 2016**

| Sr. No | Name of the Sponsor or its associate and employees or their relatives | Nature of Association / Relation | Business given (Rs.Lakhs) | % of total business | Commission paid (Rs.Lakhs) | % of total commission |
|--------|-----------------------------------------------------------------------|----------------------------------|---------------------------|---------------------|----------------------------|-----------------------|
| 1      | Axis Bank Ltd                                                         | Associates                       | 53,495.77                 | 0.04                | 518.99                     | 1.59                  |
| 2      | Edelweiss Financial Services Ltd                                      | Associates                       | 291.83                    | 0.00                | 2.69                       | 0.01                  |
| 3      | Invest India Micro Pension Services Ltd                               | Associates                       | 4,343.55                  | 0.00                | 126.55                     | 0.39                  |
| 4      | Sbicap Securities Ltd                                                 | Associates                       | 390.53                    | 0.00                | 5.13                       | 0.02                  |

|    |                                                 |                      |           |      |        |      |
|----|-------------------------------------------------|----------------------|-----------|------|--------|------|
| 5  | Stock Holding Corp. Of India Ltd.               | Associates           | 3,043.42  | 0.00 | 5.56   | 0.02 |
| 6  | Sundaram Finance Ltd.                           | Associates           | 772.67    | 0.00 | 11.87  | 0.04 |
| 7  | Uti - Infrastructure Technology & Services Ltd. | Associates           | 13,402.64 | 0.01 | 272.33 | 0.83 |
| 8  | Uti International Ltd.                          | Associates           | 60.73     | 0.00 | 0.00   | 0.00 |
| 9  | Bob Capital Market Ltd.                         | Group Co of Sponsors | 0.00      | 0.00 | 0.00   | 0.00 |
| 10 | Sbi Dfhi Ltd                                    | Group Co of Sponsors | 4,500.00  | 0.00 | 0.00   | 0.00 |
| 11 | State Bank Of Bikaner & Jaipur                  | Group Co of Sponsors | 0.00      | 0.00 | 0.83   | 0.00 |
| 12 | State Bank Of Hyderabad                         | Group Co of Sponsors | 2.50      | 0.00 | 0.79   | 0.00 |
| 13 | State Bank Of Mysore                            | Group Co of Sponsors | 3.70      | 0.00 | 0.11   | 0.00 |
| 14 | State Bank Of Patiala                           | Group Co of Sponsors | 6.61      | 0.00 | 2.16   | 0.01 |
| 15 | State Bank Of Travancore                        | Group Co of Sponsors | 5,001.76  | 0.00 | 0.35   | 0.00 |
| 16 | Annamma Mathew                                  | Relative             | 15.17     | 0.00 | 4.82   | 0.01 |
| 17 | Ashok Gaur                                      | Relative             | 101.84    | 0.00 | 3.29   | 0.01 |
| 18 | B B Sharma                                      | Relative             | 7.06      | 0.00 | 0.19   | 0.00 |
| 19 | Dhanshree Investments                           | Relative             | 2.88      | 0.00 | 0.16   | 0.00 |
| 20 | Durga Kamala Dhulipala                          | Relative             | 71.54     | 0.00 | 2.08   | 0.01 |
| 21 | Emkay Global Financial Services Ltd.            | Relative             | 1,528.66  | 0.00 | 4.63   | 0.01 |
| 22 | Icici Securities Limited                        | Relative             | 32,410.45 | 0.02 | 457.45 | 1.40 |
| 23 | Icici Securities Primary Dealership Limited     | Relative             | 5,000.00  | 0.00 | 0.07   | 0.00 |
| 24 | Kamlesh Kumar Sarathe                           | Relative             | 201.60    | 0.00 | 7.70   | 0.02 |
| 25 | M P Singh Chawla                                | Relative             | 29.22     | 0.00 | 0.77   | 0.00 |
| 26 | Manila Ekka                                     | Relative             | 10.48     | 0.00 | 0.27   | 0.00 |
| 27 | N J India Invest                                | Relative             | 9,987.97  | 0.01 | 205.85 | 0.63 |
| 28 | Ravindra D Karnani                              | Relative             | 35.55     | 0.00 | 0.91   | 0.00 |
| 29 | Satyam Investments                              | Relative             | 63.57     | 0.00 | 3.98   | 0.01 |
| 30 | Shantanu Narendra Gaikwad                       | Relative             | 180.43    | 0.00 | 1.82   | 0.01 |
| 31 | Smt Annapurna Mishra                            | Relative             | 6.28      | 0.00 | 0.76   | 0.00 |
| 32 | Susama Manjari Sahoo                            | Relative             | 0.18      | 0.00 | 0.00   | 0.00 |
| 33 | Thomas Mathew                                   | Relative             | 189.23    | 0.00 | 3.51   | 0.01 |
| 34 | Time Investments                                | Relative             | 1.57      | 0.00 | 0.06   | 0.00 |
| 35 | V Client Wealth Advisory Services Pvt Ltd       | Relative             | 384.55    | 0.00 | 21.13  | 0.06 |
| 36 | Vijay Ojale                                     | Relative             | 3.14      | 0.00 | 0.00   | 0.00 |
| 37 | Bank Of Baroda                                  | Sponsors             | 49.15     | 0.00 | 4.36   | 0.01 |
| 38 | Punjab National Bank                            | Sponsors             | 12,729.07 | 0.01 | 50.32  | 0.15 |
| 39 | State Bank Of India                             | Sponsors             | 11,596.74 | 0.01 | 71.13  | 0.22 |

Details related to Distribution of units by the Associate companies/ Relatives etc along with the commission paid for the period April 2016 to March 2017

| Name of the Sponsor or its associate and employees or their relatives | Nature of Association / relation | Business given (Rs in Lakhs) | % of total business | Commission paid (Rs in Lakhs) | % of total commission |
|-----------------------------------------------------------------------|----------------------------------|------------------------------|---------------------|-------------------------------|-----------------------|
| ANNAMMA MATHEW                                                        | Relative                         | 38.46                        | 0.00%               | 4.20                          | 0.01%                 |
| ASHOK GAUR                                                            | Relative                         | 28.97                        | 0.00%               | 2.48                          | 0.01%                 |
| B B SHARMA                                                            | Relative                         | 0.75                         | 0.00%               | 0.18                          | 0.00%                 |
| BANK OF BARODA                                                        | Sponsors                         | 28.52                        | 0.00%               | 3.53                          | 0.01%                 |
| BOB CAPITAL MARKET LTD.                                               | Group Co of Sponsors             | 0.00                         | 0.00%               | 0.01                          | 0.00%                 |
| CETRINE FINANCIAL ADVISORS LLP                                        | Relative                         | 613.64                       | 0.00%               | 1.47                          | 0.00%                 |
| DURGA KAMALA DHULIPALA                                                | Relative                         | 61.58                        | 0.00%               | 1.59                          | 0.00%                 |
| EDELWEISS FINANCIAL SERVICES LTD                                      | Associates                       | 732.28                       | 0.00%               | 4.71                          | 0.01%                 |
| EMKAY GLOBAL FINANCIAL SERVICES LTD.                                  | Relative                         | 3,124.65                     | 0.00%               | 4.32                          | 0.01%                 |
| ICICI SECURITIES LIMITED                                              | Relative                         | 31,867.06                    | 0.02%               | 538.66                        | 1.45%                 |

|                                         |                      |                  |              |                 |              |
|-----------------------------------------|----------------------|------------------|--------------|-----------------|--------------|
| INVEST INDIA MICRO PENSION SERVICES LTD | Associates           | 5,385.28         | 0.00%        | 243.81          | 0.66%        |
| KAMLESH KUMAR SARATHE                   | Relative             | 366.18           | 0.00%        | 6.86            | 0.02%        |
| M P SINGH CHAWLA                        | Relative             | 23.92            | 0.00%        | 0.71            | 0.00%        |
| MAHESH BANGERA                          | Relative             | 0.01             | 0.00%        | 0.00            | 0.00%        |
| NJ INDIAINVEST PVT LTD                  | Relative             | 9,623.14         | 0.01%        | 245.30          | 0.66%        |
| PUNJAB NATIONAL BANK                    | Sponsors             | 27,076.11        | 0.01%        | 70.57           | 0.19%        |
| RAVINDRA D KARNANI                      | Relative             | 296.15           | 0.00%        | 1.36            | 0.00%        |
| SBICAP SECURITIES LTD                   | Associates           | 321.36           | 0.00%        | 7.18            | 0.02%        |
| SHANTANU NARENDRA GAIKWAD               | Relative             | 144.92           | 0.00%        | 2.08            | 0.01%        |
| STATE BANK OF BIKANER & JAIPUR          | Group Co of Sponsors | 0.03             | 0.00%        | 0.00            | 0.00%        |
| STATE BANK OF HYDERABAD                 | Group Co of Sponsors | 1.27             | 0.00%        | 0.67            | 0.00%        |
| STATE BANK OF INDIA                     | Sponsors             | 4,175.64         | 0.00%        | 65.79           | 0.18%        |
| STATE BANK OF MYSORE                    | Group Co of Sponsors | 1.59             | 0.00%        | 0.60            | 0.00%        |
| STATE BANK OF PATIALA                   | Group Co of Sponsors | 4.26             | 0.00%        | 1.10            | 0.00%        |
| STATE BANK OF TRAVANCORE                | Group Co of Sponsors | 1.49             | 0.00%        | 0.05            | 0.00%        |
| SUNDARAM FINANCE LTD.                   | Associates           | 523.85           | 0.00%        | 10.74           | 0.03%        |
| SUSAMA MANJARI SAHOO                    | Relative             | 0.30             | 0.00%        | 0.00            | 0.00%        |
| THOMAS MATHEW                           | Relative             | 84.94            | 0.00%        | 2.06            | 0.01%        |
| TIME INVESTMENTS                        | Relative             | 15.77            | 0.00%        | 0.00            | 0.00%        |
| UTI INTERNATIONAL LTD.                  | Associates           | 33.30            | 0.00%        | 0.00            | 0.00%        |
| VIJAY OJALE                             | Relative             | 1.90             | 0.00%        | 0.00            | 0.00%        |
| <b>Grand Total</b>                      |                      | <b>84,577.34</b> | <b>0.04%</b> | <b>1,220.03</b> | <b>3.29%</b> |

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

#### **Documents available for Inspection**

Copies of the following documents will be available for inspection at the office of the Mutual Fund at UTI Tower, Gn Block, Bandra - Kurla Complex, Bandra (East), Mumbai - 400 051 during 9.30 AM to 3.00 PM on any business day (excluding Saturdays, Sundays and public holidays) with a prior written intimation of atleast 3 business days to UTI AMC Ltd on the terms and conditions specified by UTI AMC Ltd in this regard:

- i) Memorandum and Articles of Association of the UTI UTI Asset Management Company Ltd and UTI trustee Company Private Ltd.
- ii) Investment Management Agreement.
- iii) Trust Deed and amendments thereto, if any.
- iv) Registration Certificate for UTI Mutual Fund and UTI Asset Management Company Ltd.
- v) Custodian Agreement.
- vi) Memorandum of Understanding with the Registrar and Transfer Agent.
- vii) Consent of Auditors to act in the said capacity.
- viii) SEBI (Mutual Funds) Regulations, 1996 and amendments thereto from time to time.
- ix) Indian Trusts Act, 1882.

#### **Investor Grievances Redressal Mechanism**

1. All investors could refer their grievances giving full particulars of investment at the following address:

Ms Nanda Malai  
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

## 2. Investor Complaints redressal record

The status of the complaints received, redressed and pending for UTI Mutual Fund Schemes covering the period from. 01-04-2014 to 31-03-2017 as on the date of updation of the SAI is as under:

| <b>Period</b>            | <b>Received</b> | <b>No. of Complaints Redressed</b> | <b>Pending</b> | <b>Pending to Total Received</b> |
|--------------------------|-----------------|------------------------------------|----------------|----------------------------------|
| 01-04-2014 to 31-03-2015 | 3791            | 3791                               | Nil            | NA                               |
| 01-04-2015 to 31-03-2016 | 2364            | 2364                               | Nil            | NA                               |
| 01-04-2016 to 31-03-2017 | 1722            | 1722                               | Nil            | NA                               |

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Notwithstanding anything contained in this Statement of Additional Information, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines thereunder shall be applicable.

## ANNEXURE

# CONDENSED FINANCIAL INFORMATION

## HISTORICAL PER UNIT STATISTICS

|                                              |     | UTI - FTIF SERIES XVIII-V (370days)<br>(02/04/2014) |                             |                             | UTI - FTIF SERIES XVIII-VI (367days)<br>(04/04/2014) |                             |                             |
|----------------------------------------------|-----|-----------------------------------------------------|-----------------------------|-----------------------------|------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                             | 2015-16                     | 2016-17                     | 2014-15                                              | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                     |                             |                             |                                                      |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                   | 10.8907                     | 10.0285                     | 0                                                    | 10.8582                     | 10.0254                     |
| NAV at the beginning of year                 | DAD | 0                                                   | 10.9016                     | 10.029                      | 0                                                    | 10.8846                     | 0                           |
| NAV at the beginning of year                 | DFX |                                                     |                             |                             |                                                      |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                   | 10.9016                     | 11.8055                     | 0                                                    | 10.8846                     | 11.7813                     |
| NAV at the beginning of year                 | DHY |                                                     |                             |                             |                                                      |                             |                             |
| NAV at the beginning of year                 | DIR |                                                     |                             |                             |                                                      |                             |                             |
| NAV at the beginning of year                 | DMD |                                                     |                             |                             | 0                                                    | 10.8846                     | 10.7879                     |
| NAV at the beginning of year                 | DQD | 0                                                   | 10.2275                     | 10.029                      | 0                                                    | 10.228                      | 0                           |
| NAV at the beginning of year                 | FX  | 0                                                   | 10.4497                     | 0                           | 0                                                    | 10.4482                     | 0                           |
| NAV at the beginning of year                 | GR  | 0                                                   | 10.8908                     | 11.7706                     | 0                                                    | 10.8582                     | 11.7283                     |
| NAV at the beginning of year                 | HY  |                                                     |                             |                             |                                                      |                             |                             |
| NAV at the beginning of year                 | IR  |                                                     |                             |                             |                                                      |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                   | 10.8908                     | 0                           | 0                                                    | 10.8582                     | 10.767                      |
| NAV at the beginning of year                 | QD  | 0                                                   | 10.2248                     | 10.0285                     | 0                                                    | 10.2213                     | 10.0254                     |
| Income distr per unit                        | AD  | 0                                                   | 1.668                       | 0.7851                      | 0                                                    | 1.6326                      | 0.819                       |
| Income distr per unit                        | DAD | 0                                                   | 1.6997                      | 0.7843                      | 0                                                    | 0.9206                      | 0                           |
| Income distr per unit                        | DFX |                                                     |                             |                             |                                                      |                             |                             |
| Income distr per unit                        | DHY |                                                     |                             |                             |                                                      |                             |                             |
| Income distr per unit                        | DIR |                                                     |                             |                             |                                                      |                             |                             |
| Income distr per unit                        | DMD |                                                     |                             |                             | 0                                                    | 0.9206                      | 0                           |
| Income distr per unit                        | DQD | 0.6456                                              | 1.0021                      | 0.7656                      | 0.6291                                               | 0.2618                      | 0                           |
| Income distr per unit                        | FX  | 0.4232                                              | 0.4695                      | 0                           | 0.3922                                               | 0.4818                      | 0                           |
| Income distr per unit                        | HY  |                                                     |                             |                             |                                                      |                             |                             |
| Income distr per unit                        | IR  |                                                     |                             |                             |                                                      |                             |                             |
| Income distr per unit                        | MD  | 0                                                   | 0.9114                      | 0                           | 0                                                    | 0.8931                      | 0                           |
| Income distr per unit                        | QD  | 0.6382                                              | 0.9805                      | 0.7648                      | 0.611                                                | 0.9743                      | 0.7951                      |
| NAV at the end of year                       | A   |                                                     |                             |                             |                                                      |                             |                             |
| NAV at the end of year                       | AD  | 10.8907                                             | 10.0285                     | 10.0666                     | 10.8582                                              | 10.0254                     | 10.0315                     |
| NAV at the end of year                       | DAD | 10.9016                                             | 10.029                      | 10.0687                     | 10.8846                                              | 0                           | 0                           |
| NAV at the end of year                       | DFX |                                                     |                             |                             |                                                      |                             |                             |
| NAV at the end of year                       | DGR | 10.9016                                             | 11.8055                     | 12.7783                     | 10.8846                                              | 11.7813                     | 12.7549                     |
| NAV at the end of year                       | DHY |                                                     |                             |                             |                                                      |                             |                             |
| NAV at the end of year                       | DIR |                                                     |                             |                             |                                                      |                             |                             |
| NAV at the end of year                       | DMD |                                                     |                             |                             | 10.8846                                              | 10.7879                     | 11.6786                     |
| NAV at the end of year                       | DQD | 10.2275                                             | 10.029                      | 10.0628                     | 10.228                                               | 0                           | 0                           |
| NAV at the end of year                       | FX  | 10.4497                                             | 0                           | 0                           | 10.4482                                              | 0                           | 0                           |
| NAV at the end of year                       | GR  | 10.8908                                             | 11.7706                     | 12.7397                     | 10.8582                                              | 11.7283                     | 12.6964                     |
| NAV at the end of year                       | HY  |                                                     |                             |                             |                                                      |                             |                             |
| NAV at the end of year                       | IR  |                                                     |                             |                             |                                                      |                             |                             |
| NAV at the end of year                       | MD  | 10.8908                                             | 0                           | 0                           | 10.8582                                              | 10.767                      | 11.6557                     |
| NAV at the end of year                       | QD  | 10.2248                                             | 10.0285                     | 10.0629                     | 10.2213                                              | 10.0254                     | 10.0314                     |
| Scheme Returns since inception               |     | 8.91                                                | 8.53                        | 8.43                        | 8.58                                                 | 8.42                        | 8.36                        |
| Per 10000 Scheme Returns since inception-    |     | 10891                                               | 11770.84                    | 12739.71                    | 10858                                                | 11728.89                    | 12695.55                    |
| Net Assets at the end (crs)                  |     | 266.58                                              | 129.02                      | 139.64                      | 57.08                                                | 29.12                       | 31.52                       |
| ratio of recurring exp                       |     | 0.21                                                | 0.22                        | 0.07                        | 0.22                                                 | 0.24                        | 0.1                         |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                         | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                          | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 15.5                                                | 11.86                       | 11.6                        | 14.96                                                | 11.72                       | 11.51                       |
| Per 10000 Benchmark Returns since inception- |     | 11550                                               | 12501.14                    | 13886.76                    | 11496                                                | 12443.52                    | 13824.36                    |
| SECBM RETURNS- C10YRGSEC                     |     | 16.33                                               | 12.13                       | 12.04                       | 15.24                                                | 11.72                       | 11.77                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                     |                             |                             |                                                      |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                     |                             |                             |                                                      |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 11633.17                                            | 12561.31                    | 14051.2                     | 11524.21                                             | 12443.52                    | 13920.4                     |
| SECBM VAL10000-C1YRTBILL                     |     |                                                     |                             |                             |                                                      |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                     |                             |                             |                                                      |                             |                             |

|                                              |     | UTI - FTIF SERIES XVIII-VII (368day)<br>(09/04/2014) |                             |                             | UTI - FTIF SERIES XVIII-VIII (366day)<br>(15/04/2014) |                             |                             |
|----------------------------------------------|-----|------------------------------------------------------|-----------------------------|-----------------------------|-------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                              | 2015-16                     | 2016-17                     | 2014-15                                               | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                    | 10.8677                     | 10.029                      | 0                                                     | 10.8453                     | 10.0288                     |
| NAV at the beginning of year                 | DAD | 0                                                    | 10.8781                     | 0                           | 0                                                     | 10.8657                     | 0                           |
| NAV at the beginning of year                 | DFX | 0                                                    | 10.4667                     | 0                           |                                                       |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                    | 10.8781                     | 11.7738                     | 0                                                     | 10.8658                     | 11.7582                     |
| NAV at the beginning of year                 | DHY |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | DIR |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                    | 10.8779                     | 0                           | 0                                                     | 10.8654                     | 0                           |
| NAV at the beginning of year                 | DQD |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | FX  | 0                                                    | 10.4613                     | 10.751                      | 0                                                     | 10.4548                     | 0                           |
| NAV at the beginning of year                 | GR  | 0                                                    | 10.8677                     | 11.7394                     | 0                                                     | 10.8453                     | 11.7122                     |
| NAV at the beginning of year                 | HY  |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | IR  |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                    | 10.8677                     | 10.7515                     | 0                                                     | 10.8453                     | 0                           |
| NAV at the beginning of year                 | QD  | 0                                                    | 10.2262                     | 10.0289                     | 0                                                     | 10.2232                     | 10.0296                     |
| Income distr per unit                        | AD  | 0                                                    | 1.6403                      | 0.8245                      | 0                                                     | 1.6144                      | 0.799                       |
| Income distr per unit                        | DAD | 0                                                    | 0.9298                      | 0                           | 0                                                     | 0.9256                      | 0                           |
| Income distr per unit                        | DFX | 0.393                                                | 0.5165                      | 0                           |                                                       |                             |                             |
| Income distr per unit                        | DHY |                                                      |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | DIR |                                                      |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | DMD | 0                                                    | 0.9297                      | 0                           | 0                                                     | 0.9252                      | 0                           |
| Income distr per unit                        | DQD |                                                      |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | FX  | 0.3886                                               | 0.5105                      | 0                           | 0.3734                                                | 0.5111                      | 0                           |
| Income distr per unit                        | HY  |                                                      |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | IR  |                                                      |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | MD  | 0                                                    | 0.9188                      | 0                           | 0                                                     | 0.9037                      | 0                           |
| Income distr per unit                        | QD  | 0.615                                                | 0.9766                      | 0.8007                      | 0.597                                                 | 0.9722                      | 0.7946                      |
| NAV at the end of year                       | A   |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | AD  | 10.8677                                              | 10.029                      | 10.0334                     | 10.8453                                               | 10.0288                     | 10.0582                     |
| NAV at the end of year                       | DAD | 10.8781                                              | 0                           | 0                           | 10.8657                                               | 0                           | 0                           |
| NAV at the end of year                       | DFX | 10.4667                                              | 0                           | 0                           |                                                       |                             |                             |
| NAV at the end of year                       | DGR | 10.8781                                              | 11.7738                     | 12.7509                     | 10.8658                                               | 11.7582                     | 12.7344                     |
| NAV at the end of year                       | DHY |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | DIR |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | DMD | 10.8779                                              | 0                           | 0                           | 10.8654                                               | 0                           | 0                           |
| NAV at the end of year                       | DQD |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | FX  | 10.4613                                              | 10.751                      | 11.6411                     | 10.4548                                               | 0                           | 0                           |
| NAV at the end of year                       | GR  | 10.8677                                              | 11.7394                     | 12.712                      | 10.8453                                               | 11.7122                     | 12.6827                     |
| NAV at the end of year                       | HY  |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | IR  |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | MD  | 10.8677                                              | 10.7515                     | 11.6423                     | 10.8453                                               | 0                           | 0                           |
| NAV at the end of year                       | QD  | 10.2262                                              | 10.0289                     | 10.0323                     | 10.2232                                               | 10.0296                     | 10.0398                     |
| Scheme Returns since inception               |     | 8.68                                                 | 8.54                        | 8.46                        | 8.45                                                  | 8.48                        | 8.41                        |
| Per 10000 Scheme Returns since inception-    |     | 10868                                                | 11738.69                    | 12713.43                    | 10845                                                 | 11712.93                    | 12682.08                    |
| Net Assets at the end (crs)                  |     | 87.17                                                | 56.71                       | 61.4                        | 177.17                                                | 78.19                       | 84.68                       |
| ratio of recurring exp                       |     | 0.13                                                 | 0.24                        | 0.18                        | 0.15                                                  | 0.19                        | 0.16                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                          | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                           | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 14.41                                                | 11.55                       | 11.39                       | 13.93                                                 | 11.4                        | 11.29                       |
| Per 10000 Benchmark Returns since inception- |     | 11441                                                | 12383.92                    | 13755.78                    | 11393                                                 | 12333.12                    | 13699.21                    |
| SECBM RETURNS- C10YRGSEC                     |     | 14.43                                                | 11.42                       | 11.57                       | 14.33                                                 | 11.45                       | 11.59                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                      |                             |                             |                                                       |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                      |                             |                             |                                                       |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 11443.1                                              | 12355.71                    | 13821.59                    | 11432.76                                              | 12343.87                    | 13808.16                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                      |                             |                             |                                                       |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                      |                             |                             |                                                       |                             |                             |

|                                              |     | UTI - FTIF SERIES XVIII-IX (733 Day)<br>(29/04/2014) |                             |                             | UTI - FTIF SERIES XVIII-X ( 366 Day)<br>(29/04/2014) |                             |                             |
|----------------------------------------------|-----|------------------------------------------------------|-----------------------------|-----------------------------|------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                              | 2015-16                     | 2016-17                     | 2014-15                                              | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                    | 10.1325                     | 10.0568                     | 0                                                    | 10.0164                     | 10.0313                     |
| NAV at the beginning of year                 | DAD | 0                                                    | 10.1331                     | 10.0574                     | 0                                                    | 10.0169                     | 10.0319                     |
| NAV at the beginning of year                 | DFX |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                    | 10.9409                     | 11.8813                     | 0                                                    | 10.8397                     | 11.7535                     |
| NAV at the beginning of year                 | DHY |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the beginning of year                 | DIR |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the beginning of year                 | DMD |                                                      |                             |                             | 0                                                    | 10.8397                     | 0                           |
| NAV at the beginning of year                 | DQD |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the beginning of year                 | FX  | 0                                                    | 10.5612                     | 11.4402                     | 0                                                    | 10.4598                     | 0                           |
| NAV at the beginning of year                 | GR  | 0                                                    | 10.9163                     | 11.8249                     | 0                                                    | 10.8201                     | 11.7087                     |
| NAV at the beginning of year                 | HY  |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the beginning of year                 | IR  |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                    | 10.9163                     | 11.8249                     |                                                      |                             |                             |
| NAV at the beginning of year                 | QD  | 0                                                    | 10.1311                     | 10.0593                     | 0                                                    | 10.0162                     | 10.0316                     |
| Income distr per unit                        | AD  | 0.7815                                               | 0.9168                      | 0.1369                      | 0.8026                                               | 0.7984                      | 0.8109                      |
| Income distr per unit                        | DAD | 0.8054                                               | 0.9442                      | 0.7715                      | 0.8221                                               | 0.82                        | 0.8122                      |
| Income distr per unit                        | DFX |                                                      |                             |                             |                                                      |                             |                             |
| Income distr per unit                        | DHY |                                                      |                             |                             |                                                      |                             |                             |
| Income distr per unit                        | DIR |                                                      |                             |                             |                                                      |                             |                             |
| Income distr per unit                        | DMD |                                                      |                             |                             | 0                                                    | 0.9315                      | 0                           |
| Income distr per unit                        | DQD |                                                      |                             |                             |                                                      |                             |                             |
| Income distr per unit                        | FX  | 0.3377                                               | 0                           | 1.5312                      | 0.3448                                               | 0.5463                      | 0                           |
| Income distr per unit                        | HY  |                                                      |                             |                             |                                                      |                             |                             |
| Income distr per unit                        | IR  |                                                      |                             |                             |                                                      |                             |                             |
| Income distr per unit                        | MD  | 0                                                    | 0                           | 1.9203                      |                                                      |                             |                             |
| Income distr per unit                        | QD  | 0.7601                                               | 0.8872                      | 0.748                       | 0.7802                                               | 0.7808                      | 0.7884                      |
| NAV at the end of year                       | A   |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the end of year                       | AD  | 10.1325                                              | 10.0568                     | 0                           | 10.0164                                              | 10.0313                     | 10.0379                     |
| NAV at the end of year                       | DAD | 10.1331                                              | 10.0574                     | 10.0679                     | 10.0169                                              | 10.0319                     | 10.0381                     |
| NAV at the end of year                       | DFX |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the end of year                       | DGR | 10.9409                                              | 11.8813                     | 12.8188                     | 10.8397                                              | 11.7535                     | 12.7171                     |
| NAV at the end of year                       | DHY |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the end of year                       | DIR |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the end of year                       | DMD |                                                      |                             |                             | 10.8397                                              | 0                           | 0                           |
| NAV at the end of year                       | DQD |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the end of year                       | FX  | 10.5612                                              | 11.4402                     | 0                           | 10.4598                                              | 0                           | 0                           |
| NAV at the end of year                       | GR  | 10.9163                                              | 11.8249                     | 12.7432                     | 10.8201                                              | 11.7087                     | 12.6658                     |
| NAV at the end of year                       | HY  |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the end of year                       | IR  |                                                      |                             |                             |                                                      |                             |                             |
| NAV at the end of year                       | MD  | 10.9163                                              | 11.8249                     | 10.6903                     |                                                      |                             |                             |
| NAV at the end of year                       | QD  | 10.1311                                              | 10.0593                     | 10.0666                     | 10.0162                                              | 10.0316                     | 10.037                      |
| Scheme Returns since inception               |     | 9.16                                                 | 9.22                        | 8.71                        | 8.2                                                  | 8.62                        | 8.47                        |
| Per 10000 Scheme Returns since inception-    |     | 10916                                                | 11825.69                    | 12741.81                    | 10820                                                | 11707.78                    | 12666.01                    |
| Net Assets at the end (crs)                  |     | 45.94                                                | 49.79                       | 46.19                       | 109.43                                               | 77.16                       | 83.47                       |
| ratio of recurring exp                       |     | 0.3                                                  | 0.3                         | 0.45                        | 0.14                                                 | 0.24                        | 0.2                         |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                          | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                          | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 13.02                                                | 11.18                       | 11.15                       | 9.36                                                 | 9.37                        | 9.28                        |
| Per 10000 Benchmark Returns since inception- |     | 11302                                                | 12232.46                    | 13589.4                     | 10936                                                | 11862.41                    | 12942.91                    |
| SECBM RETURNS- C10YRGSEC                     |     | 13.55                                                | 11.31                       | 11.51                       | 13.14                                                | 11.07                       | 11.34                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                      |                             |                             |                                                      |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                      |                             |                             |                                                      |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 11354.78                                             | 12259.67                    | 13717.5                     | 11314.2                                              | 12216.48                    | 13664.95                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                      |                             |                             |                                                      |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                      |                             |                             |                                                      |                             |                             |

|                                              |     | UTI - FTIF SERIES XVIII-XI (1095 Day)<br>(05/05/2014) |                             |                             | UTI - FTIF SERIES XVIII-XII (366 Day)<br>(13/05/2014) |                                   |                                   |
|----------------------------------------------|-----|-------------------------------------------------------|-----------------------------|-----------------------------|-------------------------------------------------------|-----------------------------------|-----------------------------------|
|                                              |     | 2014-15                                               | 2015-16                     | 2016-17                     | 2014-15                                               | 2015-16                           | 2016-17                           |
| NAV at the beginning of year                 | A   |                                                       |                             |                             |                                                       |                                   |                                   |
| NAV at the beginning of year                 | AD  | 0                                                     | 10.2393                     | 10.3407                     | 0                                                     | 10.0156                           | 0                                 |
| NAV at the beginning of year                 | DAD | 0                                                     | 10.2407                     | 10.3427                     | 0                                                     | 10.0158                           | 0                                 |
| NAV at the beginning of year                 | DFX |                                                       |                             |                             |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DGR | 0                                                     | 10.9882                     | 12.0068                     | 0                                                     | 10.7914                           | 11.7218                           |
| NAV at the beginning of year                 | DHY |                                                       |                             |                             |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DIR |                                                       |                             |                             |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DMD |                                                       |                             |                             | 0                                                     | 10.7914                           | 10.7344                           |
| NAV at the beginning of year                 | DQD | 0                                                     | 10.2346                     | 10.3343                     | 0                                                     | 10.0157                           | 0                                 |
| NAV at the beginning of year                 | FX  |                                                       |                             |                             | 0                                                     | 10.4628                           | 0                                 |
| NAV at the beginning of year                 | GR  | 0                                                     | 10.9402                     | 11.8946                     | 0                                                     | 10.7821                           | 11.6894                           |
| NAV at the beginning of year                 | HY  |                                                       |                             |                             |                                                       |                                   |                                   |
| NAV at the beginning of year                 | IR  |                                                       |                             |                             |                                                       |                                   |                                   |
| NAV at the beginning of year                 | MD  | 0                                                     | 10.9401                     | 11.8945                     | 0                                                     | 10.7821                           | 0                                 |
| NAV at the beginning of year                 | QD  | 0                                                     | 10.2335                     | 10.3328                     | 0                                                     | 10.0157                           | 0                                 |
| Income distr per unit                        | AD  | 0.6989                                                | 0.7895                      | 0.8749                      | 0.7653                                                | 0.1334                            | 0                                 |
| Income distr per unit                        | DAD | 0.7466                                                | 0.8441                      | 0.9296                      | 0.7747                                                | 0.135                             | 0                                 |
| Income distr per unit                        | DFX |                                                       |                             |                             |                                                       |                                   |                                   |
| Income distr per unit                        | DHY |                                                       |                             |                             |                                                       |                                   |                                   |
| Income distr per unit                        | DIR |                                                       |                             |                             |                                                       |                                   |                                   |
| Income distr per unit                        | DMD |                                                       |                             |                             | 0                                                     | 0.9198                            | 0                                 |
| Income distr per unit                        | DQD | 0.7281                                                | 0.8193                      | 0.8999                      | 0.7557                                                | 0.1349                            | 0                                 |
| Income distr per unit                        | FX  |                                                       |                             |                             | 0.3051                                                | 0.5859                            | 0                                 |
| Income distr per unit                        | HY  |                                                       |                             |                             |                                                       |                                   |                                   |
| Income distr per unit                        | IR  |                                                       |                             |                             |                                                       |                                   |                                   |
| Income distr per unit                        | MD  |                                                       |                             |                             | 0                                                     | 0.9089                            | 0                                 |
| Income distr per unit                        | QD  | 0.6837                                                | 0.7673                      | 0.8481                      | 0.7469                                                | 0.1336                            | 0                                 |
| NAV at the end of year                       | A   |                                                       |                             |                             |                                                       |                                   |                                   |
| NAV at the end of year                       | AD  | 10.2393                                               | 10.3407                     | 10.2999                     | 10.0156                                               | 0                                 | 0                                 |
| NAV at the end of year                       | DAD | 10.2407                                               | 10.3427                     | 10.3023                     | 10.0158                                               | 0                                 | 0                                 |
| NAV at the end of year                       | DFX |                                                       |                             |                             |                                                       |                                   |                                   |
| NAV at the end of year                       | DGR | 10.9882                                               | 12.0068                     | 13.0431                     | 10.7914                                               | 11.7218                           | 12.7036                           |
| NAV at the end of year                       | DHY |                                                       |                             |                             |                                                       |                                   |                                   |
| NAV at the end of year                       | DIR |                                                       |                             |                             |                                                       |                                   |                                   |
| NAV at the end of year                       | DMD |                                                       |                             |                             | 10.7914                                               | 10.7344                           | 11.6338                           |
| NAV at the end of year                       | DQD | 10.2346                                               | 10.3343                     | 10.2998                     | 10.0157                                               | 0                                 | 0                                 |
| NAV at the end of year                       | FX  |                                                       |                             |                             | 10.4628                                               | 0                                 | 0                                 |
| NAV at the end of year                       | GR  | 10.9402                                               | 11.8946                     | 12.8568                     | 10.7821                                               | 11.6894                           | 12.6645                           |
| NAV at the end of year                       | HY  |                                                       |                             |                             |                                                       |                                   |                                   |
| NAV at the end of year                       | IR  |                                                       |                             |                             |                                                       |                                   |                                   |
| NAV at the end of year                       | MD  | 10.9401                                               | 11.8945                     | 12.8565                     | 10.7821                                               | 0                                 | 0                                 |
| NAV at the end of year                       | QD  | 10.2335                                               | 10.3328                     | 10.2973                     | 10.0157                                               | 0                                 | 0                                 |
| Scheme Returns since inception               |     | 9.4                                                   | 9.69                        | 9.13                        | 7.82                                                  | 8.71                              | 8.58                              |
| Per 10000 Scheme Returns since inception-    |     | 10940                                                 | 11895.48                    | 12857.44                    | 10782                                                 | 11688.78                          | 12663.34                          |
| Net Assets at the end (crs)                  |     | 64.89                                                 | 70.55                       | 76.25                       | 233.43                                                | 184.62                            | 200.06                            |
| ratio of recurring exp                       |     | 0.63                                                  | 0.63                        | 0.63                        | 0.07                                                  | 0.12                              | 0.06                              |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                           | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Short Term Bond Fund Index                     | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index |
| Benchmark Returns since inception            |     | 12.59                                                 | 11.11                       | 11.1                        | 8.86                                                  | 9.3                               | 9.23                              |
| Per 10000 Benchmark Returns since inception- |     | 11259                                                 | 12186.12                    | 13536.49                    | 10886                                                 | 11807.6                           | 12882.01                          |
| SECBM RETURNS- C10YRGSEC                     |     | 13.53                                                 | 11.46                       | 11.60                       | 13.64                                                 | 11.57                             | 11.68                             |
| SECBM RETURNS- C1YRTBILL                     |     |                                                       |                             |                             |                                                       |                                   |                                   |
| SECBM RETURNS- NIFTY                         |     |                                                       |                             |                             |                                                       |                                   |                                   |
| SECBM VAL10000-C10YRGSEC                     |     | 11352.87                                              | 12258.26                    | 13712.49                    | 11364.4                                               | 12269.93                          | 13728.31                          |
| SECBM VAL10000-C1YRTBILL                     |     |                                                       |                             |                             |                                                       |                                   |                                   |
| SECBM VAL10000-NIFTY                         |     |                                                       |                             |                             |                                                       |                                   |                                   |

|                                              |     | UTI - FTIF SERIES XVIII-XIII (366 Day)<br>(21/05/2014) |                                   |                                   | UTI - FTIF SERIES XVIII-XIV (368 Day)<br>(23/05/2014) |                                   |                                   |
|----------------------------------------------|-----|--------------------------------------------------------|-----------------------------------|-----------------------------------|-------------------------------------------------------|-----------------------------------|-----------------------------------|
|                                              |     | 2014-15                                                | 2015-16                           | 2016-17                           | 2014-15                                               | 2015-16                           | 2016-17                           |
| NAV at the beginning of year                 | A   |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | AD  | 0                                                      | 10.019                            | 10.0304                           | 0                                                     | 10.0296                           | 10.1029                           |
| NAV at the beginning of year                 | DAD | 0                                                      | 10.0191                           | 0                                 |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DFX | 0                                                      | 10.4703                           | 0                                 |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DGR | 0                                                      | 10.7637                           | 11.6923                           | 0                                                     | 10.7742                           | 11.6916                           |
| NAV at the beginning of year                 | DHY |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DIR |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DMD | 0                                                      | 10.7635                           | 10.7162                           |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DQD | 0                                                      | 10.019                            | 10.0309                           |                                                       |                                   |                                   |
| NAV at the beginning of year                 | FX  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | GR  | 0                                                      | 10.7546                           | 11.6609                           | 0                                                     | 10.7561                           | 11.6485                           |
| NAV at the beginning of year                 | HY  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | IR  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | MD  |                                                        |                                   |                                   | 0                                                     | 10.7562                           | 0                                 |
| NAV at the beginning of year                 | QD  | 0                                                      | 10.0187                           | 0                                 | 0                                                     | 10.0295                           | 10.0661                           |
| Income distr per unit                        | AD  | 0.7345                                                 | 0.8201                            | 0.8284                            | 0.7246                                                | 0.7457                            | 0.7686                            |
| Income distr per unit                        | DAD | 0.7434                                                 | 0.1567                            | 0                                 |                                                       |                                   |                                   |
| Income distr per unit                        | DFX | 0.2788                                                 | 0.6145                            | 0                                 |                                                       |                                   |                                   |
| Income distr per unit                        | DHY |                                                        |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | DIR |                                                        |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | DMD | 0                                                      | 0.9112                            | 0                                 |                                                       |                                   |                                   |
| Income distr per unit                        | DQD | 0.726                                                  | 0.8232                            | 0.8061                            |                                                       |                                   |                                   |
| Income distr per unit                        | FX  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | HY  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | IR  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | MD  |                                                        |                                   |                                   | 0                                                     | 0.8993                            | 0                                 |
| Income distr per unit                        | QD  | 0.7175                                                 | 0.1547                            | 0                                 | 0.708                                                 | 0.7689                            | 0.745                             |
| NAV at the end of year                       | A   |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | AD  | 10.019                                                 | 10.0304                           | 10.0469                           | 10.0296                                               | 10.1029                           | 10.1897                           |
| NAV at the end of year                       | DAD | 10.0191                                                | 0                                 | 0                                 |                                                       |                                   |                                   |
| NAV at the end of year                       | DFX | 10.4703                                                | 0                                 | 0                                 |                                                       |                                   |                                   |
| NAV at the end of year                       | DGR | 10.7637                                                | 11.6923                           | 12.6844                           | 10.7742                                               | 11.6916                           | 12.689                            |
| NAV at the end of year                       | DHY |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | DIR |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | DMD | 10.7635                                                | 10.7162                           | 11.6244                           |                                                       |                                   |                                   |
| NAV at the end of year                       | DQD | 10.019                                                 | 10.0309                           | 10.049                            |                                                       |                                   |                                   |
| NAV at the end of year                       | FX  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | GR  | 10.7546                                                | 11.6609                           | 12.6462                           | 10.7561                                               | 11.6485                           | 12.6376                           |
| NAV at the end of year                       | HY  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | IR  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | MD  |                                                        |                                   |                                   | 10.7562                                               | 0                                 | 0                                 |
| NAV at the end of year                       | QD  | 10.0187                                                | 0                                 | 0                                 | 10.0295                                               | 10.0661                           | 10.1525                           |
| Scheme Returns since inception               |     | 7.55                                                   | 8.68                              | 8.6                               | 7.56                                                  | 8.64                              | 8.59                              |
| Per 10000 Scheme Returns since inception-    |     | 10755                                                  | 11661.46                          | 12647.14                          | 10756                                                 | 11648.25                          | 12638.12                          |
| Net Assets at the end (crs)                  |     | 184.47                                                 | 138.74                            | 150.49                            | 31.47                                                 | 23.87                             | 25.9                              |
| ratio of recurring exp                       |     | 0.08                                                   | 0.15                              | 0.11                              | 0.27                                                  | 0.3                               | 0.15                              |
| Scheme Benchmark                             |     | Crisil Short Term Bond Fund Index                      | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index                     | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index |
| Benchmark Returns since inception            |     | 8.54                                                   | 9.24                              | 9.19                              | 8.47                                                  | 9.23                              | 9.19                              |
| Per 10000 Benchmark Returns since inception- |     | 10854                                                  | 11772.66                          | 12843.71                          | 10847                                                 | 11764.98                          | 12837.52                          |
| SECBM RETURNS- C10YRGSEC                     |     | 12.14                                                  | 10.91                             | 11.25                             | 12.07                                                 | 10.91                             | 11.25                             |
| SECBM RETURNS- C1YRTBILL                     |     |                                                        |                                   |                                   |                                                       |                                   |                                   |
| SECBM RETURNS- NIFTY                         |     |                                                        |                                   |                                   |                                                       |                                   |                                   |
| SECBM VAL10000-C10YRGSEC                     |     | 11213.73                                               | 12107.15                          | 13545.55                          | 11207.19                                              | 12100.28                          | 13537.63                          |
| SECBM VAL10000-C1YRTBILL                     |     |                                                        |                                   |                                   |                                                       |                                   |                                   |
| SECBM VAL10000-NIFTY                         |     |                                                        |                                   |                                   |                                                       |                                   |                                   |

|                                              |     | UTI - FTIF SERIES XVIII-XV (366 Day)<br>(28/05/2014) |                                   |                                   | UTI - FTIF SERIES XIX - I (369 Day)<br>(29/05/2014) |                                   |                                   |
|----------------------------------------------|-----|------------------------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------------------------|-----------------------------------|-----------------------------------|
|                                              |     | 2014-15                                              | 2015-16                           | 2016-17                           | 2014-15                                             | 2015-16                           | 2016-17                           |
| NAV at the beginning of year                 | A   |                                                      |                                   |                                   |                                                     |                                   |                                   |
| NAV at the beginning of year                 | AD  | 0                                                    | 10.0298                           | 10.0298                           | 0                                                   | 10.0306                           | 0                                 |
| NAV at the beginning of year                 | DAD | 0                                                    | 10.0299                           | 0                                 | 0                                                   | 10.0307                           | 10.0303                           |
| NAV at the beginning of year                 | DFX | 0                                                    | 10.4852                           | 0                                 |                                                     |                                   |                                   |
| NAV at the beginning of year                 | DGR | 0                                                    | 10.761                            | 11.673                            | 0                                                   | 10.7494                           | 11.6572                           |
| NAV at the beginning of year                 | DHY |                                                      |                                   |                                   |                                                     |                                   |                                   |
| NAV at the beginning of year                 | DIR |                                                      |                                   |                                   |                                                     |                                   |                                   |
| NAV at the beginning of year                 | DMD | 0                                                    | 10.7607                           | 0                                 | 0                                                   | 10.7494                           | 0                                 |
| NAV at the beginning of year                 | DQD | 0                                                    | 10.0299                           | 0                                 | 0                                                   | 10.0307                           | 0                                 |
| NAV at the beginning of year                 | FX  | 0                                                    | 10.4813                           | 0                                 |                                                     |                                   |                                   |
| NAV at the beginning of year                 | GR  | 0                                                    | 10.7521                           | 11.6418                           | 0                                                   | 10.7406                           | 11.6262                           |
| NAV at the beginning of year                 | HY  |                                                      |                                   |                                   |                                                     |                                   |                                   |
| NAV at the beginning of year                 | IR  |                                                      |                                   |                                   |                                                     |                                   |                                   |
| NAV at the beginning of year                 | MD  |                                                      |                                   |                                   | 0                                                   | 10.7406                           | 10.6643                           |
| NAV at the beginning of year                 | QD  | 0                                                    | 10.0296                           | 10.0301                           | 0                                                   | 10.0305                           | 0                                 |
| Income distr per unit                        | AD  | 0.7203                                               | 0.8166                            | 0.8131                            | 0.7079                                              | 0.1814                            | 0                                 |
| Income distr per unit                        | DAD | 0.728                                                | 0.1698                            | 0                                 | 0.7166                                              | 0.833                             | 0.8494                            |
| Income distr per unit                        | DFX | 0.2631                                               | 0.6327                            | 0                                 |                                                     |                                   |                                   |
| Income distr per unit                        | DHY |                                                      |                                   |                                   |                                                     |                                   |                                   |
| Income distr per unit                        | DIR |                                                      |                                   |                                   |                                                     |                                   |                                   |
| Income distr per unit                        | DMD | 0                                                    | 0.9116                            | 0                                 | 0                                                   | 0.9131                            | 0                                 |
| Income distr per unit                        | DQD | 0.7122                                               | 0.1707                            | 0                                 | 0.7003                                              | 0.1835                            | 0                                 |
| Income distr per unit                        | FX  | 0.2596                                               | 0.627                             | 0                                 |                                                     |                                   |                                   |
| Income distr per unit                        | HY  |                                                      |                                   |                                   |                                                     |                                   |                                   |
| Income distr per unit                        | IR  |                                                      |                                   |                                   |                                                     |                                   |                                   |
| Income distr per unit                        | MD  |                                                      |                                   |                                   | 0                                                   | 0.9021                            | 0                                 |
| Income distr per unit                        | QD  | 0.704                                                | 0.8046                            | 0.8088                            | 0.6919                                              | 0.1815                            | 0                                 |
| NAV at the end of year                       | A   |                                                      |                                   |                                   |                                                     |                                   |                                   |
| NAV at the end of year                       | AD  | 10.0298                                              | 10.0298                           | 10.0561                           | 10.0306                                             | 0                                 | 0                                 |
| NAV at the end of year                       | DAD | 10.0299                                              | 0                                 | 0                                 | 10.0307                                             | 10.0303                           | 10.0357                           |
| NAV at the end of year                       | DFX | 10.4852                                              | 0                                 | 0                                 |                                                     |                                   |                                   |
| NAV at the end of year                       | DGR | 10.761                                               | 11.673                            | 12.6575                           | 10.7494                                             | 11.6572                           | 12.6542                           |
| NAV at the end of year                       | DHY |                                                      |                                   |                                   |                                                     |                                   |                                   |
| NAV at the end of year                       | DIR |                                                      |                                   |                                   |                                                     |                                   |                                   |
| NAV at the end of year                       | DMD | 10.7607                                              | 0                                 | 0                                 | 10.7494                                             | 0                                 | 0                                 |
| NAV at the end of year                       | DQD | 10.0299                                              | 0                                 | 0                                 | 10.0307                                             | 0                                 | 0                                 |
| NAV at the end of year                       | FX  | 10.4813                                              | 0                                 | 0                                 |                                                     |                                   |                                   |
| NAV at the end of year                       | GR  | 10.7521                                              | 11.6418                           | 12.6191                           | 10.7406                                             | 11.6262                           | 12.6156                           |
| NAV at the end of year                       | HY  |                                                      |                                   |                                   |                                                     |                                   |                                   |
| NAV at the end of year                       | IR  |                                                      |                                   |                                   |                                                     |                                   |                                   |
| NAV at the end of year                       | MD  |                                                      |                                   |                                   | 10.7406                                             | 10.6643                           | 11.5717                           |
| NAV at the end of year                       | QD  | 10.0296                                              | 10.0301                           | 10.0339                           | 10.0305                                             | 0                                 | 0                                 |
| Scheme Returns since inception               |     | 7.52                                                 | 8.66                              | 8.57                              | 7.41                                                | 8.61                              | 8.57                              |
| Per 10000 Scheme Returns since inception-    |     | 10752                                                | 11641.6                           | 12620.13                          | 10741                                               | 11626.53                          | 12614.44                          |
| Net Assets at the end (crs)                  |     | 30.18                                                | 9.33                              | 10.1                              | 110.85                                              | 61.5                              | 66.75                             |
| ratio of recurring exp                       |     | 0.17                                                 | 0.23                              | 0.13                              | 0.05                                                | 0.14                              | 0.16                              |
| Scheme Benchmark                             |     | Crisil Short Term Bond Fund Index                    | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index                   | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index |
| Benchmark Returns since inception            |     | 8.37                                                 | 9.24                              | 9.19                              | 8.21                                                | 9.17                              | 9.15                              |
| Per 10000 Benchmark Returns since inception- |     | 10837                                                | 11755.57                          | 12825.16                          | 10821                                               | 11736.15                          | 12805.72                          |
| SECBM RETURNS- C10YRGSEC                     |     | 11.91                                                | 10.90                             | 11.24                             | 11.35                                               | 10.62                             | 11.06                             |
| SECBM RETURNS- C1YRTBILL                     |     |                                                      |                                   |                                   |                                                     |                                   |                                   |
| SECBM RETURNS- NIFTY                         |     |                                                      |                                   |                                   |                                                     |                                   |                                   |
| SECBM VAL10000-C10YRGSEC                     |     | 11191.26                                             | 12084.56                          | 13518.39                          | 11134.75                                            | 12022.13                          | 13448.84                          |
| SECBM VAL10000-C1YRTBILL                     |     |                                                      |                                   |                                   |                                                     |                                   |                                   |
| SECBM VAL10000-NIFTY                         |     |                                                      |                                   |                                   |                                                     |                                   |                                   |

|                                              |     | UTI - FTIF SERIES XIX - II (368 Days)<br>(02/06/2014) |                                   |                                   | UTI - FTIF SERIES XIX -III (368 Days)<br>(06/06/2014) |                                   |                                   |
|----------------------------------------------|-----|-------------------------------------------------------|-----------------------------------|-----------------------------------|-------------------------------------------------------|-----------------------------------|-----------------------------------|
|                                              |     | 2014-15                                               | 2015-16                           | 2016-17                           | 2014-15                                               | 2015-16                           | 2016-17                           |
| NAV at the beginning of year                 | A   |                                                       |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | AD  | 0                                                     | 10.032                            | 0                                 | 0                                                     | 10.0321                           | 10.0294                           |
| NAV at the beginning of year                 | DAD | 0                                                     | 10.0322                           | 0                                 | 0                                                     | 10.0322                           | 0                                 |
| NAV at the beginning of year                 | DFX |                                                       |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DGR | 0                                                     | 10.7471                           | 11.664                            | 0                                                     | 10.7293                           | 11.6476                           |
| NAV at the beginning of year                 | DHY |                                                       |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DIR |                                                       |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DMD | 0                                                     | 10.7471                           | 0                                 |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DQD | 0                                                     | 10.0321                           | 0                                 | 0                                                     | 10.0321                           | 0                                 |
| NAV at the beginning of year                 | FX  |                                                       |                                   |                                   | 0                                                     | 10.4807                           | 0                                 |
| NAV at the beginning of year                 | GR  | 0                                                     | 10.7383                           | 11.6331                           | 0                                                     | 10.7207                           | 11.6168                           |
| NAV at the beginning of year                 | HY  |                                                       |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | IR  |                                                       |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | MD  | 0                                                     | 10.7383                           | 0                                 | 0                                                     | 10.7203                           | 0                                 |
| NAV at the beginning of year                 | QD  | 0                                                     | 10.0319                           | 0                                 | 0                                                     | 10.0319                           | 0                                 |
| Income distr per unit                        | AD  | 0.7043                                                | 0.1924                            | 0                                 | 0.6866                                                | 0.8264                            | 0.7888                            |
| Income distr per unit                        | DAD | 0.7126                                                | 0.1947                            | 0                                 | 0.6952                                                | 0.1999                            | 0                                 |
| Income distr per unit                        | DFX |                                                       |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | DHY |                                                       |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | DIR |                                                       |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | DMD | 0                                                     | 0.9211                            | 0                                 |                                                       |                                   |                                   |
| Income distr per unit                        | DQD | 0.6964                                                | 0.1945                            | 0                                 | 0.6797                                                | 0.1998                            | 0                                 |
| Income distr per unit                        | FX  |                                                       |                                   |                                   | 0.2296                                                | 0.6536                            | 0                                 |
| Income distr per unit                        | HY  |                                                       |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | IR  |                                                       |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | MD  | 0                                                     | 0.91                              | 0                                 | 0                                                     | 0.8972                            | 0                                 |
| Income distr per unit                        | QD  | 0.6885                                                | 0.1923                            | 0                                 | 0.6717                                                | 0.1974                            | 0                                 |
| NAV at the end of year                       | A   |                                                       |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | AD  | 10.032                                                | 0                                 | 0                                 | 10.0321                                               | 10.0294                           | 10.0712                           |
| NAV at the end of year                       | DAD | 10.0322                                               | 0                                 | 0                                 | 10.0322                                               | 0                                 | 0                                 |
| NAV at the end of year                       | DFX |                                                       |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | DGR | 10.7471                                               | 11.664                            | 12.6388                           | 10.7293                                               | 11.6476                           | 12.6206                           |
| NAV at the end of year                       | DHY |                                                       |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | DIR |                                                       |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | DMD | 10.7471                                               | 0                                 | 0                                 |                                                       |                                   |                                   |
| NAV at the end of year                       | DQD | 10.0321                                               | 0                                 | 0                                 | 10.0321                                               | 0                                 | 0                                 |
| NAV at the end of year                       | FX  |                                                       |                                   |                                   | 10.4807                                               | 0                                 | 0                                 |
| NAV at the end of year                       | GR  | 10.7383                                               | 11.6331                           | 12.6002                           | 10.7207                                               | 11.6168                           | 12.5818                           |
| NAV at the end of year                       | HY  |                                                       |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | IR  |                                                       |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | MD  | 10.7383                                               | 0                                 | 0                                 | 10.7203                                               | 0                                 | 0                                 |
| NAV at the end of year                       | QD  | 10.0319                                               | 0                                 | 0                                 | 10.0319                                               | 0                                 | 0                                 |
| Scheme Returns since inception               |     | 7.38                                                  | 8.71                              | 8.57                              | 7.21                                                  | 8.67                              | 8.54                              |
| Per 10000 Scheme Returns since inception-    |     | 10738                                                 | 11632.75                          | 12600.24                          | 10721                                                 | 11617.06                          | 12581.98                          |
| Net Assets at the end (crs)                  |     | 46.37                                                 | 36.3                              | 39.33                             | 368.38                                                | 303.49                            | 328.79                            |
| ratio of recurring exp                       |     | 0.1                                                   | 0.22                              | 0.18                              | 0.05                                                  | 0.17                              | 0.13                              |
| Scheme Benchmark                             |     | Crisil Short Term Bond Fund Index                     | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index                     | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index |
| Benchmark Returns since inception            |     | 8.01                                                  | 9.14                              | 9.12                              | 7.95                                                  | 9.15                              | 9.13                              |
| Per 10000 Benchmark Returns since inception- |     | 10801                                                 | 11716.22                          | 12780.49                          | 10795                                                 | 11709.73                          | 12774.61                          |
| SECBM RETURNS- C10YRGSEC                     |     | 10.94                                                 | 10.48                             | 10.97                             | 10.86                                                 | 10.49                             | 10.98                             |
| SECBM RETURNS- C1YRTBILL                     |     |                                                       |                                   |                                   |                                                       |                                   |                                   |
| SECBM RETURNS- NIFTY                         |     |                                                       |                                   |                                   |                                                       |                                   |                                   |
| SECBM VAL10000-C10YRGSEC                     |     | 11093.61                                              | 11978.02                          | 13398.96                          | 11085.62                                              | 11970.16                          | 13390.88                          |
| SECBM VAL10000-C1YRTBILL                     |     |                                                       |                                   |                                   |                                                       |                                   |                                   |
| SECBM VAL10000-NIFTY                         |     |                                                       |                                   |                                   |                                                       |                                   |                                   |

|                                              |     | UTI - FTIF SERIES XIX -IV (366 Days)<br>(11/06/2014) |                                   |                                   | UTI - FTIF SERIES XIX -V (1095 Days)<br>(12/06/2014) |                             |                             |
|----------------------------------------------|-----|------------------------------------------------------|-----------------------------------|-----------------------------------|------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                              | 2015-16                           | 2016-17                           | 2014-15                                              | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                      |                                   |                                   |                                                      |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                    | 10.0324                           | 10.0371                           | 0                                                    | 10.1561                     | 10.1192                     |
| NAV at the beginning of year                 | DAD | 0                                                    | 10.0327                           | 0                                 | 0                                                    | 10.1578                     | 10.0873                     |
| NAV at the beginning of year                 | DFX |                                                      |                                   |                                   |                                                      |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                    | 10.7146                           | 11.641                            | 0                                                    | 10.8991                     | 11.8849                     |
| NAV at the beginning of year                 | DHY |                                                      |                                   |                                   |                                                      |                             |                             |
| NAV at the beginning of year                 | DIR |                                                      |                                   |                                   |                                                      |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                    | 10.7143                           | 10.6776                           | 0                                                    | 10.8991                     | 11.8849                     |
| NAV at the beginning of year                 | DQD | 0                                                    | 10.0324                           | 0                                 | 0                                                    | 10.1546                     | 10.0872                     |
| NAV at the beginning of year                 | FX  | 0                                                    | 10.4791                           | 10.6606                           | 0                                                    | 10.5928                     | 11.4646                     |
| NAV at the beginning of year                 | GR  | 0                                                    | 10.7061                           | 11.6104                           | 0                                                    | 10.8361                     | 11.7279                     |
| NAV at the beginning of year                 | HY  |                                                      |                                   |                                   |                                                      |                             |                             |
| NAV at the beginning of year                 | IR  |                                                      |                                   |                                   |                                                      |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                    | 10.7064                           | 0                                 | 0                                                    | 10.8361                     | 11.7279                     |
| NAV at the beginning of year                 | QD  | 0                                                    | 10.0323                           | 10.0367                           | 0                                                    | 10.1531                     | 10.0855                     |
| Income distr per unit                        | AD  | 0.6717                                               | 0.8278                            | 0.7796                            | 0.6782                                               | 0.8704                      | 0.8892                      |
| Income distr per unit                        | DAD | 0.6797                                               | 0.208                             | 0                                 | 0.7392                                               | 0.9865                      | 0.9503                      |
| Income distr per unit                        | DFX |                                                      |                                   |                                   |                                                      |                             |                             |
| Income distr per unit                        | DHY |                                                      |                                   |                                   |                                                      |                             |                             |
| Income distr per unit                        | DIR |                                                      |                                   |                                   |                                                      |                             |                             |
| Income distr per unit                        | DMD | 0                                                    | 0.9016                            | 0                                 |                                                      |                             |                             |
| Income distr per unit                        | DQD | 0.6653                                               | 0.2078                            | 0                                 | 0.7219                                               | 0.9522                      | 0.9311                      |
| Income distr per unit                        | FX  | 0.2167                                               | 0.66                              | 0                                 | 0.2302                                               | 0                           | 0                           |
| Income distr per unit                        | HY  |                                                      |                                   |                                   |                                                      |                             |                             |
| Income distr per unit                        | IR  |                                                      |                                   |                                   |                                                      |                             |                             |
| Income distr per unit                        | MD  | 0                                                    | 0.8912                            | 0                                 |                                                      |                             |                             |
| Income distr per unit                        | QD  | 0.6574                                               | 0.8151                            | 0.7579                            | 0.6637                                               | 0.8751                      | 0.8558                      |
| NAV at the end of year                       | A   |                                                      |                                   |                                   |                                                      |                             |                             |
| NAV at the end of year                       | AD  | 10.0324                                              | 10.0371                           | 10.0876                           | 10.1561                                              | 10.1192                     | 10.0629                     |
| NAV at the end of year                       | DAD | 10.0327                                              | 0                                 | 0                                 | 10.1578                                              | 10.0873                     | 10.0488                     |
| NAV at the end of year                       | DFX |                                                      |                                   |                                   |                                                      |                             |                             |
| NAV at the end of year                       | DGR | 10.7146                                              | 11.641                            | 12.6127                           | 10.8991                                              | 11.8849                     | 12.9635                     |
| NAV at the end of year                       | DHY |                                                      |                                   |                                   |                                                      |                             |                             |
| NAV at the end of year                       | DIR |                                                      |                                   |                                   |                                                      |                             |                             |
| NAV at the end of year                       | DMD | 10.7143                                              | 10.6776                           | 11.5689                           | 10.8991                                              | 11.8849                     | 12.9637                     |
| NAV at the end of year                       | DQD | 10.0324                                              | 0                                 | 0                                 | 10.1546                                              | 10.0872                     | 10.0388                     |
| NAV at the end of year                       | FX  | 10.4791                                              | 10.6606                           | 11.5453                           | 10.5928                                              | 11.4646                     | 12.4116                     |
| NAV at the end of year                       | GR  | 10.7061                                              | 11.6104                           | 12.574                            | 10.8361                                              | 11.7279                     | 12.6966                     |
| NAV at the end of year                       | HY  |                                                      |                                   |                                   |                                                      |                             |                             |
| NAV at the end of year                       | IR  |                                                      |                                   |                                   |                                                      |                             |                             |
| NAV at the end of year                       | MD  | 10.7064                                              | 0                                 | 0                                 | 10.8361                                              | 11.7279                     | 12.6967                     |
| NAV at the end of year                       | QD  | 10.0323                                              | 10.0367                           | 10.0867                           | 10.1531                                              | 10.0855                     | 10.0355                     |
| Scheme Returns since inception               |     | 7.06                                                 | 8.7                               | 8.56                              | 8.36                                                 | 9.41                        | 8.99                        |
| Per 10000 Scheme Returns since inception-    |     | 10706                                                | 11609.57                          | 12574.32                          | 10836                                                | 11728.23                    | 12695.75                    |
| Net Assets at the end (crs)                  |     | 112.23                                               | 67.23                             | 72.83                             | 117.85                                               | 127.56                      | 138.12                      |
| ratio of recurring exp                       |     | 0.05                                                 | 0.08                              | 0.07                              | 0.81                                                 | 0.81                        | 0.81                        |
| Scheme Benchmark                             |     | Crisil Short Term Bond Fund Index                    | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index | Crisil Composite Bond Index                          | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 7.88                                                 | 9.18                              | 9.15                              | 10.68                                                | 10.73                       | 10.86                       |
| Per 10000 Benchmark Returns since inception- |     | 10788                                                | 11701.45                          | 12765.85                          | 11068                                                | 11980.22                    | 13308.92                    |
| SECBM RETURNS- C10YRGSEC                     |     | 11.08                                                | 10.70                             | 11.12                             | 12.15                                                | 11.40                       | 11.57                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                      |                                   |                                   |                                                      |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                      |                                   |                                   |                                                      |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 11108.14                                             | 11994.49                          | 13418.88                          | 11215.07                                             | 12109.02                    | 13546.59                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                      |                                   |                                   |                                                      |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                      |                                   |                                   |                                                      |                             |                             |

|                                              |     | UTI - FTIF SERIES XIX -VI (366 Day)<br>(16/06/2014) |                                   |                                   | UTI - FTIF SERIES XIX -VII (1095 Day)<br>(19/06/2014) |                             |                             |
|----------------------------------------------|-----|-----------------------------------------------------|-----------------------------------|-----------------------------------|-------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                             | 2015-16                           | 2016-17                           | 2014-15                                               | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                   | 10.0335                           | 0                                 | 0                                                     | 10.1458                     | 10.1064                     |
| NAV at the beginning of year                 | DAD | 0                                                   | 10.0337                           | 0                                 |                                                       |                             |                             |
| NAV at the beginning of year                 | DFX |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                   | 10.6989                           | 11.6268                           | 0                                                     | 10.8585                     | 11.8703                     |
| NAV at the beginning of year                 | DHY |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the beginning of year                 | DIR |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                   | 10.6987                           | 10.6648                           | 0                                                     | 10.8585                     | 11.8698                     |
| NAV at the beginning of year                 | DQD | 0                                                   | 10.0336                           | 0                                 | 0                                                     | 10.1437                     | 10.1068                     |
| NAV at the beginning of year                 | FX  |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                   | 10.6906                           | 11.5967                           | 0                                                     | 10.8183                     | 11.7673                     |
| NAV at the beginning of year                 | HY  |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the beginning of year                 | IR  |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                   | 10.6909                           | 10.6484                           | 0                                                     | 10.8181                     | 11.7668                     |
| NAV at the beginning of year                 | QD  | 0                                                   | 10.0335                           | 0                                 | 0                                                     | 10.1631                     | 10.126                      |
| Income distr per unit                        | AD  | 0.6551                                              | 0.2212                            | 0                                 | 0.6706                                                | 0.9268                      | 0.9106                      |
| Income distr per unit                        | DAD | 0.6631                                              | 0.2238                            | 0                                 |                                                       |                             |                             |
| Income distr per unit                        | DFX |                                                     |                                   |                                   |                                                       |                             |                             |
| Income distr per unit                        | DHY |                                                     |                                   |                                   |                                                       |                             |                             |
| Income distr per unit                        | DIR |                                                     |                                   |                                   |                                                       |                             |                             |
| Income distr per unit                        | DMD | 0                                                   | 0.9013                            | 0                                 |                                                       |                             |                             |
| Income distr per unit                        | DQD | 0.6492                                              | 0.2238                            | 0                                 | 0.6935                                                | 0.9478                      | 0.9316                      |
| Income distr per unit                        | FX  |                                                     |                                   |                                   |                                                       |                             |                             |
| Income distr per unit                        | HY  |                                                     |                                   |                                   |                                                       |                             |                             |
| Income distr per unit                        | IR  |                                                     |                                   |                                   |                                                       |                             |                             |
| Income distr per unit                        | MD  | 0                                                   | 0.891                             | 0                                 |                                                       |                             |                             |
| Income distr per unit                        | QD  | 0.6414                                              | 0.2212                            | 0                                 | 0.6371                                                | 0.8981                      | 0.8831                      |
| NAV at the end of year                       | A   |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the end of year                       | AD  | 10.0335                                             | 0                                 | 0                                 | 10.1458                                               | 10.1064                     | 10.0448                     |
| NAV at the end of year                       | DAD | 10.0337                                             | 0                                 | 0                                 |                                                       |                             |                             |
| NAV at the end of year                       | DFX |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the end of year                       | DGR | 10.6989                                             | 11.6268                           | 12.5732                           | 10.8585                                               | 11.8703                     | 12.9354                     |
| NAV at the end of year                       | DHY |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the end of year                       | DIR |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the end of year                       | DMD | 10.6987                                             | 10.6648                           | 11.5314                           | 10.8585                                               | 11.8698                     | 12.9342                     |
| NAV at the end of year                       | DQD | 10.0336                                             | 0                                 | 0                                 | 10.1437                                               | 10.1068                     | 10.0502                     |
| NAV at the end of year                       | FX  |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the end of year                       | GR  | 10.6906                                             | 11.5967                           | 12.5346                           | 10.8183                                               | 11.7673                     | 12.7593                     |
| NAV at the end of year                       | HY  |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the end of year                       | IR  |                                                     |                                   |                                   |                                                       |                             |                             |
| NAV at the end of year                       | MD  | 10.6909                                             | 10.6484                           | 11.5096                           | 10.8181                                               | 11.7668                     | 12.7584                     |
| NAV at the end of year                       | QD  | 10.0335                                             | 0                                 | 0                                 | 10.1631                                               | 10.126                      | 10.0682                     |
| Scheme Returns since inception               |     | 6.91                                                | 8.73                              | 8.5                               | 8.18                                                  | 9.79                        | 9.29                        |
| Per 10000 Scheme Returns since inception-    |     | 10691                                               | 11596.67                          | 12535.32                          | 10818                                                 | 11767.37                    | 12758.67                    |
| Net Assets at the end (crs)                  |     | 227.23                                              | 228.85                            | 247.44                            | 84.27                                                 | 91.84                       | 99.77                       |
| ratio of recurring exp                       |     | 0.06                                                | 0.11                              | 0.08                              | 0.35                                                  | 0.35                        | 0.35                        |
| Scheme Benchmark                             |     | Crisil Short Term Bond Fund Index                   | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index | Crisil Composite Bond Index                           | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 7.81                                                | 9.24                              | 9.19                              | 10.03                                                 | 10.55                       | 10.75                       |
| Per 10000 Benchmark Returns since inception- |     | 10781                                               | 11693.12                          | 12757.37                          | 11003                                                 | 11909.67                    | 13231.56                    |
| SECBM RETURNS- C10YRGSEC                     |     | 11.73                                               | 11.19                             | 11.43                             | 11.09                                                 | 11.01                       | 11.32                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                     |                                   |                                   |                                                       |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                     |                                   |                                   |                                                       |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 11173.39                                            | 12065.08                          | 13495.52                          | 11109.45                                              | 11996.15                    | 13419.16                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                     |                                   |                                   |                                                       |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                     |                                   |                                   |                                                       |                             |                             |

|                                              |     | UTI - FTIF SERIES XIX -VIII (368 Days)<br>(20/06/2014) |                                   |                                   | UTI - FTIF SERIES XIX - IX (369 Days)<br>(26/06/2014) |                                   |                                   |
|----------------------------------------------|-----|--------------------------------------------------------|-----------------------------------|-----------------------------------|-------------------------------------------------------|-----------------------------------|-----------------------------------|
|                                              |     | 2014-15                                                | 2015-16                           | 2016-17                           | 2014-15                                               | 2015-16                           | 2016-17                           |
| NAV at the beginning of year                 | A   |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | AD  | 0                                                      | 10.0343                           | 0                                 | 0                                                     | 10.0265                           | 10.0311                           |
| NAV at the beginning of year                 | DAD | 0                                                      | 10.0343                           | 0                                 | 0                                                     | 10.0267                           | 10.0272                           |
| NAV at the beginning of year                 | DFX |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DGR | 0                                                      | 10.6945                           | 11.6238                           | 0                                                     | 10.6731                           | 11.5962                           |
| NAV at the beginning of year                 | DHY |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DIR |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DMD |                                                        |                                   |                                   | 0                                                     | 10.6732                           | 0                                 |
| NAV at the beginning of year                 | DQD | 0                                                      | 10.0343                           | 0                                 | 0                                                     | 10.0265                           | 0                                 |
| NAV at the beginning of year                 | FX  |                                                        |                                   |                                   | 0                                                     | 10.4785                           | 0                                 |
| NAV at the beginning of year                 | GR  | 0                                                      | 10.6863                           | 11.5938                           | 0                                                     | 10.6651                           | 11.5675                           |
| NAV at the beginning of year                 | HY  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | IR  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the beginning of year                 | MD  | 0                                                      | 10.6863                           | 10.6406                           | 0                                                     | 10.6651                           | 10.6135                           |
| NAV at the beginning of year                 | QD  | 0                                                      | 10.0341                           | 0                                 | 0                                                     | 10.0264                           | 0                                 |
| Income distr per unit                        | AD  | 0.65                                                   | 0.2309                            | 0                                 | 0.6371                                                | 0.8271                            | 0.7922                            |
| Income distr per unit                        | DAD | 0.6579                                                 | 0.2335                            | 0                                 | 0.6449                                                | 0.8494                            | 0.8132                            |
| Income distr per unit                        | DFX |                                                        |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | DHY |                                                        |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | DIR |                                                        |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | DMD |                                                        |                                   |                                   | 0                                                     | 0.91                              | 0                                 |
| Income distr per unit                        | DQD | 0.6442                                                 | 0.2335                            | 0                                 | 0.6318                                                | 0.2489                            | 0                                 |
| Income distr per unit                        | FX  |                                                        |                                   |                                   | 0.1783                                                | 0.7079                            | 0                                 |
| Income distr per unit                        | HY  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | IR  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| Income distr per unit                        | MD  | 0                                                      | 0.8957                            | 0                                 | 0                                                     | 0.8988                            | 0                                 |
| Income distr per unit                        | QD  | 0.6366                                                 | 0.2307                            | 0                                 | 0.6244                                                | 0.2463                            | 0                                 |
| NAV at the end of year                       | A   |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | AD  | 10.0343                                                | 0                                 | 0                                 | 10.0265                                               | 10.0311                           | 10.047                            |
| NAV at the end of year                       | DAD | 10.0343                                                | 0                                 | 0                                 | 10.0267                                               | 10.0272                           | 10.0436                           |
| NAV at the end of year                       | DFX |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | DGR | 10.6945                                                | 11.6238                           | 12.5614                           | 10.6731                                               | 11.5962                           | 12.5584                           |
| NAV at the end of year                       | DHY |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | DIR |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | DMD |                                                        |                                   |                                   | 10.6732                                               | 0                                 | 0                                 |
| NAV at the end of year                       | DQD | 10.0343                                                | 0                                 | 0                                 | 10.0265                                               | 0                                 | 0                                 |
| NAV at the end of year                       | FX  |                                                        |                                   |                                   | 10.4785                                               | 0                                 | 0                                 |
| NAV at the end of year                       | GR  | 10.6863                                                | 11.5938                           | 12.5225                           | 10.6651                                               | 11.5675                           | 12.5022                           |
| NAV at the end of year                       | HY  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | IR  |                                                        |                                   |                                   |                                                       |                                   |                                   |
| NAV at the end of year                       | MD  | 10.6863                                                | 10.6406                           | 11.493                            | 10.6651                                               | 10.6135                           | 11.4712                           |
| NAV at the end of year                       | QD  | 10.0341                                                | 0                                 | 0                                 | 10.0264                                               | 0                                 | 0                                 |
| Scheme Returns since inception               |     | 6.86                                                   | 8.74                              | 8.48                              | 6.65                                                  | 8.69                              | 8.47                              |
| Per 10000 Scheme Returns since inception-    |     | 10686                                                  | 11593.24                          | 12523.34                          | 10665                                                 | 11567.98                          | 12503.42                          |
| Net Assets at the end (crs)                  |     | 161.95                                                 | 85.12                             | 91.97                             | 434.52                                                | 395.79                            | 428.37                            |
| ratio of recurring exp                       |     | 0.08                                                   | 0.1                               | 0.07                              | 0.06                                                  | 0.1                               | 0.11                              |
| Scheme Benchmark                             |     | Crisil Short Term Bond Fund Index                      | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index                     | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index |
| Benchmark Returns since inception            |     | 7.77                                                   | 9.25                              | 9.2                               | 7.54                                                  | 9.21                              | 9.17                              |
| Per 10000 Benchmark Returns since inception- |     | 10777                                                  | 11689.34                          | 12754.46                          | 10754                                                 | 11664.89                          | 12726.41                          |
| SECBM RETURNS- C10YRGSEC                     |     | 11.79                                                  | 11.25                             | 11.48                             | 11.11                                                 | 10.98                             | 11.30                             |
| SECBM RETURNS- C1YRTBILL                     |     |                                                        |                                   |                                   |                                                       |                                   |                                   |
| SECBM RETURNS- NIFTY                         |     |                                                        |                                   |                                   |                                                       |                                   |                                   |
| SECBM VAL10000-C10YRGSEC                     |     | 11178.76                                               | 12069.55                          | 13504.25                          | 11110.58                                              | 11997.35                          | 13420.42                          |
| SECBM VAL10000-C1YRTBILL                     |     |                                                        |                                   |                                   |                                                       |                                   |                                   |
| SECBM VAL10000-NIFTY                         |     |                                                        |                                   |                                   |                                                       |                                   |                                   |

|                                              |     | UTI - Capital Protection Oriented Scheme -<br>Series IV-I ( 1103 Days) (07/07/2014) |                                |                                | UTI - FTIF SERIES XIX - X (367 Day)<br>(30/06/2014) |                                         |                                         |
|----------------------------------------------|-----|-------------------------------------------------------------------------------------|--------------------------------|--------------------------------|-----------------------------------------------------|-----------------------------------------|-----------------------------------------|
|                                              |     | 2014-15                                                                             | 2015-16                        | 2016-17                        | 2014-15                                             | 2015-16                                 | 2016-17                                 |
| NAV at the beginning of year                 | A   |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the beginning of year                 | AD  |                                                                                     |                                |                                | 0                                                   | 10.0264                                 | 10.0319                                 |
| NAV at the beginning of year                 | DAD |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the beginning of year                 | DFX |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the beginning of year                 | DGR | 0                                                                                   | 10.7687                        | 11.3974                        | 0                                                   | 10.6615                                 | 11.5854                                 |
| NAV at the beginning of year                 | DHY |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the beginning of year                 | DIR | 0                                                                                   | 10.7687                        | 11.3974                        |                                                     |                                         |                                         |
| NAV at the beginning of year                 | DMD |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the beginning of year                 | DQD |                                                                                     |                                |                                | 0                                                   | 10.0264                                 | 0                                       |
| NAV at the beginning of year                 | FX  |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the beginning of year                 | GR  | 0                                                                                   | 10.6582                        | 11.118                         | 0                                                   | 10.6536                                 | 11.5568                                 |
| NAV at the beginning of year                 | HY  |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the beginning of year                 | IR  | 0                                                                                   | 10.6582                        | 11.118                         |                                                     |                                         |                                         |
| NAV at the beginning of year                 | MD  |                                                                                     |                                |                                | 0                                                   | 10.6536                                 | 0                                       |
| NAV at the beginning of year                 | QD  |                                                                                     |                                |                                | 0                                                   | 10.0262                                 | 10.0314                                 |
| Income distr per unit                        | AD  |                                                                                     |                                |                                | 0.6257                                              | 0.8279                                  | 0.7942                                  |
| Income distr per unit                        | DAD |                                                                                     |                                |                                |                                                     |                                         |                                         |
| Income distr per unit                        | DFX |                                                                                     |                                |                                |                                                     |                                         |                                         |
| Income distr per unit                        | DHY |                                                                                     |                                |                                |                                                     |                                         |                                         |
| Income distr per unit                        | DIR |                                                                                     |                                |                                |                                                     |                                         |                                         |
| Income distr per unit                        | DMD |                                                                                     |                                |                                |                                                     |                                         |                                         |
| Income distr per unit                        | DQD |                                                                                     |                                |                                | 0.6193                                              | 0.2479                                  | 0                                       |
| Income distr per unit                        | FX  |                                                                                     |                                |                                |                                                     |                                         |                                         |
| Income distr per unit                        | HY  |                                                                                     |                                |                                |                                                     |                                         |                                         |
| Income distr per unit                        | IR  |                                                                                     |                                |                                |                                                     |                                         |                                         |
| Income distr per unit                        | MD  |                                                                                     |                                |                                | 0                                                   | 0.8866                                  | 0                                       |
| Income distr per unit                        | QD  |                                                                                     |                                |                                | 0.6134                                              | 0.8175                                  | 0.7716                                  |
| NAV at the end of year                       | A   |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the end of year                       | AD  |                                                                                     |                                |                                | 10.0264                                             | 10.0319                                 | 10.0414                                 |
| NAV at the end of year                       | DAD |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the end of year                       | DFX |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the end of year                       | DGR | 10.7687                                                                             | 11.3974                        | 12.564                         | 10.6615                                             | 11.5854                                 | 12.5415                                 |
| NAV at the end of year                       | DHY |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the end of year                       | DIR | 10.7687                                                                             | 11.3974                        | 12.564                         |                                                     |                                         |                                         |
| NAV at the end of year                       | DMD |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the end of year                       | DQD |                                                                                     |                                |                                | 10.0264                                             | 0                                       | 0                                       |
| NAV at the end of year                       | FX  |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the end of year                       | GR  | 10.6582                                                                             | 11.118                         | 12.1015                        | 10.6536                                             | 11.5568                                 | 12.4855                                 |
| NAV at the end of year                       | HY  |                                                                                     |                                |                                |                                                     |                                         |                                         |
| NAV at the end of year                       | IR  | 10.6582                                                                             | 11.118                         | 12.1015                        |                                                     |                                         |                                         |
| NAV at the end of year                       | MD  |                                                                                     |                                |                                | 10.6536                                             | 0                                       | 0                                       |
| NAV at the end of year                       | QD  |                                                                                     |                                |                                | 10.0262                                             | 10.0314                                 | 10.0421                                 |
| Scheme Returns since inception               |     | 6.58                                                                                | 6.48                           | 7.35                           | 6.54                                                | 8.66                                    | 8.43                                    |
| Per 10000 Scheme Returns since inception-    |     | 10658                                                                               | 11117.8                        | 12100                          | 10654                                               | 11557.14                                | 12485.22                                |
| Net Assets at the end (crs)                  |     | 268.92                                                                              | 280.61                         | 305.5                          | 45.81                                               | 45.3                                    | 49                                      |
| ratio of recurring exp                       |     | 2.13                                                                                | 2.12                           | 2.15                           | 0.04                                                | 0.07                                    | 0.08                                    |
| Scheme Benchmark                             |     | Crisil MIP<br>Blended<br>Index                                                      | Crisil MIP<br>Blended<br>Index | Crisil MIP<br>Blended<br>Index | Crisil Short<br>Term Bond<br>Fund Index             | Crisil Short<br>Term Bond<br>Fund Index | Crisil Short<br>Term Bond<br>Fund Index |
| Benchmark Returns since inception            |     | 9.55                                                                                | 9.01                           | 10.22                          | 7.48                                                | 9.2                                     | 9.17                                    |
| Per 10000 Benchmark Returns since inception- |     | 10955                                                                               | 11567.3                        | 12989.2                        | 10748                                               | 11657.4                                 | 12720.29                                |
| SECBM RETURNS- C10YRGSEC                     |     | 10.47                                                                               | 11.01                          | 11.33                          | 11.09                                               | 11.01                                   | 11.32                                   |
| SECBM RETURNS- C1YRTBILL                     |     |                                                                                     |                                |                                |                                                     |                                         |                                         |
| SECBM RETURNS- NIFTY                         |     |                                                                                     |                                |                                |                                                     |                                         |                                         |
| SECBM VAL10000-C10YRGSEC                     |     | 11047.3                                                                             | 11927.7                        | 13343.8                        | 11109.45                                            | 11996.15                                | 13419.16                                |
| SECBM VAL10000-C1YRTBILL                     |     |                                                                                     |                                |                                |                                                     |                                         |                                         |
| SECBM VAL10000-NIFTY                         |     |                                                                                     |                                |                                |                                                     |                                         |                                         |

|                                              |     | UTI - FTIF SERIES XIX - XI (366 Days)<br>(02/07/2014) |                                   |                                   | UTI - FTIF SERIES XIX - XII (366 Days)<br>(08/07/2014) |                                   |                                   |
|----------------------------------------------|-----|-------------------------------------------------------|-----------------------------------|-----------------------------------|--------------------------------------------------------|-----------------------------------|-----------------------------------|
|                                              |     | 2014-15                                               | 2015-16                           | 2016-17                           | 2014-15                                                | 2015-16                           | 2016-17                           |
| NAV at the beginning of year                 | A   |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                 | AD  | 0                                                     | 10.0267                           | 10.0323                           | 0                                                      | 10.027                            | 10.0321                           |
| NAV at the beginning of year                 | DAD | 0                                                     | 10.0269                           | 0                                 |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DFX |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DGR | 0                                                     | 10.6546                           | 11.5775                           | 0                                                      | 10.654                            | 11.5808                           |
| NAV at the beginning of year                 | DHY |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DIR |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DMD | 0                                                     | 10.6546                           | 10.6256                           |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DQD |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                 | FX  |                                                       |                                   |                                   | 0                                                      | 10.4753                           | 0                                 |
| NAV at the beginning of year                 | GR  | 0                                                     | 10.6468                           | 11.5486                           | 0                                                      | 10.6464                           | 11.552                            |
| NAV at the beginning of year                 | HY  |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                 | IR  |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                 | MD  | 0                                                     | 10.6478                           | 0                                 | 0                                                      | 10.6463                           | 0                                 |
| NAV at the beginning of year                 | QD  | 0                                                     | 10.0266                           | 0                                 | 0                                                      | 10.0269                           | 0                                 |
| Income distr per unit                        | AD  | 0.6186                                                | 0.8266                            | 0.8178                            | 0.6179                                                 | 0.8306                            | 0.8282                            |
| Income distr per unit                        | DAD | 0.6263                                                | 0.2542                            | 0                                 |                                                        |                                   |                                   |
| Income distr per unit                        | DFX |                                                       |                                   |                                   |                                                        |                                   |                                   |
| Income distr per unit                        | DHY |                                                       |                                   |                                   |                                                        |                                   |                                   |
| Income distr per unit                        | DIR |                                                       |                                   |                                   |                                                        |                                   |                                   |
| Income distr per unit                        | DMD | 0                                                     | 0.8959                            | 0                                 |                                                        |                                   |                                   |
| Income distr per unit                        | DQD |                                                       |                                   |                                   |                                                        |                                   |                                   |
| Income distr per unit                        | FX  |                                                       |                                   |                                   | 0.1634                                                 | 0.7225                            | 0                                 |
| Income distr per unit                        | HY  |                                                       |                                   |                                   |                                                        |                                   |                                   |
| Income distr per unit                        | IR  |                                                       |                                   |                                   |                                                        |                                   |                                   |
| Income distr per unit                        | MD  | 0                                                     | 0.8859                            | 0                                 | 0                                                      | 0.8974                            | 0                                 |
| Income distr per unit                        | QD  | 0.6065                                                | 0.2509                            | 0                                 | 0.6056                                                 | 0.2635                            | 0                                 |
| NAV at the end of year                       | A   |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                       | AD  | 10.0267                                               | 10.0323                           | 10.0318                           | 10.027                                                 | 10.0321                           | 10.0424                           |
| NAV at the end of year                       | DAD | 10.0269                                               | 0                                 | 0                                 |                                                        |                                   |                                   |
| NAV at the end of year                       | DFX |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                       | DGR | 10.6546                                               | 11.5775                           | 12.5306                           | 10.654                                                 | 11.5808                           | 12.5597                           |
| NAV at the end of year                       | DHY |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                       | DIR |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                       | DMD | 10.6546                                               | 10.6256                           | 11.5003                           |                                                        |                                   |                                   |
| NAV at the end of year                       | DQD |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                       | FX  |                                                       |                                   |                                   | 10.4753                                                | 0                                 | 0                                 |
| NAV at the end of year                       | GR  | 10.6468                                               | 11.5486                           | 12.4923                           | 10.6464                                                | 11.552                            | 12.5208                           |
| NAV at the end of year                       | HY  |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                       | IR  |                                                       |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                       | MD  | 10.6478                                               | 0                                 | 0                                 | 10.6463                                                | 0                                 | 0                                 |
| NAV at the end of year                       | QD  | 10.0266                                               | 0                                 | 0                                 | 10.0269                                                | 0                                 | 0                                 |
| Scheme Returns since inception               |     | 6.47                                                  | 8.67                              | 8.49                              | 6.46                                                   | 8.78                              | 8.63                              |
| Per 10000 Scheme Returns since inception-    |     | 10647                                                 | 11548.46                          | 12493.01                          | 10646                                                  | 11552.72                          | 12520.05                          |
| Net Assets at the end (crs)                  |     | 257.15                                                | 238.95                            | 258.57                            | 22.16                                                  | 6.87                              | 7.42                              |
| ratio of recurring exp                       |     | 0.1                                                   | 0.12                              | 0.09                              | 0.11                                                   | 0.18                              | 0.15                              |
| Scheme Benchmark                             |     | Crisil Short Term Bond Fund Index                     | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index                      | Crisil Short Term Bond Fund Index | Crisil Short Term Bond Fund Index |
| Benchmark Returns since inception            |     | 7.41                                                  | 9.22                              | 9.18                              | 7.42                                                   | 9.32                              | 9.24                              |
| Per 10000 Benchmark Returns since inception- |     | 10741                                                 | 11649.85                          | 12711.25                          | 10742                                                  | 11651.25                          | 12711.85                          |
| SECBM RETURNS- C10YRGSEC                     |     | 11.44                                                 | 11.28                             | 11.49                             | 11.65                                                  | 11.51                             | 11.65                             |
| SECBM RETURNS- C1YRTBILL                     |     |                                                       |                                   |                                   |                                                        |                                   |                                   |
| SECBM RETURNS- NIFTY                         |     |                                                       |                                   |                                   |                                                        |                                   |                                   |
| SECBM VAL10000-C10YRGSEC                     |     | 11143.62                                              | 12032.93                          | 13459.39                          | 11164.81                                               | 12054.42                          | 13487.76                          |
| SECBM VAL10000-C1YRTBILL                     |     |                                                       |                                   |                                   |                                                        |                                   |                                   |
| SECBM VAL10000-NIFTY                         |     |                                                       |                                   |                                   |                                                        |                                   |                                   |

|                                              |     | UTI - FTIF SERIES XIX - XV (1101 Days)<br>(23/07/2014) |                             |                             | UTI - Focussed Equity Fund - Series I (1100 Days) (13/08/2014) |             |             |
|----------------------------------------------|-----|--------------------------------------------------------|-----------------------------|-----------------------------|----------------------------------------------------------------|-------------|-------------|
|                                              |     | 2014-15                                                | 2015-16                     | 2016-17                     | 2014-15                                                        | 2015-16     | 2016-17     |
| NAV at the beginning of year                 | A   |                                                        |                             |                             |                                                                |             |             |
| NAV at the beginning of year                 | AD  | 0                                                      | 10.1406                     | 10.0847                     |                                                                |             |             |
| NAV at the beginning of year                 | DAD | 0                                                      | 10.1417                     | 10.0859                     |                                                                |             |             |
| NAV at the beginning of year                 | DFX |                                                        |                             |                             |                                                                |             |             |
| NAV at the beginning of year                 | DGR | 0                                                      | 10.7353                     | 11.6864                     | 0                                                              | 11.538      | 10.0343     |
| NAV at the beginning of year                 | DHY |                                                        |                             |                             |                                                                |             |             |
| NAV at the beginning of year                 | DIR |                                                        |                             |                             | 0                                                              | 11.538      | 10.0343     |
| NAV at the beginning of year                 | DMD |                                                        |                             |                             |                                                                |             |             |
| NAV at the beginning of year                 | DQD | 0                                                      | 10.1397                     | 10.0869                     |                                                                |             |             |
| NAV at the beginning of year                 | FX  | 0                                                      | 10.5805                     | 11.4604                     |                                                                |             |             |
| NAV at the beginning of year                 | GR  | 0                                                      | 10.701                      | 11.591                      | 0                                                              | 11.4205     | 9.7719      |
| NAV at the beginning of year                 | HY  |                                                        |                             |                             |                                                                |             |             |
| NAV at the beginning of year                 | IR  |                                                        |                             |                             | 0                                                              | 11.4205     | 9.7719      |
| NAV at the beginning of year                 | MD  | 0                                                      | 10.7011                     | 11.591                      |                                                                |             |             |
| NAV at the beginning of year                 | QD  | 0                                                      | 10.1386                     | 10.0858                     |                                                                |             |             |
| Income distr per unit                        | AD  | 0.5589                                                 | 0.8967                      | 0.8682                      |                                                                |             |             |
| Income distr per unit                        | DAD | 0.592                                                  | 0.9515                      | 0.9216                      |                                                                |             |             |
| Income distr per unit                        | DFX |                                                        |                             |                             |                                                                |             |             |
| Income distr per unit                        | DHY |                                                        |                             |                             |                                                                |             |             |
| Income distr per unit                        | DIR |                                                        |                             |                             | 0                                                              | 0           | 0.9         |
| Income distr per unit                        | DMD |                                                        |                             |                             |                                                                |             |             |
| Income distr per unit                        | DQD | 0.5812                                                 | 0.9197                      | 0.8919                      |                                                                |             |             |
| Income distr per unit                        | FX  | 0.114                                                  | 0                           | 0                           |                                                                |             |             |
| Income distr per unit                        | HY  |                                                        |                             |                             |                                                                |             |             |
| Income distr per unit                        | IR  |                                                        |                             |                             | 0                                                              | 0           | 0.9         |
| Income distr per unit                        | MD  |                                                        |                             |                             |                                                                |             |             |
| Income distr per unit                        | QD  | 0.5494                                                 | 0.8682                      | 0.8416                      |                                                                |             |             |
| NAV at the end of year                       | A   |                                                        |                             |                             |                                                                |             |             |
| NAV at the end of year                       | AD  | 10.1406                                                | 10.0847                     | 10.0844                     |                                                                |             |             |
| NAV at the end of year                       | DAD | 10.1417                                                | 10.0859                     | 10.0866                     |                                                                |             |             |
| NAV at the end of year                       | DFX |                                                        |                             |                             |                                                                |             |             |
| NAV at the end of year                       | DGR | 10.7353                                                | 11.6864                     | 12.7588                     | 11.538                                                         | 10.0343     | 13.1222     |
| NAV at the end of year                       | DHY |                                                        |                             |                             |                                                                |             |             |
| NAV at the end of year                       | DIR |                                                        |                             |                             | 11.538                                                         | 10.0343     | 12.1283     |
| NAV at the end of year                       | DMD |                                                        |                             |                             |                                                                |             |             |
| NAV at the end of year                       | DQD | 10.1397                                                | 10.0869                     | 10.0898                     |                                                                |             |             |
| NAV at the end of year                       | FX  | 10.5805                                                | 11.4604                     | 12.4497                     |                                                                |             |             |
| NAV at the end of year                       | GR  | 10.701                                                 | 11.591                      | 12.5916                     | 11.4205                                                        | 9.7719      | 12.5855     |
| NAV at the end of year                       | HY  |                                                        |                             |                             |                                                                |             |             |
| NAV at the end of year                       | IR  |                                                        |                             |                             | 11.4205                                                        | 9.7719      | 11.5977     |
| NAV at the end of year                       | MD  | 10.7011                                                | 11.591                      | 12.5916                     |                                                                |             |             |
| NAV at the end of year                       | QD  | 10.1386                                                | 10.0858                     | 10.0875                     |                                                                |             |             |
| Scheme Returns since inception               |     | 7.01                                                   | 9.43                        | 9.13                        | 14.21                                                          | -1.46       | 9.35        |
| Per 10000 Scheme Returns since inception-    |     | 10701                                                  | 11590.96                    | 12592.45                    | 11421                                                          | 9771.36     | 12585.4     |
| Net Assets at the end (crs)                  |     | 93.37                                                  | 101.18                      | 109.98                      | 867.56                                                         | 742.79      | 934.82      |
| ratio of recurring exp                       |     | 0.68                                                   | 0.67                        | 0.67                        | 2.53                                                           | 2.49        | 2.34        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index | S&P BSE 200                                                    | S&P BSE 200 | S&P BSE 200 |
| Benchmark Returns since inception            |     | 9.8                                                    | 11.11                       | 11.1                        | 7.04                                                           | -0.88       | 7.62        |
| Per 10000 Benchmark Returns since inception- |     | 10980                                                  | 11883.93                    | 13201.1                     | 10704                                                          | 9861.96     | 12079.5     |
| SECBM RETURNS- C10YRGSEC                     |     | 11.11                                                  | 11.75                       | 11.80                       |                                                                |             |             |
| SECBM RETURNS- C1YRTBILL                     |     |                                                        |                             |                             |                                                                |             |             |
| SECBM RETURNS- NIFTY                         |     |                                                        |                             |                             | 4.6385527                                                      | -2.9734566  | 4.88429     |
| SECBM VAL10000-C10YRGSEC                     |     | 11111.19                                               | 11996.28                    | 13421.68                    |                                                                |             |             |
| SECBM VAL10000-C1YRTBILL                     |     |                                                        |                             |                             |                                                                |             |             |
| SECBM VAL10000-NIFTY                         |     |                                                        |                             |                             | 10463.86                                                       | 9536.93     | 11304.1     |

|                                              |     | UTI - FTIF SERIES XIX - XVIII (1105 Days)<br>(04/08/2014) |                             |                             | UTI - Multi Cap Fund (25/08/2014) |             |             |
|----------------------------------------------|-----|-----------------------------------------------------------|-----------------------------|-----------------------------|-----------------------------------|-------------|-------------|
|                                              |     | 2014-15                                                   | 2015-16                     | 2016-17                     | 2014-15                           | 2015-16     | 2016-17     |
| NAV at the beginning of year                 | A   |                                                           |                             |                             |                                   |             |             |
| NAV at the beginning of year                 | AD  | 0                                                         | 10.1517                     | 10.119                      |                                   |             |             |
| NAV at the beginning of year                 | DAD | 0                                                         | 10.1528                     | 10.1204                     |                                   |             |             |
| NAV at the beginning of year                 | DFX |                                                           |                             |                             |                                   |             |             |
| NAV at the beginning of year                 | DGR | 0                                                         | 10.7256                     | 11.6857                     | 0                                 | 10.9507     | 10.2528     |
| NAV at the beginning of year                 | DHY |                                                           |                             |                             |                                   |             |             |
| NAV at the beginning of year                 | DIR |                                                           |                             |                             | 0                                 | 10.9507     | 10.2529     |
| NAV at the beginning of year                 | DMD |                                                           |                             |                             |                                   |             |             |
| NAV at the beginning of year                 | DQD | 0                                                         | 10.1509                     | 10.1204                     |                                   |             |             |
| NAV at the beginning of year                 | FX  | 0                                                         | 10.5865                     | 11.4762                     |                                   |             |             |
| NAV at the beginning of year                 | GR  | 0                                                         | 10.6919                     | 11.5908                     | 0                                 | 10.9202     | 10.1675     |
| NAV at the beginning of year                 | HY  |                                                           |                             |                             |                                   |             |             |
| NAV at the beginning of year                 | IR  |                                                           |                             |                             | 0                                 | 10.9202     | 10.1675     |
| NAV at the beginning of year                 | MD  | 0                                                         | 10.6919                     | 11.5908                     |                                   |             |             |
| NAV at the beginning of year                 | QD  | 0                                                         | 10.1499                     | 10.1193                     |                                   |             |             |
| Income distr per unit                        | AD  | 0.5387                                                    | 0.8837                      | 0.8631                      |                                   |             |             |
| Income distr per unit                        | DAD | 0.5711                                                    | 0.9384                      | 0.9168                      |                                   |             |             |
| Income distr per unit                        | DFX |                                                           |                             |                             |                                   |             |             |
| Income distr per unit                        | DHY |                                                           |                             |                             |                                   |             |             |
| Income distr per unit                        | DIR |                                                           |                             |                             |                                   |             |             |
| Income distr per unit                        | DMD |                                                           |                             |                             |                                   |             |             |
| Income distr per unit                        | DQD | 0.5613                                                    | 0.9076                      | 0.8873                      |                                   |             |             |
| Income distr per unit                        | FX  | 0.0997                                                    | 0                           | 0                           |                                   |             |             |
| Income distr per unit                        | HY  |                                                           |                             |                             |                                   |             |             |
| Income distr per unit                        | IR  |                                                           |                             |                             |                                   |             |             |
| Income distr per unit                        | MD  |                                                           |                             |                             |                                   |             |             |
| Income distr per unit                        | QD  | 0.5299                                                    | 0.8561                      | 0.8368                      |                                   |             |             |
| NAV at the end of year                       | A   |                                                           |                             |                             |                                   |             |             |
| NAV at the end of year                       | AD  | 10.1517                                                   | 10.119                      | 10.1225                     |                                   |             |             |
| NAV at the end of year                       | DAD | 10.1528                                                   | 10.1204                     | 10.1249                     |                                   |             |             |
| NAV at the end of year                       | DFX |                                                           |                             |                             |                                   |             |             |
| NAV at the end of year                       | DGR | 10.7256                                                   | 11.6857                     | 12.7531                     | 10.9507                           | 10.2528     | 12.2308     |
| NAV at the end of year                       | DHY |                                                           |                             |                             |                                   |             |             |
| NAV at the end of year                       | DIR |                                                           |                             |                             | 10.9507                           | 10.2529     | 12.2309     |
| NAV at the end of year                       | DMD |                                                           |                             |                             |                                   |             |             |
| NAV at the end of year                       | DQD | 10.1509                                                   | 10.1204                     | 10.127                      |                                   |             |             |
| NAV at the end of year                       | FX  | 10.5865                                                   | 11.4762                     | 12.4622                     |                                   |             |             |
| NAV at the end of year                       | GR  | 10.6919                                                   | 11.5908                     | 12.5865                     | 10.9202                           | 10.1675     | 12.0748     |
| NAV at the end of year                       | HY  |                                                           |                             |                             |                                   |             |             |
| NAV at the end of year                       | IR  |                                                           |                             |                             | 10.9202                           | 10.1675     | 12.0747     |
| NAV at the end of year                       | MD  | 10.6919                                                   | 11.5908                     | 12.5865                     |                                   |             |             |
| NAV at the end of year                       | QD  | 10.1499                                                   | 10.1193                     | 10.1247                     |                                   |             |             |
| Scheme Returns since inception               |     | 6.92                                                      | 9.48                        | 9.14                        | 9.2                               | 1.04        | 7.5         |
| Per 10000 Scheme Returns since inception-    |     | 10692                                                     | 11591.01                    | 12586.44                    | 10920                             | 10167.78    | 12075.92    |
| Net Assets at the end (crs)                  |     | 33.54                                                     | 36.42                       | 39.61                       | 376.97                            | 346.64      | 369.05      |
| ratio of recurring exp                       |     | 0.46                                                      | 0.46                        | 0.46                        | 2.74                              | 2.91        | 2.84        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                               | Crisil Composite Bond Index | Crisil Composite Bond Index | S&P BSE 200                       | S&P BSE 200 | S&P BSE 200 |
| Benchmark Returns since inception            |     | 9.5                                                       | 10.98                       | 11.02                       | 9.62                              | 0.62        | 8.49        |
| Per 10000 Benchmark Returns since inception- |     | 10950                                                     | 11851                       | 13164.71                    | 10962                             | 10099.9     | 12368.13    |
| SECBM RETURNS- C10YRGSEC                     |     | 10.49                                                     | 11.43                       | 11.60                       |                                   |             |             |
| SECBM RETURNS- C1YRTBILL                     |     |                                                           |                             |                             |                                   |             |             |
| SECBM RETURNS- NIFTY                         |     |                                                           |                             |                             | 7.301724                          | -1.379345   | 5.830899    |
| SECBM VAL10000-C10YRGSEC                     |     | 11048.6                                                   | 11929.44                    | 13346.38                    |                                   |             |             |
| SECBM VAL10000-C1YRTBILL                     |     |                                                           |                             |                             |                                   |             |             |
| SECBM VAL10000-NIFTY                         |     |                                                           |                             |                             | 10730.17                          | 9779        | 11592.71    |

|                                                                                      |     | UTI - FTIF SERIES XIX - XIX (1101 Days)<br>(12/08/2014) |                                   |                                   | UTI - FTIF SERIES XIX - XX (1099 Days)<br>(20/08/2014) |                                   |                                   |
|--------------------------------------------------------------------------------------|-----|---------------------------------------------------------|-----------------------------------|-----------------------------------|--------------------------------------------------------|-----------------------------------|-----------------------------------|
|                                                                                      |     | 2014-15                                                 | 2015-16                           | 2016-17                           | 2014-15                                                | 2015-16                           | 2016-17                           |
| NAV at the beginning of year                                                         | A   |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                                                         | AD  | 0                                                       | 10.1381                           | 10.075                            | 0                                                      | 10.1464                           | 10.0911                           |
| NAV at the beginning of year                                                         | DAD | 0                                                       | 10.1392                           | 10.0762                           |                                                        |                                   |                                   |
| NAV at the beginning of year                                                         | DFX |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                                                         | DGR | 0                                                       | 10.6921                           | 11.6337                           | 0                                                      | 10.6796                           | 11.6293                           |
| NAV at the beginning of year                                                         | DHY |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                                                         | DIR |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                                                         | DMD |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                                                         | DQD | 0                                                       | 10.1377                           | 10.0779                           |                                                        |                                   |                                   |
| NAV at the beginning of year                                                         | FX  | 0                                                       | 10.5816                           | 11.456                            |                                                        |                                   |                                   |
| NAV at the beginning of year                                                         | GR  | 0                                                       | 10.6602                           | 11.5412                           | 0                                                      | 10.6431                           | 11.5203                           |
| NAV at the beginning of year                                                         | HY  |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                                                         | IR  |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the beginning of year                                                         | MD  | 0                                                       | 10.6603                           | 11.541                            | 0                                                      | 10.6431                           | 11.5203                           |
| NAV at the beginning of year                                                         | QD  | 0                                                       | 10.1366                           | 10.0769                           | 0                                                      | 10.1452                           | 10.0929                           |
| Income distr per unit                                                                | AD  | 0.5207                                                  | 0.8983                            | 0.8556                            | 0.4954                                                 | 0.8889                            | 0.855                             |
| Income distr per unit                                                                | DAD | 0.5525                                                  | 0.9525                            | 0.9087                            |                                                        |                                   |                                   |
| Income distr per unit                                                                | DFX |                                                         |                                   |                                   |                                                        |                                   |                                   |
| Income distr per unit                                                                | DHY |                                                         |                                   |                                   |                                                        |                                   |                                   |
| Income distr per unit                                                                | DIR |                                                         |                                   |                                   |                                                        |                                   |                                   |
| Income distr per unit                                                                | DMD |                                                         |                                   |                                   |                                                        |                                   |                                   |
| Income distr per unit                                                                | DQD | 0.5425                                                  | 0.921                             | 0.8802                            |                                                        |                                   |                                   |
| Income distr per unit                                                                | FX  | 0.0742                                                  | 0                                 | 0                                 |                                                        |                                   |                                   |
| Income distr per unit                                                                | HY  |                                                         |                                   |                                   |                                                        |                                   |                                   |
| Income distr per unit                                                                | IR  |                                                         |                                   |                                   |                                                        |                                   |                                   |
| Income distr per unit                                                                | MD  |                                                         |                                   |                                   |                                                        |                                   |                                   |
| Income distr per unit                                                                | QD  | 0.5128                                                  | 0.8698                            | 0.8298                            | 0.4885                                                 | 0.8611                            | 0.8292                            |
| NAV at the end of year                                                               | A   |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                                                               | AD  | 10.1381                                                 | 10.075                            | 10.1099                           | 10.1464                                                | 10.0911                           | 10.1223                           |
| NAV at the end of year                                                               | DAD | 10.1392                                                 | 10.0762                           | 10.1122                           |                                                        |                                   |                                   |
| NAV at the end of year                                                               | DFX |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                                                               | DGR | 10.6921                                                 | 11.6337                           | 12.7288                           | 10.6796                                                | 11.6293                           | 12.7299                           |
| NAV at the end of year                                                               | DHY |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                                                               | DIR |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                                                               | DMD |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                                                               | DQD | 10.1377                                                 | 10.0779                           | 10.1147                           |                                                        |                                   |                                   |
| NAV at the end of year                                                               | FX  | 10.5816                                                 | 11.456                            | 12.472                            |                                                        |                                   |                                   |
| NAV at the end of year                                                               | GR  | 10.6602                                                 | 11.5412                           | 12.5645                           | 10.6431                                                | 11.5203                           | 12.5351                           |
| NAV at the end of year                                                               | HY  |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                                                               | IR  |                                                         |                                   |                                   |                                                        |                                   |                                   |
| NAV at the end of year                                                               | MD  | 10.6603                                                 | 11.541                            | 12.5642                           | 10.6431                                                | 11.5203                           | 12.5351                           |
| NAV at the end of year                                                               | QD  | 10.1366                                                 | 10.0769                           | 10.1125                           | 10.1452                                                | 10.0929                           | 10.1251                           |
| Scheme Returns since inception<br>Per 10000 Scheme Returns since<br>inception-       |     | 6.6                                                     | 9.39                              | 9.19                              | 6.43                                                   | 9.42                              | 9.18                              |
|                                                                                      |     | 10660                                                   | 11541.37                          | 12565.24                          | 10643                                                  | 11520.83                          | 12535.08                          |
| Net Assets at the end (crs)                                                          |     | 45.19                                                   | 49.01                             | 53.46                             | 73.79                                                  | 80.06                             | 87.34                             |
| ratio of recurring exp                                                               |     | 0.45                                                    | 0.45                              | 0.45                              | 0.57                                                   | 0.57                              | 0.57                              |
| Scheme Benchmark                                                                     |     | Crisil<br>Composite<br>Bond Index                       | Crisil<br>Composite<br>Bond Index | Crisil<br>Composite<br>Bond Index | Crisil<br>Composite<br>Bond Index                      | Crisil<br>Composite<br>Bond Index | Crisil<br>Composite<br>Bond Index |
| Benchmark Returns since inception<br>Per 10000 Benchmark Returns since<br>inception- |     | 9.19                                                    | 11.03                             | 11.05                             | 8.85                                                   | 10.99                             | 11.03                             |
|                                                                                      |     | 10919                                                   | 11818.98                          | 13128.76                          | 10885                                                  | 11781.85                          | 13088.8                           |
| SECBM RETURNS- C10YRGSEC                                                             |     | 10.44                                                   | 11.65                             | 11.73                             | 9.99                                                   | 11.56                             | 11.68                             |
| SECBM RETURNS- C1YRTBILL                                                             |     |                                                         |                                   |                                   |                                                        |                                   |                                   |
| SECBM RETURNS- NIFTY                                                                 |     |                                                         |                                   |                                   |                                                        |                                   |                                   |
| SECBM VAL10000-C10YRGSEC                                                             |     | 11043.73                                                | 11924.57                          | 13338.58                          | 10999.4                                                | 11877.14                          | 13286.84                          |
| SECBM VAL10000-C1YRTBILL                                                             |     |                                                         |                                   |                                   |                                                        |                                   |                                   |
| SECBM VAL10000-NIFTY                                                                 |     |                                                         |                                   |                                   |                                                        |                                   |                                   |

|                                              |     | UTI - FTIF SERIES XX - I (1099 Days)<br>(05/09/2014) |                             |                             | UTI - Capital Protection Oriented Scheme -<br>Series IV - II (1104 Days) (08/09/2014) |                          |                          |
|----------------------------------------------|-----|------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                                              | 2015-16                     | 2016-17                     | 2014-15                                                                               | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | AD  | 0                                                    | 10.1282                     | 10.0824                     |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DAD |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DFX |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                    | 10.6213                     | 11.5842                     | 0                                                                                     | 10.5728                  | 11.1963                  |
| NAV at the beginning of year                 | DHY |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DIR |                                                      |                             |                             | 0                                                                                     | 10.5728                  | 11.1963                  |
| NAV at the beginning of year                 | DMD |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DQD | 0                                                    | 10.1287                     | 10.0861                     |                                                                                       |                          |                          |
| NAV at the beginning of year                 | FX  |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                    | 10.5873                     | 11.4781                     | 0                                                                                     | 10.4914                  | 10.9491                  |
| NAV at the beginning of year                 | HY  |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | IR  |                                                      |                             |                             | 0                                                                                     | 10.4914                  | 10.9491                  |
| NAV at the beginning of year                 | MD  | 0                                                    | 10.5875                     | 11.4779                     |                                                                                       |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                                    | 10.1275                     | 10.0847                     |                                                                                       |                          |                          |
| Income distr per unit                        | AD  | 0.4579                                               | 0.8953                      | 0.8677                      |                                                                                       |                          |                          |
| Income distr per unit                        | DAD |                                                      |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DFX |                                                      |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DHY |                                                      |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DIR |                                                      |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DMD |                                                      |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DQD | 0.485                                                | 0.929                       | 0.902                       |                                                                                       |                          |                          |
| Income distr per unit                        | FX  |                                                      |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | HY  |                                                      |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | IR  |                                                      |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | MD  |                                                      |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | QD  | 0.453                                                | 0.867                       | 0.8412                      |                                                                                       |                          |                          |
| NAV at the end of year                       | A   |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | AD  | 10.1282                                              | 10.0824                     | 10.1245                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DAD |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DFX |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DGR | 10.6213                                              | 11.5842                     | 12.7088                     | 10.5728                                                                               | 11.1963                  | 12.3145                  |
| NAV at the end of year                       | DHY |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DIR |                                                      |                             |                             | 10.5728                                                                               | 11.1963                  | 12.3145                  |
| NAV at the end of year                       | DMD |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DQD | 10.1287                                              | 10.0861                     | 10.13                       |                                                                                       |                          |                          |
| NAV at the end of year                       | FX  |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | GR  | 10.5873                                              | 11.4781                     | 12.517                      | 10.4914                                                                               | 10.9491                  | 11.8878                  |
| NAV at the end of year                       | HY  |                                                      |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | IR  |                                                      |                             |                             | 10.4914                                                                               | 10.9491                  | 11.8878                  |
| NAV at the end of year                       | MD  | 10.5875                                              | 11.4779                     | 12.5166                     |                                                                                       |                          |                          |
| NAV at the end of year                       | QD  | 10.1275                                              | 10.0847                     | 10.1274                     |                                                                                       |                          |                          |
| Scheme Returns since inception               |     | 5.87                                                 | 9.4                         | 9.26                        | 4.91                                                                                  | 6.17                     | 7.12                     |
| Per 10000 Scheme Returns since inception-    |     | 10587                                                | 11477.89                    | 12516.13                    | 10491                                                                                 | 10949.5                  | 11888.5                  |
| Net Assets at the end (crs)                  |     | 49.39                                                | 53.6                        | 58.52                       | 138.04                                                                                | 144.12                   | 156.53                   |
| ratio of recurring exp                       |     | 0.54                                                 | 0.54                        | 0.54                        | 2.21                                                                                  | 2.21                     | 2.23                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                          | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                              | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 8.2                                                  | 10.84                       | 10.94                       | 8                                                                                     | 9.08                     | 10.35                    |
| Per 10000 Benchmark Returns since inception- |     | 10820                                                | 11710.5                     | 13009.62                    | 10800                                                                                 | 11407.4                  | 12810.8                  |
| SECBM RETURNS- C10YRGSEC                     |     | 9.15                                                 | 11.30                       | 11.52                       | 9.20                                                                                  | 11.49                    | 11.64                    |
| SECBM RETURNS- C1YRTBILL                     |     |                                                      |                             |                             |                                                                                       |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                                      |                             |                             |                                                                                       |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 10914.65                                             | 11785.15                    | 13182.68                    | 10920.5                                                                               | 11791.4                  | 13190.8                  |
| SECBM VAL10000-C1YRTBILL                     |     |                                                      |                             |                             |                                                                                       |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                                      |                             |                             |                                                                                       |                          |                          |

|                                              |     | UTI - FTIF SERIES XX - II (1103 Days)<br>(17/09/2014) |                             |                             | UTI - FTIF SERIES XX - III (1100 Days)<br>(19/09/2014) |                             |                             |
|----------------------------------------------|-----|-------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                               | 2015-16                     | 2016-17                     | 2014-15                                                | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                     | 10.1156                     | 10.0645                     | 0                                                      | 10.1132                     | 10.036                      |
| NAV at the beginning of year                 | DAD | 0                                                     | 10.1167                     | 10.0658                     | 0                                                      | 10.1144                     | 10.0371                     |
| NAV at the beginning of year                 | DFX |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                     | 10.5857                     | 11.5469                     | 0                                                      | 10.5633                     | 11.5007                     |
| NAV at the beginning of year                 | DHY |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DIR |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                     | 10.5859                     | 11.547                      |                                                        |                             |                             |
| NAV at the beginning of year                 | DQD | 0                                                     | 10.1161                     | 10.0686                     |                                                        |                             |                             |
| NAV at the beginning of year                 | FX  |                                                       |                             |                             | 0                                                      | 10.5328                     | 11.3989                     |
| NAV at the beginning of year                 | GR  | 0                                                     | 10.5532                     | 11.4426                     | 0                                                      | 10.5327                     | 11.3988                     |
| NAV at the beginning of year                 | HY  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | IR  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                     | 10.5532                     | 11.4426                     | 0                                                      | 10.5327                     | 11.3988                     |
| NAV at the beginning of year                 | QD  | 0                                                     | 10.115                      | 10.0672                     | 0                                                      | 10.1127                     | 10.0394                     |
| Income distr per unit                        | AD  | 0.4365                                                | 0.9009                      | 0.8608                      | 0.4184                                                 | 0.9061                      | 0.8798                      |
| Income distr per unit                        | DAD | 0.4677                                                | 0.9665                      | 0.9251                      | 0.4476                                                 | 0.9718                      | 0.9443                      |
| Income distr per unit                        | DFX |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DHY |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DIR |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DMD |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DQD | 0.4625                                                | 0.9338                      | 0.8953                      |                                                        |                             |                             |
| Income distr per unit                        | FX  |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | HY  |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | IR  |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | MD  |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | QD  | 0.432                                                 | 0.8723                      | 0.8348                      | 0.4143                                                 | 0.8771                      | 0.8527                      |
| NAV at the end of year                       | A   |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | AD  | 10.1156                                               | 10.0645                     | 10.1232                     | 10.1132                                                | 10.036                      | 10.114                      |
| NAV at the end of year                       | DAD | 10.1167                                               | 10.0658                     | 10.1258                     | 10.1144                                                | 10.0371                     | 10.1165                     |
| NAV at the end of year                       | DFX |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DGR | 10.5857                                               | 11.5469                     | 12.6811                     | 10.5633                                                | 11.5007                     | 12.6775                     |
| NAV at the end of year                       | DHY |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DIR |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DMD | 10.5859                                               | 11.547                      | 12.681                      |                                                        |                             |                             |
| NAV at the end of year                       | DQD | 10.1161                                               | 10.0686                     | 10.1285                     |                                                        |                             |                             |
| NAV at the end of year                       | FX  |                                                       |                             |                             | 10.5328                                                | 11.3989                     | 12.49                       |
| NAV at the end of year                       | GR  | 10.5532                                               | 11.4426                     | 12.4913                     | 10.5327                                                | 11.3988                     | 12.4901                     |
| NAV at the end of year                       | HY  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | IR  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | MD  | 10.5532                                               | 11.4426                     | 12.4913                     | 10.5327                                                | 11.3988                     | 12.49                       |
| NAV at the end of year                       | QD  | 10.115                                                | 10.0672                     | 10.1258                     | 10.1127                                                | 10.0394                     | 10.1171                     |
| Scheme Returns since inception               |     | 5.53                                                  | 9.32                        | 9.26                        | 5.33                                                   | 9.23                        | 9.37                        |
| Per 10000 Scheme Returns since inception-    |     | 10553                                                 | 11442.65                    | 12491.86                    | 10533                                                  | 11398.04                    | 12489.72                    |
| Net Assets at the end (crs)                  |     | 28.05                                                 | 30.28                       | 32.92                       | 28.61                                                  | 30.69                       | 33.37                       |
| ratio of recurring exp                       |     | 0.44                                                  | 0.43                        | 0.43                        | 0.53                                                   | 0.53                        | 0.53                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                           | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 7.77                                                  | 10.72                       | 10.87                       | 7.5                                                    | 10.76                       | 10.9                        |
| Per 10000 Benchmark Returns since inception- |     | 10777                                                 | 11664.99                    | 12959.48                    | 10750                                                  | 11635.47                    | 12927.92                    |
| SECBM RETURNS- C10YRGSEC                     |     | 8.86                                                  | 11.28                       | 11.52                       | 8.67                                                   | 11.39                       | 11.58                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                       |                             |                             |                                                        |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                       |                             |                             |                                                        |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 10886.37                                              | 11754.33                    | 13151.21                    | 10866.86                                               | 11733.7                     | 13125.58                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                       |                             |                             |                                                        |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                       |                             |                             |                                                        |                             |                             |

|                                              |     | UTI - FTIF SERIES XX - V (1100 Days)<br>(07/10/2014) |                             |                             | UTI - FTIF SERIES XX - VI (1100 Days)<br>(15/10/2014) |                             |                             |
|----------------------------------------------|-----|------------------------------------------------------|-----------------------------|-----------------------------|-------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                              | 2015-16                     | 2016-17                     | 2014-15                                               | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                    | 10.0823                     | 10.0317                     | 0                                                     | 10.0694                     | 10.0293                     |
| NAV at the beginning of year                 | DAD | 0                                                    | 10.0834                     | 10.0332                     | 0                                                     | 10.2251                     | 10.1412                     |
| NAV at the beginning of year                 | DFX | 0                                                    | 10.502                      | 11.4176                     |                                                       |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                    | 10.502                      | 11.4175                     | 0                                                     | 10.4488                     | 11.3515                     |
| NAV at the beginning of year                 | DHY |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | DIR |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                    | 10.5022                     | 11.4185                     | 0                                                     | 10.4488                     | 11.3516                     |
| NAV at the beginning of year                 | DQD | 0                                                    | 10.083                      | 10.0332                     | 0                                                     | 10.0703                     | 10.0317                     |
| NAV at the beginning of year                 | FX  | 0                                                    | 10.4734                     | 11.3173                     | 0                                                     | 10.4223                     | 11.2551                     |
| NAV at the beginning of year                 | GR  | 0                                                    | 10.4732                     | 11.3181                     | 0                                                     | 10.4223                     | 11.2551                     |
| NAV at the beginning of year                 | HY  |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | IR  |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                    | 10.4732                     | 11.3181                     | 0                                                     | 10.4223                     | 11.2551                     |
| NAV at the beginning of year                 | QD  | 0                                                    | 10.0818                     | 10.0317                     | 0                                                     | 10.069                      | 10.0292                     |
| Income distr per unit                        | AD  | 0.3899                                               | 0.8609                      | 0.9083                      | 0.352                                                 | 0.8421                      | 0.9056                      |
| Income distr per unit                        | DAD | 0.4175                                               | 0.9261                      | 0.9733                      | 0.223                                                 | 0.9643                      | 0.9383                      |
| Income distr per unit                        | DFX |                                                      |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | DHY |                                                      |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | DIR |                                                      |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | DMD |                                                      |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | DQD | 0.4134                                               | 0.8977                      | 0.9364                      | 0.3743                                                | 0.8794                      | 0.9336                      |
| Income distr per unit                        | FX  |                                                      |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | HY  |                                                      |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | IR  |                                                      |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | MD  |                                                      |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | QD  | 0.3864                                               | 0.8366                      | 0.876                       | 0.3492                                                | 0.8184                      | 0.8738                      |
| NAV at the end of year                       | A   |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | AD  | 10.0823                                              | 10.0317                     | 10.0959                     | 10.0694                                               | 10.0293                     | 10.0941                     |
| NAV at the end of year                       | DAD | 10.0834                                              | 10.0332                     | 10.0985                     | 10.2251                                               | 10.1412                     | 10.2508                     |
| NAV at the end of year                       | DFX | 10.502                                               | 11.4176                     | 12.6031                     |                                                       |                             |                             |
| NAV at the end of year                       | DGR | 10.502                                               | 11.4175                     | 12.6035                     | 10.4488                                               | 11.3515                     | 12.5283                     |
| NAV at the end of year                       | DHY |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | DIR |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | DMD | 10.5022                                              | 11.4185                     | 12.6069                     | 10.4488                                               | 11.3516                     | 12.5284                     |
| NAV at the end of year                       | DQD | 10.083                                               | 10.0332                     | 10.1014                     | 10.0703                                               | 10.0317                     | 10.0991                     |
| NAV at the end of year                       | FX  | 10.4734                                              | 11.3173                     | 12.4174                     | 10.4223                                               | 11.2551                     | 12.3475                     |
| NAV at the end of year                       | GR  | 10.4732                                              | 11.3181                     | 12.419                      | 10.4223                                               | 11.2551                     | 12.3475                     |
| NAV at the end of year                       | HY  |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | IR  |                                                      |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | MD  | 10.4732                                              | 11.3181                     | 12.419                      | 10.4223                                               | 11.2551                     | 12.3475                     |
| NAV at the end of year                       | QD  | 10.0818                                              | 10.0317                     | 10.0987                     | 10.069                                                | 10.0292                     | 10.0959                     |
| Scheme Returns since inception               |     | 4.73                                                 | 8.87                        | 9.22                        | 4.22                                                  | 8.67                        | 9.1                         |
| Per 10000 Scheme Returns since inception-    |     | 10473                                                | 11318.66                    | 12420.21                    | 10422                                                 | 11254.99                    | 12348.34                    |
| Net Assets at the end (crs)                  |     | 35.54                                                | 38.46                       | 42.25                       | 31.52                                                 | 34.07                       | 37.41                       |
| ratio of recurring exp                       |     | 0.54                                                 | 0.54                        | 0.54                        | 0.59                                                  | 0.59                        | 0.59                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                          | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                           | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 6.76                                                 | 10.43                       | 10.7                        | 6.02                                                  | 10.16                       | 10.54                       |
| Per 10000 Benchmark Returns since inception- |     | 10676                                                | 11555.82                    | 12837.91                    | 10602                                                 | 11475.05                    | 12746.78                    |
| SECBM RETURNS- C10YRGSEC                     |     | 7.86                                                 | 11.02                       | 11.37                       | 7.18                                                  | 10.82                       | 11.25                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                      |                             |                             |                                                       |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                      |                             |                             |                                                       |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 10785.9                                              | 11645.92                    | 13029.7                     | 10718.35                                              | 11572.93                    | 12945.98                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                      |                             |                             |                                                       |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                      |                             |                             |                                                       |                             |                             |

|                                              |     | UTI - FTIF SERIES XX - VII (1103 Days)<br>(29/10/2014) |                             |                             | UTI -Capital Protection Oriented Scheme -<br>Series IV - III (1105 Days) (07/11/2014) |                          |                          |
|----------------------------------------------|-----|--------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                                                | 2015-16                     | 2016-17                     | 2014-15                                                                               | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | AD  | 0                                                      | 10.0387                     | 10.0299                     |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DAD |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DFX |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                      | 10.3818                     | 11.2994                     | 0                                                                                     | 10.3407                  | 10.9304                  |
| NAV at the beginning of year                 | DHY |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DIR |                                                        |                             |                             | 0                                                                                     | 10.3407                  | 10.9304                  |
| NAV at the beginning of year                 | DMD |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DQD |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | FX  | 0                                                      | 10.3583                     | 11.2063                     |                                                                                       |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                      | 10.3581                     | 11.2061                     | 0                                                                                     | 10.2855                  | 10.7064                  |
| NAV at the beginning of year                 | HY  |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | IR  |                                                        |                             |                             | 0                                                                                     | 10.2855                  | 10.7064                  |
| NAV at the beginning of year                 | MD  |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                                      | 10.0384                     | 10.03                       |                                                                                       |                          |                          |
| Income distr per unit                        | AD  | 0.3186                                                 | 0.8281                      | 0.9385                      |                                                                                       |                          |                          |
| Income distr per unit                        | DAD |                                                        |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DFX |                                                        |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DHY |                                                        |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DIR |                                                        |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DMD |                                                        |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DQD |                                                        |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | FX  |                                                        |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | HY  |                                                        |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | IR  |                                                        |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | MD  |                                                        |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | QD  | 0.3168                                                 | 0.8044                      | 0.9055                      |                                                                                       |                          |                          |
| NAV at the end of year                       | A   |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | AD  | 10.0387                                                | 10.0299                     | 10.0645                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DAD |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DFX |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DGR | 10.3818                                                | 11.2994                     | 12.474                      | 10.3407                                                                               | 10.9304                  | 12.087                   |
| NAV at the end of year                       | DHY |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DIR |                                                        |                             |                             | 10.3407                                                                               | 10.9304                  | 12.087                   |
| NAV at the end of year                       | DMD |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DQD |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | FX  | 10.3583                                                | 11.2063                     | 12.297                      |                                                                                       |                          |                          |
| NAV at the end of year                       | GR  | 10.3581                                                | 11.2061                     | 12.297                      | 10.2855                                                                               | 10.7064                  | 11.6743                  |
| NAV at the end of year                       | HY  |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | IR  |                                                        |                             |                             | 10.2855                                                                               | 10.7064                  | 11.6743                  |
| NAV at the end of year                       | MD  |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | QD  | 10.0384                                                | 10.03                       | 10.0666                     |                                                                                       |                          |                          |
| Scheme Returns since inception               |     | 3.58                                                   | 8.6                         | 9.07                        | 2.86                                                                                  | 5.21                     | 6.82                     |
| Per 10000 Scheme Returns since inception-    |     | 10358                                                  | 11206.62                    | 12296.16                    | 10286                                                                                 | 10707.1                  | 11673.4                  |
| Net Assets at the end (crs)                  |     | 36.32                                                  | 39.34                       | 43.22                       | 93.95                                                                                 | 97.79                    | 106.7                    |
| ratio of recurring exp                       |     | 0.55                                                   | 0.54                        | 0.55                        | 2.23                                                                                  | 2.23                     | 2.26                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                              | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 4.97                                                   | 9.69                        | 10.28                       | 4.35                                                                                  | 7.08                     | 9.28                     |
| Per 10000 Benchmark Returns since inception- |     | 10497                                                  | 11362.23                    | 12623.43                    | 10435                                                                                 | 10963.9                  | 12313.6                  |
| SECBM RETURNS- C10YRGSEC                     |     | 6.18                                                   | 10.41                       | 11.02                       | 5.35                                                                                  | 10.05                    | 10.82                    |
| SECBM RETURNS- C1YRTBILL                     |     |                                                        |                             |                             |                                                                                       |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                                        |                             |                             |                                                                                       |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 10618.11                                               | 11465.34                    | 12826.03                    | 10534.7                                                                               | 11374.9                  | 12724.4                  |
| SECBM VAL10000-C1YRTBILL                     |     |                                                        |                             |                             |                                                                                       |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                                        |                             |                             |                                                                                       |                          |                          |

|                                              |     | UTI - FTIF SERIES XX - VIII (1105 Days)<br>(03/11/2014) |                             |                             | UTI - FTIF SERIES XX - IX (1104 Days)<br>(13/11/2014) |                             |                             |
|----------------------------------------------|-----|---------------------------------------------------------|-----------------------------|-----------------------------|-------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                                 | 2015-16                     | 2016-17                     | 2014-15                                               | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | AD  |                                                         |                             |                             | 0                                                     | 10.0283                     | 10.0299                     |
| NAV at the beginning of year                 | DAD |                                                         |                             |                             | 0                                                     | 10.0294                     | 10.0314                     |
| NAV at the beginning of year                 | DFX |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                       | 10.3612                     | 11.2656                     | 0                                                     | 10.3483                     | 11.2647                     |
| NAV at the beginning of year                 | DHY |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | DIR |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | DMD |                                                         |                             |                             | 0                                                     | 10.3486                     | 11.2651                     |
| NAV at the beginning of year                 | DQD |                                                         |                             |                             | 0                                                     | 10.0294                     | 10.0315                     |
| NAV at the beginning of year                 | FX  |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                       | 10.3552                     | 11.2422                     | 0                                                     | 10.3257                     | 11.1729                     |
| NAV at the beginning of year                 | HY  |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | IR  |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | MD  |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | QD  | 0                                                       | 10.0347                     | 10.0285                     | 0                                                     | 10.0283                     | 10.03                       |
| Income distr per unit                        | AD  |                                                         |                             |                             | 0.2966                                                | 0.8186                      | 0.9407                      |
| Income distr per unit                        | DAD |                                                         |                             |                             | 0.318                                                 | 0.8833                      | 1.0055                      |
| Income distr per unit                        | DFX |                                                         |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | DHY |                                                         |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | DIR |                                                         |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | DMD |                                                         |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | DQD |                                                         |                             |                             | 0.3165                                                | 0.8565                      | 0.968                       |
| Income distr per unit                        | FX  |                                                         |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | HY  |                                                         |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | IR  |                                                         |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | MD  |                                                         |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | QD  | 0.3179                                                  | 0.8371                      | 0.8317                      | 0.2953                                                | 0.7956                      | 0.9076                      |
| NAV at the end of year                       | A   |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | AD  |                                                         |                             |                             | 10.0283                                               | 10.0299                     | 10.0668                     |
| NAV at the end of year                       | DAD |                                                         |                             |                             | 10.0294                                               | 10.0314                     | 10.0694                     |
| NAV at the end of year                       | DFX |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | DGR | 10.3612                                                 | 11.2656                     | 12.2583                     | 10.3483                                               | 11.2647                     | 12.4407                     |
| NAV at the end of year                       | DHY |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | DIR |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | DMD |                                                         |                             |                             | 10.3486                                               | 11.2651                     | 12.4409                     |
| NAV at the end of year                       | DQD |                                                         |                             |                             | 10.0294                                               | 10.0315                     | 10.0709                     |
| NAV at the end of year                       | FX  |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | GR  | 10.3552                                                 | 11.2422                     | 12.2145                     | 10.3257                                               | 11.1729                     | 12.2654                     |
| NAV at the end of year                       | HY  |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | IR  |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | MD  |                                                         |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | QD  | 10.0347                                                 | 10.0285                     | 10.0361                     | 10.0283                                               | 10.03                       | 10.0682                     |
| Scheme Returns since inception               |     | 3.55                                                    | 8.81                        | 8.74                        | 3.26                                                  | 8.47                        | 9.02                        |
| Per 10000 Scheme Returns since inception-    |     | 10355                                                   | 11241.75                    | 12213.38                    | 10326                                                 | 11173.16                    | 12265.32                    |
| Net Assets at the end (crs)                  |     | 389.34                                                  | 423.32                      | 460.62                      | 23.35                                                 | 25.34                       | 27.9                        |
| ratio of recurring exp                       |     | 0.03                                                    | 0.03                        | 0.03                        | 0.31                                                  | 0.31                        | 0.31                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                           | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 4.91                                                    | 9.6                         | 10.22                       | 4.63                                                  | 9.55                        | 10.2                        |
| Per 10000 Benchmark Returns since inception- |     | 10491                                                   | 11355.06                    | 12613.8                     | 10463                                                 | 11325.22                    | 12581.53                    |
| SECBM RETURNS- C10YRGSEC                     |     | 5.99                                                    | 10.22                       | 10.91                       | 5.65                                                  | 10.13                       | 10.87                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                         |                             |                             |                                                       |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                         |                             |                             |                                                       |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 10599.11                                                | 11444.21                    | 12803.06                    | 10565.1                                               | 11407.1                     | 12763.14                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                         |                             |                             |                                                       |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                         |                             |                             |                                                       |                             |                             |

|                                              |     | UTI - Focussed Equity Fund - Series II (1102 Days) (04/12/2014) |             |             | UTI - FTIF SERIES XX - X (1105 Days) (14/11/2014) |                             |                             |
|----------------------------------------------|-----|-----------------------------------------------------------------|-------------|-------------|---------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                                         | 2015-16     | 2016-17     | 2014-15                                           | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                                 |             |             |                                                   |                             |                             |
| NAV at the beginning of year                 | AD  |                                                                 |             |             |                                                   |                             |                             |
| NAV at the beginning of year                 | DAD |                                                                 |             |             | 0                                                 | 10.0368                     | 10.0287                     |
| NAV at the beginning of year                 | DFX |                                                                 |             |             |                                                   |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                               | 10.1522     | 9.4286      | 0                                                 | 10.343                      | 11.2441                     |
| NAV at the beginning of year                 | DHY |                                                                 |             |             |                                                   |                             |                             |
| NAV at the beginning of year                 | DIR | 0                                                               | 10.1522     | 9.4286      |                                                   |                             |                             |
| NAV at the beginning of year                 | DMD |                                                                 |             |             |                                                   |                             |                             |
| NAV at the beginning of year                 | DQD |                                                                 |             |             |                                                   |                             |                             |
| NAV at the beginning of year                 | FX  |                                                                 |             |             |                                                   |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                               | 10.1048     | 9.2221      | 0                                                 | 10.3373                     | 11.221                      |
| NAV at the beginning of year                 | HY  |                                                                 |             |             |                                                   |                             |                             |
| NAV at the beginning of year                 | IR  | 0                                                               | 10.1048     | 9.2221      |                                                   |                             |                             |
| NAV at the beginning of year                 | MD  |                                                                 |             |             | 0                                                 | 10.3373                     | 11.2212                     |
| NAV at the beginning of year                 | QD  |                                                                 |             |             |                                                   |                             |                             |
| Income distr per unit                        | AD  |                                                                 |             |             |                                                   |                             |                             |
| Income distr per unit                        | DAD |                                                                 |             |             | 0.3048                                            | 0.8789                      | 0.8557                      |
| Income distr per unit                        | DFX |                                                                 |             |             |                                                   |                             |                             |
| Income distr per unit                        | DHY |                                                                 |             |             |                                                   |                             |                             |
| Income distr per unit                        | DIR |                                                                 |             |             |                                                   |                             |                             |
| Income distr per unit                        | DMD |                                                                 |             |             |                                                   |                             |                             |
| Income distr per unit                        | DQD |                                                                 |             |             |                                                   |                             |                             |
| Income distr per unit                        | FX  |                                                                 |             |             |                                                   |                             |                             |
| Income distr per unit                        | HY  |                                                                 |             |             |                                                   |                             |                             |
| Income distr per unit                        | IR  |                                                                 |             |             |                                                   |                             |                             |
| Income distr per unit                        | MD  |                                                                 |             |             |                                                   |                             |                             |
| Income distr per unit                        | QD  |                                                                 |             |             |                                                   |                             |                             |
| NAV at the end of year                       | A   |                                                                 |             |             |                                                   |                             |                             |
| NAV at the end of year                       | AD  |                                                                 |             |             |                                                   |                             |                             |
| NAV at the end of year                       | DAD |                                                                 |             |             | 10.0368                                           | 10.0287                     | 10.0486                     |
| NAV at the end of year                       | DFX |                                                                 |             |             |                                                   |                             |                             |
| NAV at the end of year                       | DGR | 10.1522                                                         | 9.4286      | 11.5947     | 10.343                                            | 11.2441                     | 12.2297                     |
| NAV at the end of year                       | DHY |                                                                 |             |             |                                                   |                             |                             |
| NAV at the end of year                       | DIR | 10.1522                                                         | 9.4286      | 11.5947     |                                                   |                             |                             |
| NAV at the end of year                       | DMD |                                                                 |             |             |                                                   |                             |                             |
| NAV at the end of year                       | DQD |                                                                 |             |             |                                                   |                             |                             |
| NAV at the end of year                       | FX  |                                                                 |             |             |                                                   |                             |                             |
| NAV at the end of year                       | GR  | 10.1048                                                         | 9.2221      | 11.1587     | 10.3373                                           | 11.221                      | 12.1864                     |
| NAV at the end of year                       | HY  |                                                                 |             |             |                                                   |                             |                             |
| NAV at the end of year                       | IR  | 10.1048                                                         | 9.2221      | 11.1587     |                                                   |                             |                             |
| NAV at the end of year                       | MD  |                                                                 |             |             | 10.3373                                           | 11.2212                     | 12.1868                     |
| NAV at the end of year                       | QD  |                                                                 |             |             |                                                   |                             |                             |
| Scheme Returns since inception               |     | 1.05                                                            | -6.21       | 4.96        | 3.37                                              | 8.79                        | 8.71                        |
| Per 10000 Scheme Returns since inception-    |     | 10105                                                           | 9222.17     | 11157.76    | 10337                                             | 11220.74                    | 12185.81                    |
| Net Assets at the end (crs)                  |     | 894.47                                                          | 816.82      | 988.75      | 208.53                                            | 226.62                      | 246.41                      |
| ratio of recurring exp                       |     | 2.51                                                            | 2.54        | 2.31        | 0.09                                              | 0.09                        | 0.09                        |
| Scheme Benchmark                             |     | S&P BSE 200                                                     | S&P BSE 200 | S&P BSE 200 | Crisil Composite Bond Index                       | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 4.65                                                            | -2.85       | 7.62        | 4.66                                              | 9.55                        | 10.2                        |
| Per 10000 Benchmark Returns since inception- |     | 10465                                                           | 9641.4      | 11807.94    | 10466                                             | 11328.05                    | 12584.88                    |
| SECBM RETURNS- C10YRGSEC                     |     |                                                                 |             |             | 5.61                                              | 10.08                       | 10.83                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                                 |             |             |                                                   |                             |                             |
| SECBM RETURNS- NIFTY                         |     | 3.5399417                                                       | -4.4902034  | 5.0795484   |                                                   |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     |                                                                 |             |             | 10560.6                                           | 11403.04                    | 12755.85                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                                 |             |             |                                                   |                             |                             |
| SECBM VAL10000-NIFTY                         |     | 10353.99                                                        | 9436.29     | 11186.65    |                                                   |                             |                             |

|                                              |     | UTI - FTIF SERIES XX - XI (1100 Days)<br>(09/11/2014) |                             |                             | UTI - FTIF SERIES XX - XII (1103 Days)<br>(24/11/2014) |                             |                             |
|----------------------------------------------|-----|-------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                               | 2015-16                     | 2016-17                     | 2014-15                                                | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                     | 10.0277                     | 10.0282                     | 0                                                      | 10.0358                     | 10.0287                     |
| NAV at the beginning of year                 | DAD | 0                                                     | 10.0289                     | 10.0296                     | 0                                                      | 10.0307                     | 10.0301                     |
| NAV at the beginning of year                 | DFX |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                     | 10.302                      | 11.2296                     | 0                                                      | 10.2912                     | 11.2431                     |
| NAV at the beginning of year                 | DHY |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DIR |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                     | 10.302                      | 11.2296                     | 0                                                      | 10.2914                     | 11.2428                     |
| NAV at the beginning of year                 | DQD | 0                                                     | 10.0288                     | 10.0297                     | 0                                                      | 10.0307                     | 10.0309                     |
| NAV at the beginning of year                 | FX  |                                                       |                             |                             | 0                                                      | 10.2724                     | 11.1555                     |
| NAV at the beginning of year                 | GR  | 0                                                     | 10.2817                     | 11.1405                     | 0                                                      | 10.2724                     | 11.1555                     |
| NAV at the beginning of year                 | HY  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | IR  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                     | 10.2817                     | 11.1405                     | 0                                                      | 10.2726                     | 11.1556                     |
| NAV at the beginning of year                 | QD  | 0                                                     | 10.0277                     | 10.0285                     | 0                                                      | 10.0296                     | 10.0287                     |
| Income distr per unit                        | AD  | 0.2533                                                | 0.8346                      | 0.8559                      | 0.236                                                  | 0.8672                      | 0.8605                      |
| Income distr per unit                        | DAD | 0.2723                                                | 0.8996                      | 0.9203                      | 0.2596                                                 | 0.9254                      | 0.9363                      |
| Income distr per unit                        | DFX |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DHY |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DIR |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DMD |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DQD | 0.2724                                                | 0.8714                      | 0.8888                      | 0.2587                                                 | 0.8966                      | 0.9045                      |
| Income distr per unit                        | FX  |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | HY  |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | IR  |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | MD  |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | QD  | 0.2533                                                | 0.8103                      | 0.8283                      | 0.2422                                                 | 0.8351                      | 0.8441                      |
| NAV at the end of year                       | A   |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | AD  | 10.0277                                               | 10.0282                     | 10.1246                     | 10.0358                                                | 10.0287                     | 10.1419                     |
| NAV at the end of year                       | DAD | 10.0289                                               | 10.0296                     | 10.1274                     | 10.0307                                                | 10.0301                     | 10.1335                     |
| NAV at the end of year                       | DFX |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DGR | 10.302                                                | 11.2296                     | 12.3731                     | 10.2912                                                | 11.2431                     | 12.4122                     |
| NAV at the end of year                       | DHY |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DIR |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DMD | 10.302                                                | 11.2296                     | 12.3731                     | 10.2914                                                | 11.2428                     | 12.4115                     |
| NAV at the end of year                       | DQD | 10.0288                                               | 10.0297                     | 10.1267                     | 10.0307                                                | 10.0309                     | 10.1334                     |
| NAV at the end of year                       | FX  |                                                       |                             |                             | 10.2724                                                | 11.1555                     | 12.2418                     |
| NAV at the end of year                       | GR  | 10.2817                                               | 11.1405                     | 12.2014                     | 10.2724                                                | 11.1555                     | 12.2418                     |
| NAV at the end of year                       | HY  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | IR  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | MD  | 10.2817                                               | 11.1405                     | 12.2014                     | 10.2726                                                | 11.1556                     | 12.2414                     |
| NAV at the end of year                       | QD  | 10.0277                                               | 10.0285                     | 10.1245                     | 10.0296                                                | 10.0287                     | 10.1296                     |
| Scheme Returns since inception               |     | 2.82                                                  | 8.47                        | 8.92                        | 2.72                                                   | 8.75                        | 9.18                        |
| Per 10000 Scheme Returns since inception-    |     | 10282                                                 | 11140.85                    | 12201.55                    | 10272                                                  | 11155.98                    | 12242.94                    |
| Net Assets at the end (crs)                  |     | 30.59                                                 | 33.16                       | 36.33                       | 21.1                                                   | 22.94                       | 25.19                       |
| ratio of recurring exp                       |     | 0.69                                                  | 0.69                        | 0.69                        | 0.57                                                   | 0.56                        | 0.57                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                           | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 3.56                                                  | 8.97                        | 9.88                        | 3.03                                                   | 8.72                        | 9.74                        |
| Per 10000 Benchmark Returns since inception- |     | 10356                                                 | 11209.14                    | 12453.46                    | 10303                                                  | 11151.97                    | 12388.12                    |
| SECBM RETURNS- C10YRGSEC                     |     | 4.04                                                  | 9.15                        | 10.31                       | 3.16                                                   | 8.62                        | 10.02                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                       |                             |                             |                                                        |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                       |                             |                             |                                                        |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 10404.18                                              | 11233.75                    | 12567.25                    | 10316.41                                               | 11138.59                    | 12461.07                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                       |                             |                             |                                                        |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                       |                             |                             |                                                        |                             |                             |

|                                              |     | UTI - FTIF SERIES XX - XVI (1100 Days)<br>(10/12/2014) |                             |                             | UTI - FTIF SERIES XX - XVII (1102 Days)<br>(10/12/2014) |                             |                             |
|----------------------------------------------|-----|--------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                                | 2015-16                     | 2016-17                     | 2014-15                                                 | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                      | 10.0432                     | 10.0337                     | 0                                                       | 10.0493                     | 10.0367                     |
| NAV at the beginning of year                 | DAD | 0                                                      | 10.0443                     | 10.035                      | 0                                                       | 10.0505                     | 10.038                      |
| NAV at the beginning of year                 | DFX | 0                                                      | 10.2837                     | 11.2379                     |                                                         |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                      | 10.2839                     | 11.2372                     | 0                                                       | 10.278                      | 11.2209                     |
| NAV at the beginning of year                 | DHY |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DIR |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                      | 10.2834                     | 11.2356                     |                                                         |                             |                             |
| NAV at the beginning of year                 | DQD | 0                                                      | 10.0444                     | 10.0365                     |                                                         |                             |                             |
| NAV at the beginning of year                 | FX  |                                                        |                             |                             | 0                                                       | 10.2622                     | 11.1374                     |
| NAV at the beginning of year                 | GR  | 0                                                      | 10.267                      | 11.1517                     | 0                                                       | 10.2618                     | 11.1362                     |
| NAV at the beginning of year                 | HY  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | IR  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | MD  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | QD  | 0                                                      | 10.0433                     | 10.035                      | 0                                                       | 10.0494                     | 10.0381                     |
| Income distr per unit                        | AD  | 0.2232                                                 | 0.8721                      | 0.8504                      | 0.2119                                                  | 0.8663                      | 0.845                       |
| Income distr per unit                        | DAD | 0.2389                                                 | 0.9373                      | 0.9146                      | 0.2268                                                  | 0.9317                      | 0.9095                      |
| Income distr per unit                        | DFX |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DHY |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DIR |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DMD |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DQD | 0.2388                                                 | 0.906                       | 0.8851                      |                                                         |                             |                             |
| Income distr per unit                        | FX  |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | HY  |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | IR  |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | MD  |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | QD  | 0.2231                                                 | 0.845                       | 0.8246                      | 0.2118                                                  | 0.8398                      | 0.8199                      |
| NAV at the end of year                       | A   |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | AD  | 10.0432                                                | 10.0337                     | 10.1592                     | 10.0493                                                 | 10.0367                     | 10.1524                     |
| NAV at the end of year                       | DAD | 10.0443                                                | 10.035                      | 10.1621                     | 10.0505                                                 | 10.038                      | 10.1552                     |
| NAV at the end of year                       | DFX | 10.2837                                                | 11.2379                     | 12.4083                     |                                                         |                             |                             |
| NAV at the end of year                       | DGR | 10.2839                                                | 11.2372                     | 12.4075                     | 10.278                                                  | 11.2209                     | 12.3721                     |
| NAV at the end of year                       | DHY |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DIR |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DMD | 10.2834                                                | 11.2356                     | 12.4048                     |                                                         |                             |                             |
| NAV at the end of year                       | DQD | 10.0444                                                | 10.0365                     | 10.1616                     |                                                         |                             |                             |
| NAV at the end of year                       | FX  |                                                        |                             |                             | 10.2622                                                 | 11.1374                     | 12.2086                     |
| NAV at the end of year                       | GR  | 10.267                                                 | 11.1517                     | 12.2393                     | 10.2618                                                 | 11.1362                     | 12.2052                     |
| NAV at the end of year                       | HY  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | IR  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | MD  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | QD  | 10.0433                                                | 10.035                      | 10.1587                     | 10.0494                                                 | 10.0381                     | 10.1519                     |
| Scheme Returns since inception               |     | 2.67                                                   | 8.93                        | 9.29                        | 2.62                                                    | 8.89                        | 9.21                        |
| Per 10000 Scheme Returns since inception-    |     | 10267                                                  | 11151.28                    | 12238.57                    | 10262                                                   | 11135.67                    | 12206.42                    |
| Net Assets at the end (crs)                  |     | 21.26                                                  | 23.12                       | 25.42                       | 23.48                                                   | 25.52                       | 28.01                       |
| ratio of recurring exp                       |     | 0.52                                                   | 0.52                        | 0.52                        | 0.48                                                    | 0.48                        | 0.48                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 3.34                                                   | 9.19                        | 10.02                       | 3.26                                                    | 9.21                        | 10.04                       |
| Per 10000 Benchmark Returns since inception- |     | 10334                                                  | 11185.2                     | 12425.26                    | 10326                                                   | 11177.02                    | 12417.37                    |
| SECBM RETURNS- C10YRGSEC                     |     | 3.50                                                   | 9.12                        | 10.32                       | 3.56                                                    | 9.25                        | 10.40                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                        |                             |                             |                                                         |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                        |                             |                             |                                                         |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 10350.18                                               | 11176.07                    | 12502.43                    | 10356.13                                                | 11182.19                    | 12509.49                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                        |                             |                             |                                                         |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                        |                             |                             |                                                         |                             |                             |

|                                              |     | UTI - Dual Advantage Fixed Term Fund<br>Series I - 1 (1100 Days) (26/12/2014) |                                |                                | UTI - FTIF Series XXI - I (1100 Days)<br>(26/12/2014) |                                   |                                   |
|----------------------------------------------|-----|-------------------------------------------------------------------------------|--------------------------------|--------------------------------|-------------------------------------------------------|-----------------------------------|-----------------------------------|
|                                              |     | 2014-15                                                                       | 2015-16                        | 2016-17                        | 2014-15                                               | 2015-16                           | 2016-17                           |
| NAV at the beginning of year                 | A   |                                                                               |                                |                                |                                                       |                                   |                                   |
| NAV at the beginning of year                 | AD  |                                                                               |                                |                                | 0                                                     | 10.0382                           | 10.034                            |
| NAV at the beginning of year                 | DAD |                                                                               |                                |                                | 0                                                     | 10.039                            | 10.035                            |
| NAV at the beginning of year                 | DFX |                                                                               |                                |                                |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DGR | 0                                                                             | 10.1469                        | 10.6874                        | 0                                                     | 10.2273                           | 11.1536                           |
| NAV at the beginning of year                 | DHY |                                                                               |                                |                                |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DIR | 0                                                                             | 10.1469                        | 10.6874                        |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DMD |                                                                               |                                |                                |                                                       |                                   |                                   |
| NAV at the beginning of year                 | DQD |                                                                               |                                |                                | 0                                                     | 10.0391                           | 10.0363                           |
| NAV at the beginning of year                 | FX  |                                                                               |                                |                                | 0                                                     | 10.2152                           | 11.0853                           |
| NAV at the beginning of year                 | GR  | 0                                                                             | 10.1136                        | 10.4952                        | 0                                                     | 10.2152                           | 11.0849                           |
| NAV at the beginning of year                 | HY  |                                                                               |                                |                                |                                                       |                                   |                                   |
| NAV at the beginning of year                 | IR  | 0                                                                             | 10.1136                        | 10.4952                        |                                                       |                                   |                                   |
| NAV at the beginning of year                 | MD  |                                                                               |                                |                                | 0                                                     | 10.2158                           | 11.0882                           |
| NAV at the beginning of year                 | QD  |                                                                               |                                |                                | 0                                                     | 10.0382                           | 10.0352                           |
| Income distr per unit                        | AD  |                                                                               |                                |                                | 0.1766                                                | 0.8562                            | 0.8398                            |
| Income distr per unit                        | DAD |                                                                               |                                |                                | 0.1876                                                | 0.9098                            | 0.8927                            |
| Income distr per unit                        | DFX |                                                                               |                                |                                |                                                       |                                   |                                   |
| Income distr per unit                        | DHY |                                                                               |                                |                                |                                                       |                                   |                                   |
| Income distr per unit                        | DIR |                                                                               |                                |                                |                                                       |                                   |                                   |
| Income distr per unit                        | DMD |                                                                               |                                |                                |                                                       |                                   |                                   |
| Income distr per unit                        | DQD |                                                                               |                                |                                | 0.1876                                                | 0.8811                            | 0.8651                            |
| Income distr per unit                        | FX  |                                                                               |                                |                                |                                                       |                                   |                                   |
| Income distr per unit                        | HY  |                                                                               |                                |                                |                                                       |                                   |                                   |
| Income distr per unit                        | IR  |                                                                               |                                |                                |                                                       |                                   |                                   |
| Income distr per unit                        | MD  |                                                                               |                                |                                |                                                       |                                   |                                   |
| Income distr per unit                        | QD  |                                                                               |                                |                                | 0.1766                                                | 0.8302                            | 0.8149                            |
| NAV at the end of year                       | A   |                                                                               |                                |                                |                                                       |                                   |                                   |
| NAV at the end of year                       | AD  |                                                                               |                                |                                | 10.0382                                               | 10.034                            | 10.1564                           |
| NAV at the end of year                       | DAD |                                                                               |                                |                                | 10.039                                                | 10.035                            | 10.1588                           |
| NAV at the end of year                       | DFX |                                                                               |                                |                                |                                                       |                                   |                                   |
| NAV at the end of year                       | DGR | 10.1469                                                                       | 10.6874                        | 12.0399                        | 10.2273                                               | 11.1536                           | 12.288                            |
| NAV at the end of year                       | DHY |                                                                               |                                |                                |                                                       |                                   |                                   |
| NAV at the end of year                       | DIR | 10.1469                                                                       | 10.6874                        | 12.0399                        |                                                       |                                   |                                   |
| NAV at the end of year                       | DMD |                                                                               |                                |                                |                                                       |                                   |                                   |
| NAV at the end of year                       | DQD |                                                                               |                                |                                | 10.0391                                               | 10.0363                           | 10.1579                           |
| NAV at the end of year                       | FX  |                                                                               |                                |                                | 10.2152                                               | 11.0853                           | 12.1522                           |
| NAV at the end of year                       | GR  | 10.1136                                                                       | 10.4952                        | 11.6572                        | 10.2152                                               | 11.0849                           | 12.1514                           |
| NAV at the end of year                       | HY  |                                                                               |                                |                                |                                                       |                                   |                                   |
| NAV at the end of year                       | IR  | 10.1136                                                                       | 10.4952                        | 11.6572                        |                                                       |                                   |                                   |
| NAV at the end of year                       | MD  |                                                                               |                                |                                | 10.2158                                               | 11.0882                           | 12.1583                           |
| NAV at the end of year                       | QD  |                                                                               |                                |                                | 10.0382                                               | 10.0352                           | 10.1556                           |
| Scheme Returns since inception               |     | 1.14                                                                          | 4.05                           | 7.16                           | 2.15                                                  | 8.69                              | 9.11                              |
| Per 10000 Scheme Returns since inception-    |     | 10114                                                                         | 10494.8                        | 11656.4                        | 10215                                                 | 11084.51                          | 12152.08                          |
| Net Assets at the end (crs)                  |     | 81.99                                                                         | 85.16                          | 94.66                          | 21.62                                                 | 23.5                              | 25.8                              |
| ratio of recurring exp                       |     | 2.24                                                                          | 2.24                           | 2.27                           | 0.35                                                  | 0.35                              | 0.35                              |
| Scheme Benchmark                             |     | Crisil MIP<br>Blended<br>Index                                                | Crisil MIP<br>Blended<br>Index | Crisil MIP<br>Blended<br>Index | Crisil<br>Composite<br>Bond Index                     | Crisil<br>Composite<br>Bond Index | Crisil<br>Composite<br>Bond Index |
| Benchmark Returns since inception            |     | 2.4                                                                           | 6.67                           | 9.17                           | 2.83                                                  | 9.05                              | 9.96                              |
| Per 10000 Benchmark Returns since inception- |     | 10240                                                                         | 10817.1                        | 12146.6                        | 10283                                                 | 11129.89                          | 12364.74                          |
| SECBM RETURNS- C10YRGSEC                     |     | 2.13                                                                          | 8.37                           | 9.94                           | 2.80                                                  | 8.81                              | 10.17                             |
| SECBM RETURNS- C1YRTBILL                     |     |                                                                               |                                |                                |                                                       |                                   |                                   |
| SECBM RETURNS- NIFTY                         |     |                                                                               |                                |                                |                                                       |                                   |                                   |
| SECBM VAL10000-C10YRGSEC                     |     | 10212.7                                                                       | 11027.2                        | 12337.3                        | 10279.76                                              | 11099.63                          | 12417.6                           |
| SECBM VAL10000-C1YRTBILL                     |     |                                                                               |                                |                                |                                                       |                                   |                                   |
| SECBM VAL10000-NIFTY                         |     |                                                                               |                                |                                |                                                       |                                   |                                   |

|                                              |     | UTI - FTIF Series XXI - II (1100 Days)<br>(02/01/2015) |                             |                             | UTI - Capital Protection Oriented Scheme -<br>Series V - I (1163 Days) (12/01/2015) |                          |                          |
|----------------------------------------------|-----|--------------------------------------------------------|-----------------------------|-----------------------------|-------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                                                | 2015-16                     | 2016-17                     | 2014-15                                                                             | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                                        |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | AD  | 0                                                      | 10.0273                     | 10.0318                     |                                                                                     |                          |                          |
| NAV at the beginning of year                 | DAD | 0                                                      | 10.0283                     | 10.033                      |                                                                                     |                          |                          |
| NAV at the beginning of year                 | DFX |                                                        |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                      | 10.1742                     | 11.0932                     | 0                                                                                   | 10.0946                  | 10.7187                  |
| NAV at the beginning of year                 | DHY |                                                        |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | DIR |                                                        |                             |                             | 0                                                                                   | 10.0946                  | 10.7187                  |
| NAV at the beginning of year                 | DMD |                                                        |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | DQD | 0                                                      | 10.0282                     | 10.0329                     |                                                                                     |                          |                          |
| NAV at the beginning of year                 | FX  | 0                                                      | 10.1642                     | 11.0269                     |                                                                                     |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                      | 10.1642                     | 11.0269                     | 0                                                                                   | 10.0655                  | 10.5183                  |
| NAV at the beginning of year                 | HY  |                                                        |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | IR  |                                                        |                             |                             | 0                                                                                   | 10.0655                  | 10.5183                  |
| NAV at the beginning of year                 | MD  | 0                                                      | 10.1642                     | 11.0269                     |                                                                                     |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                                      | 10.0273                     | 10.0316                     |                                                                                     |                          |                          |
| Income distr per unit                        | AD  | 0.1366                                                 | 0.8442                      | 0.8756                      |                                                                                     |                          |                          |
| Income distr per unit                        | DAD | 0.1456                                                 | 0.8984                      | 0.9294                      |                                                                                     |                          |                          |
| Income distr per unit                        | DFX |                                                        |                             |                             |                                                                                     |                          |                          |
| Income distr per unit                        | DHY |                                                        |                             |                             |                                                                                     |                          |                          |
| Income distr per unit                        | DIR |                                                        |                             |                             |                                                                                     |                          |                          |
| Income distr per unit                        | DMD |                                                        |                             |                             |                                                                                     |                          |                          |
| Income distr per unit                        | DQD | 0.1457                                                 | 0.8701                      | 0.897                       |                                                                                     |                          |                          |
| Income distr per unit                        | FX  |                                                        |                             |                             |                                                                                     |                          |                          |
| Income distr per unit                        | HY  |                                                        |                             |                             |                                                                                     |                          |                          |
| Income distr per unit                        | IR  |                                                        |                             |                             |                                                                                     |                          |                          |
| Income distr per unit                        | MD  |                                                        |                             |                             |                                                                                     |                          |                          |
| Income distr per unit                        | QD  | 0.1366                                                 | 0.8194                      | 0.8467                      |                                                                                     |                          |                          |
| NAV at the end of year                       | A   |                                                        |                             |                             |                                                                                     |                          |                          |
| NAV at the end of year                       | AD  | 10.0273                                                | 10.0318                     | 10.1277                     |                                                                                     |                          |                          |
| NAV at the end of year                       | DAD | 10.0283                                                | 10.033                      | 10.13                       |                                                                                     |                          |                          |
| NAV at the end of year                       | DFX |                                                        |                             |                             |                                                                                     |                          |                          |
| NAV at the end of year                       | DGR | 10.1742                                                | 11.0932                     | 12.2321                     | 10.0946                                                                             | 10.7187                  | 11.8713                  |
| NAV at the end of year                       | DHY |                                                        |                             |                             |                                                                                     |                          |                          |
| NAV at the end of year                       | DIR |                                                        |                             |                             | 10.0946                                                                             | 10.7187                  | 11.8713                  |
| NAV at the end of year                       | DMD |                                                        |                             |                             |                                                                                     |                          |                          |
| NAV at the end of year                       | DQD | 10.0282                                                | 10.0329                     | 10.1293                     |                                                                                     |                          |                          |
| NAV at the end of year                       | FX  | 10.1642                                                | 11.0269                     | 12.0984                     |                                                                                     |                          |                          |
| NAV at the end of year                       | GR  | 10.1642                                                | 11.0269                     | 12.0985                     | 10.0655                                                                             | 10.5183                  | 11.4842                  |
| NAV at the end of year                       | HY  |                                                        |                             |                             |                                                                                     |                          |                          |
| NAV at the end of year                       | IR  |                                                        |                             |                             | 10.0655                                                                             | 10.5183                  | 11.4842                  |
| NAV at the end of year                       | MD  | 10.1642                                                | 11.0269                     | 12.0985                     |                                                                                     |                          |                          |
| NAV at the end of year                       | QD  | 10.0273                                                | 10.0316                     | 10.1269                     |                                                                                     |                          |                          |
| Scheme Returns since inception               |     | 1.64                                                   | 8.51                        | 9.06                        | 0.66                                                                                | 4.4                      | 6.58                     |
| Per 10000 Scheme Returns since inception-    |     | 10164                                                  | 11027.23                    | 12099.32                    | 10066                                                                               | 10517.9                  | 11484.9                  |
| Net Assets at the end (crs)                  |     | 23.41                                                  | 25.44                       | 27.95                       | 78.59                                                                               | 81.62                    | 89.14                    |
| ratio of recurring exp                       |     | 0.29                                                   | 0.29                        | 0.29                        | 2.28                                                                                | 2.28                     | 2.32                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                            | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 1.47                                                   | 8.15                        | 9.48                        | 1.13                                                                                | 5.03                     | 8.32                     |
| Per 10000 Benchmark Returns since inception- |     | 10147                                                  | 10983.45                    | 12201.94                    | 10113                                                                               | 10592.3                  | 11896.2                  |
| SECBM RETURNS- C10YRGSEC                     |     | 1.41                                                   | 7.87                        | 9.67                        | 1.10                                                                                | 7.76                     | 9.64                     |
| SECBM RETURNS- C1YRTBILL                     |     |                                                        |                             |                             |                                                                                     |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                                        |                             |                             |                                                                                     |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 10140.82                                               | 10949.41                    | 12248.51                    | 10110.1                                                                             | 10915.9                  | 12213.4                  |
| SECBM VAL10000-C1YRTBILL                     |     |                                                        |                             |                             |                                                                                     |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                                        |                             |                             |                                                                                     |                          |                          |

|                                              |     | UTI - FTIF Series XXI - III (1158 Days)<br>(16/01/2015) |                             |                             | UTI - FTIF Series XXI - IV (1146 Days)<br>(29/01/2015) |                             |                             |
|----------------------------------------------|-----|---------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                                 | 2015-16                     | 2016-17                     | 2014-15                                                | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                       | 10.0402                     | 10.0326                     | 0                                                      | 10.0399                     | 10.0333                     |
| NAV at the beginning of year                 | DAD | 0                                                       | 10.0411                     | 10.0417                     | 0                                                      | 10.0409                     | 10.0621                     |
| NAV at the beginning of year                 | DFX |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                       | 10.1379                     | 11.0967                     | 0                                                      | 10.1256                     | 11.0842                     |
| NAV at the beginning of year                 | DHY |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DIR |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                       | 10.1381                     | 11.0972                     | 0                                                      | 10.1255                     | 11.0839                     |
| NAV at the beginning of year                 | DQD |                                                         |                             |                             | 0                                                      | 10.0408                     | 10.0609                     |
| NAV at the beginning of year                 | FX  |                                                         |                             |                             | 0                                                      | 10.1189                     | 11.0216                     |
| NAV at the beginning of year                 | GR  | 0                                                       | 10.1294                     | 11.0321                     | 0                                                      | 10.1188                     | 11.0215                     |
| NAV at the beginning of year                 | HY  |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | IR  |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | MD  |                                                         |                             |                             | 0                                                      | 10.1188                     | 11.0215                     |
| NAV at the beginning of year                 | QD  | 0                                                       | 10.0402                     | 10.0394                     | 0                                                      | 10.0399                     | 10.0597                     |
| Income distr per unit                        | AD  | 0.089                                                   | 0.8999                      | 0.8684                      | 0.0787                                                 | 0.8999                      | 0.8449                      |
| Income distr per unit                        | DAD | 0.0965                                                  | 0.9464                      | 0.8941                      | 0.085                                                  | 0.9294                      | 0.9035                      |
| Income distr per unit                        | DFX |                                                         |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DHY |                                                         |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DIR |                                                         |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DMD |                                                         |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DQD |                                                         |                             |                             | 0.0847                                                 | 0.8965                      | 0.8718                      |
| Income distr per unit                        | FX  |                                                         |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | HY  |                                                         |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | IR  |                                                         |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | MD  |                                                         |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | QD  | 0.089                                                   | 0.8641                      | 0.8153                      | 0.0787                                                 | 0.8456                      | 0.8218                      |
| NAV at the end of year                       | A   |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | AD  | 10.0402                                                 | 10.0326                     | 10.0762                     | 10.0399                                                | 10.0333                     | 10.1017                     |
| NAV at the end of year                       | DAD | 10.0411                                                 | 10.0417                     | 10.1151                     | 10.0409                                                | 10.0621                     | 10.1317                     |
| NAV at the end of year                       | DFX |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DGR | 10.1379                                                 | 11.0967                     | 12.1701                     | 10.1256                                                | 11.0842                     | 12.1576                     |
| NAV at the end of year                       | DHY |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DIR |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DMD | 10.1381                                                 | 11.0972                     | 12.1692                     | 10.1255                                                | 11.0839                     | 12.1574                     |
| NAV at the end of year                       | DQD |                                                         |                             |                             | 10.0408                                                | 10.0609                     | 10.1305                     |
| NAV at the end of year                       | FX  |                                                         |                             |                             | 10.1189                                                | 11.0216                     | 12.0295                     |
| NAV at the end of year                       | GR  | 10.1294                                                 | 11.0321                     | 12.039                      | 10.1188                                                | 11.0215                     | 12.0286                     |
| NAV at the end of year                       | HY  |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | IR  |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | MD  |                                                         |                             |                             | 10.1188                                                | 11.0215                     | 12.0286                     |
| NAV at the end of year                       | QD  | 10.0402                                                 | 10.0394                     | 10.1116                     | 10.0399                                                | 10.0597                     | 10.1282                     |
| Scheme Returns since inception               |     | 1.29                                                    | 8.78                        | 8.94                        | 1.19                                                   | 8.95                        | 9.04                        |
| Per 10000 Scheme Returns since inception-    |     | 10129                                                   | 11032.08                    | 12038.98                    | 10119                                                  | 11021.1                     | 12028.67                    |
| Net Assets at the end (crs)                  |     | 41.5                                                    | 45.3                        | 49.54                       | 23.17                                                  | 25.25                       | 27.57                       |
| ratio of recurring exp                       |     | 0.38                                                    | 0.38                        | 0.38                        | 0.41                                                   | 0.41                        | 0.41                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 1.1                                                     | 8.02                        | 9.43                        | 1.13                                                   | 8.3                         | 9.6                         |
| Per 10000 Benchmark Returns since inception- |     | 10110                                                   | 10942.17                    | 12156.64                    | 10113                                                  | 10946.55                    | 12160.9                     |
| SECBM RETURNS- C10YRGSEC                     |     | 0.97                                                    | 7.68                        | 9.59                        | 1.01                                                   | 7.95                        | 9.77                        |
| SECBM RETURNS- C1YRTBILL                     |     |                                                         |                             |                             |                                                        |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                         |                             |                             |                                                        |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 10096.53                                                | 10901.98                    | 12195.19                    | 10100.6                                                | 10906.43                    | 12201.19                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                         |                             |                             |                                                        |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                         |                             |                             |                                                        |                             |                             |

|                                              |     | UTI - Dual Advantage Fixed Term Fund<br>Series I - II (1145 Days) (03/02/2015) |                                |                                | UTI - FTIF Series XXI - VI (1145 Days)<br>(10/02/2015) |                                   |                                   |
|----------------------------------------------|-----|--------------------------------------------------------------------------------|--------------------------------|--------------------------------|--------------------------------------------------------|-----------------------------------|-----------------------------------|
|                                              |     | 2014-15                                                                        | 2015-16                        | 2016-17                        | 2014-15                                                | 2015-16                           | 2016-17                           |
| NAV at the beginning of year                 | A   |                                                                                |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | AD  |                                                                                |                                |                                | 0                                                      | 10.0396                           | 10.058                            |
| NAV at the beginning of year                 | DAD |                                                                                |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DFX |                                                                                |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DGR | 0                                                                              | 10.0584                        | 10.6778                        | 0                                                      | 10.099                            | 11.0499                           |
| NAV at the beginning of year                 | DHY |                                                                                |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DIR | 0                                                                              | 10.0584                        | 10.6778                        |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DMD |                                                                                |                                |                                | 0                                                      | 10.0995                           | 11.049                            |
| NAV at the beginning of year                 | DQD |                                                                                |                                |                                | 0                                                      | 10.0406                           | 10.0583                           |
| NAV at the beginning of year                 | FX  |                                                                                |                                |                                | 0                                                      | 10.0934                           | 10.9888                           |
| NAV at the beginning of year                 | GR  | 0                                                                              | 10.0412                        | 10.5022                        | 0                                                      | 10.0934                           | 10.9887                           |
| NAV at the beginning of year                 | HY  |                                                                                |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | IR  | 0                                                                              | 10.0412                        | 10.5022                        |                                                        |                                   |                                   |
| NAV at the beginning of year                 | MD  |                                                                                |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | QD  |                                                                                |                                |                                | 0                                                      | 10.0396                           | 10.0571                           |
| Income distr per unit                        | AD  |                                                                                |                                |                                | 0.0537                                                 | 0.8697                            | 0.8394                            |
| Income distr per unit                        | DAD |                                                                                |                                |                                |                                                        |                                   |                                   |
| Income distr per unit                        | DFX |                                                                                |                                |                                |                                                        |                                   |                                   |
| Income distr per unit                        | DHY |                                                                                |                                |                                |                                                        |                                   |                                   |
| Income distr per unit                        | DIR |                                                                                |                                |                                |                                                        |                                   |                                   |
| Income distr per unit                        | DMD |                                                                                |                                |                                |                                                        |                                   |                                   |
| Income distr per unit                        | DQD |                                                                                |                                |                                | 0.0582                                                 | 0.8939                            | 0.8649                            |
| Income distr per unit                        | FX  |                                                                                |                                |                                |                                                        |                                   |                                   |
| Income distr per unit                        | HY  |                                                                                |                                |                                |                                                        |                                   |                                   |
| Income distr per unit                        | IR  |                                                                                |                                |                                |                                                        |                                   |                                   |
| Income distr per unit                        | MD  |                                                                                |                                |                                |                                                        |                                   |                                   |
| Income distr per unit                        | QD  |                                                                                |                                |                                | 0.0537                                                 | 0.8429                            | 0.8144                            |
| NAV at the end of year                       | A   |                                                                                |                                |                                |                                                        |                                   |                                   |
| NAV at the end of year                       | AD  |                                                                                |                                |                                | 10.0396                                                | 10.058                            | 10.1305                           |
| NAV at the end of year                       | DAD |                                                                                |                                |                                |                                                        |                                   |                                   |
| NAV at the end of year                       | DFX |                                                                                |                                |                                |                                                        |                                   |                                   |
| NAV at the end of year                       | DGR | 10.0584                                                                        | 10.6778                        | 11.8461                        | 10.099                                                 | 11.0499                           | 12.1159                           |
| NAV at the end of year                       | DHY |                                                                                |                                |                                |                                                        |                                   |                                   |
| NAV at the end of year                       | DIR | 10.0584                                                                        | 10.6778                        | 11.8461                        |                                                        |                                   |                                   |
| NAV at the end of year                       | DMD |                                                                                |                                |                                | 10.0995                                                | 11.049                            | 12.1184                           |
| NAV at the end of year                       | DQD |                                                                                |                                |                                | 10.0406                                                | 10.0583                           | 10.1315                           |
| NAV at the end of year                       | FX  |                                                                                |                                |                                | 10.0934                                                | 10.9888                           | 11.9887                           |
| NAV at the end of year                       | GR  | 10.0412                                                                        | 10.5022                        | 11.4979                        | 10.0934                                                | 10.9887                           | 11.9887                           |
| NAV at the end of year                       | HY  |                                                                                |                                |                                |                                                        |                                   |                                   |
| NAV at the end of year                       | IR  | 10.0412                                                                        | 10.5022                        | 11.4979                        |                                                        |                                   |                                   |
| NAV at the end of year                       | MD  |                                                                                |                                |                                |                                                        |                                   |                                   |
| NAV at the end of year                       | QD  |                                                                                |                                |                                | 10.0396                                                | 10.0571                           | 10.1292                           |
| Scheme Returns since inception               |     | 0.41                                                                           | 4.51                           | 6.84                           | 0.93                                                   | 8.87                              | 8.98                              |
| Per 10000 Scheme Returns since inception-    |     | 10041                                                                          | 10501.7                        | 11497.9                        | 10093                                                  | 10988.87                          | 11989.1                           |
| Net Assets at the end (crs)                  |     | 46.98                                                                          | 49.16                          | 53.85                          | 24.89                                                  | 27.14                             | 29.65                             |
| ratio of recurring exp                       |     | 2.27                                                                           | 2.27                           | 2.31                           | 0.45                                                   | 0.45                              | 0.45                              |
| Scheme Benchmark                             |     | Crisil MIP<br>Blended<br>Index                                                 | Crisil MIP<br>Blended<br>Index | Crisil MIP<br>Blended<br>Index | Crisil<br>Composite<br>Bond Index                      | Crisil<br>Composite<br>Bond Index | Crisil<br>Composite<br>Bond Index |
| Benchmark Returns since inception            |     | 0.93                                                                           | 5.29                           | 8.56                           | 0.93                                                   | 8.3                               | 9.61                              |
| Per 10000 Benchmark Returns since inception- |     | 10093                                                                          | 10588.7                        | 11891.8                        | 10093                                                  | 10925.05                          | 12135.77                          |
| SECBM RETURNS- C10YRGSEC                     |     | 0.57                                                                           | 7.71                           | 9.66                           | 0.57                                                   | 7.71                              | 9.66                              |
| SECBM RETURNS- C1YRTBILL                     |     |                                                                                |                                |                                |                                                        |                                   |                                   |
| SECBM RETURNS- NIFTY                         |     |                                                                                |                                |                                |                                                        |                                   |                                   |
| SECBM VAL10000-C10YRGSEC                     |     | 10056.7                                                                        | 10859                          | 12147.5                        | 10056.66                                               | 10859.03                          | 12147.46                          |
| SECBM VAL10000-C1YRTBILL                     |     |                                                                                |                                |                                |                                                        |                                   |                                   |
| SECBM VAL10000-NIFTY                         |     |                                                                                |                                |                                |                                                        |                                   |                                   |

|                                              |     | UTI - Capital Protection Oriented Scheme - Series V - II (1135 Days) (13/02/2015) |                          |                          | UTI - FTIF Series XXI - VII (1143 Days) (20/02/2015) |                             |                             |
|----------------------------------------------|-----|-----------------------------------------------------------------------------------|--------------------------|--------------------------|------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                                                           | 2015-16                  | 2016-17                  | 2014-15                                              | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the beginning of year                 | AD  |                                                                                   |                          |                          | 0                                                    | 10.0692                     | 10.0503                     |
| NAV at the beginning of year                 | DAD |                                                                                   |                          |                          | 0                                                    | 10.0732                     | 10.0516                     |
| NAV at the beginning of year                 | DFX |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                                                 | 10.0811                  | 10.6891                  | 0                                                    | 10.0732                     | 11.0241                     |
| NAV at the beginning of year                 | DHY |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the beginning of year                 | DIR | 0                                                                                 | 10.0811                  | 10.6891                  |                                                      |                             |                             |
| NAV at the beginning of year                 | DMD |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the beginning of year                 | DQD |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the beginning of year                 | FX  |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                                                 | 10.0675                  | 10.5016                  | 0                                                    | 10.0691                     | 10.9646                     |
| NAV at the beginning of year                 | HY  |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the beginning of year                 | IR  | 0                                                                                 | 10.0675                  | 10.5016                  |                                                      |                             |                             |
| NAV at the beginning of year                 | MD  |                                                                                   |                          |                          | 0                                                    | 10.0691                     | 10.9646                     |
| NAV at the beginning of year                 | QD  |                                                                                   |                          |                          | 0                                                    | 10.0691                     | 10.0494                     |
| Income distr per unit                        | AD  |                                                                                   |                          |                          | 0                                                    | 0.9119                      | 0.8402                      |
| Income distr per unit                        | DAD |                                                                                   |                          |                          | 0                                                    | 0.9696                      | 0.895                       |
| Income distr per unit                        | DFX |                                                                                   |                          |                          |                                                      |                             |                             |
| Income distr per unit                        | DHY |                                                                                   |                          |                          |                                                      |                             |                             |
| Income distr per unit                        | DIR |                                                                                   |                          |                          |                                                      |                             |                             |
| Income distr per unit                        | DMD |                                                                                   |                          |                          |                                                      |                             |                             |
| Income distr per unit                        | DQD |                                                                                   |                          |                          |                                                      |                             |                             |
| Income distr per unit                        | FX  |                                                                                   |                          |                          |                                                      |                             |                             |
| Income distr per unit                        | HY  |                                                                                   |                          |                          |                                                      |                             |                             |
| Income distr per unit                        | IR  |                                                                                   |                          |                          |                                                      |                             |                             |
| Income distr per unit                        | MD  |                                                                                   |                          |                          |                                                      |                             |                             |
| Income distr per unit                        | QD  |                                                                                   |                          |                          | 0                                                    | 0.8825                      | 0.816                       |
| NAV at the end of year                       | A   |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the end of year                       | AD  |                                                                                   |                          |                          | 10.0692                                              | 10.0503                     | 10.1213                     |
| NAV at the end of year                       | DAD |                                                                                   |                          |                          | 10.0732                                              | 10.0516                     | 10.1238                     |
| NAV at the end of year                       | DFX |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the end of year                       | DGR | 10.0811                                                                           | 10.6891                  | 11.8247                  | 10.0732                                              | 11.0241                     | 12.0889                     |
| NAV at the end of year                       | DHY |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the end of year                       | DIR | 10.0811                                                                           | 10.6891                  | 11.8248                  |                                                      |                             |                             |
| NAV at the end of year                       | DMD |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the end of year                       | DQD |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the end of year                       | FX  |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the end of year                       | GR  | 10.0675                                                                           | 10.5016                  | 11.4541                  | 10.0691                                              | 10.9646                     | 11.9637                     |
| NAV at the end of year                       | HY  |                                                                                   |                          |                          |                                                      |                             |                             |
| NAV at the end of year                       | IR  | 10.0675                                                                           | 10.5016                  | 11.4541                  |                                                      |                             |                             |
| NAV at the end of year                       | MD  |                                                                                   |                          |                          | 10.0691                                              | 10.9646                     | 11.9638                     |
| NAV at the end of year                       | QD  |                                                                                   |                          |                          | 10.0691                                              | 10.0494                     | 10.1203                     |
| Scheme Returns since inception               |     | 0.68                                                                              | 4.63                     | 6.74                     | 0.69                                                 | 8.88                        | 8.99                        |
| Per 10000 Scheme Returns since inception-    |     | 10068                                                                             | 10502                    | 11454.7                  | 10069                                                | 10964.4                     | 11963.17                    |
| Net Assets at the end (crs)                  |     | 51.94                                                                             | 54.19                    | 59.12                    | 22.68                                                | 24.78                       | 27.13                       |
| ratio of recurring exp                       |     | 2.28                                                                              | 2.28                     | 2.31                     | 0.26                                                 | 0.26                        | 0.26                        |
| Scheme Benchmark                             |     | Crisil MIP Blended Index                                                          | Crisil MIP Blended Index | Crisil MIP Blended Index | Crisil Composite Bond Index                          | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0.67                                                                              | 5.01                     | 8.45                     | 0.67                                                 | 8.25                        | 9.61                        |
| Per 10000 Benchmark Returns since inception- |     | 10067                                                                             | 10543.3                  | 11840.1                  | 10067                                                | 10895.76                    | 12105.3                     |
| SECBM RETURNS- C10YRGSEC                     |     | 0.62                                                                              | 7.96                     | 9.82                     | 0.62                                                 | 7.96                        | 9.82                        |
| SECBM RETURNS- C1YRTBILL                     |     |                                                                                   |                          |                          |                                                      |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                                                   |                          |                          |                                                      |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 10062.2                                                                           | 10864.2                  | 12153.7                  | 10062.16                                             | 10864.18                    | 12153.65                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                                                   |                          |                          |                                                      |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                                                   |                          |                          |                                                      |                             |                             |

|                                              |     | UTI - FTIF Series XXI - VIII (1136 Days)<br>(27/02/2015) |                             |                             | UTI - Dual Advantage Fixed Term Fund Series<br>I - III (1111 Days) (02/03/2015) |                          |                          |
|----------------------------------------------|-----|----------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                                                  | 2015-16                     | 2016-17                     | 2014-15                                                                         | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the beginning of year                 | AD  | 0                                                        | 10.0582                     | 10.0507                     |                                                                                 |                          |                          |
| NAV at the beginning of year                 | DAD | 0                                                        | 10.0614                     | 10.052                      |                                                                                 |                          |                          |
| NAV at the beginning of year                 | DFX |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                        | 10.0614                     | 10.9916                     | 0                                                                               | 10.0365                  | 10.6703                  |
| NAV at the beginning of year                 | DHY |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the beginning of year                 | DIR |                                                          |                             |                             | 0                                                                               | 10.0365                  | 10.6703                  |
| NAV at the beginning of year                 | DMD |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the beginning of year                 | DQD |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the beginning of year                 | FX  |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                        | 10.0582                     | 10.9333                     | 0                                                                               | 10.0305                  | 10.4952                  |
| NAV at the beginning of year                 | HY  |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the beginning of year                 | IR  |                                                          |                             |                             | 0                                                                               | 10.0305                  | 10.4952                  |
| NAV at the beginning of year                 | MD  | 0                                                        | 10.0583                     | 10.9333                     |                                                                                 |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                                        | 10.0583                     | 10.0569                     |                                                                                 |                          |                          |
| Income distr per unit                        | AD  | 0                                                        | 0.8802                      | 0.8336                      |                                                                                 |                          |                          |
| Income distr per unit                        | DAD | 0                                                        | 0.9366                      | 0.8872                      |                                                                                 |                          |                          |
| Income distr per unit                        | DFX |                                                          |                             |                             |                                                                                 |                          |                          |
| Income distr per unit                        | DHY |                                                          |                             |                             |                                                                                 |                          |                          |
| Income distr per unit                        | DIR |                                                          |                             |                             |                                                                                 |                          |                          |
| Income distr per unit                        | DMD |                                                          |                             |                             |                                                                                 |                          |                          |
| Income distr per unit                        | DQD |                                                          |                             |                             |                                                                                 |                          |                          |
| Income distr per unit                        | FX  |                                                          |                             |                             |                                                                                 |                          |                          |
| Income distr per unit                        | HY  |                                                          |                             |                             |                                                                                 |                          |                          |
| Income distr per unit                        | IR  |                                                          |                             |                             |                                                                                 |                          |                          |
| Income distr per unit                        | MD  |                                                          |                             |                             |                                                                                 |                          |                          |
| Income distr per unit                        | QD  | 0                                                        | 0.846                       | 0.8094                      |                                                                                 |                          |                          |
| NAV at the end of year                       | A   |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the end of year                       | AD  | 10.0582                                                  | 10.0507                     | 10.1229                     |                                                                                 |                          |                          |
| NAV at the end of year                       | DAD | 10.0614                                                  | 10.052                      | 10.1252                     |                                                                                 |                          |                          |
| NAV at the end of year                       | DFX |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the end of year                       | DGR | 10.0614                                                  | 10.9916                     | 12.046                      | 10.0365                                                                         | 10.6703                  | 11.7979                  |
| NAV at the end of year                       | DHY |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the end of year                       | DIR |                                                          |                             |                             | 10.0365                                                                         | 10.6703                  | 11.7979                  |
| NAV at the end of year                       | DMD |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the end of year                       | DQD |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the end of year                       | FX  |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the end of year                       | GR  | 10.0582                                                  | 10.9333                     | 11.9224                     | 10.0305                                                                         | 10.4952                  | 11.4321                  |
| NAV at the end of year                       | HY  |                                                          |                             |                             |                                                                                 |                          |                          |
| NAV at the end of year                       | IR  |                                                          |                             |                             | 10.0305                                                                         | 10.4952                  | 11.4321                  |
| NAV at the end of year                       | MD  | 10.0583                                                  | 10.9333                     | 11.9224                     |                                                                                 |                          |                          |
| NAV at the end of year                       | QD  | 10.0583                                                  | 10.0569                     | 10.1289                     |                                                                                 |                          |                          |
| Scheme Returns since inception               |     | 0.58                                                     | 8.76                        | 8.9                         | 0.31                                                                            | 4.76                     | 6.79                     |
| Per 10000 Scheme Returns since inception-    |     | 10058                                                    | 10933.7                     | 11923.1                     | 10031                                                                           | 10494.7                  | 11432.9                  |
| Net Assets at the end (crs)                  |     | 26.9                                                     | 29.32                       | 32.05                       | 35.41                                                                           | 37.02                    | 40.33                    |
| ratio of recurring exp                       |     | 0.43                                                     | 0.43                        | 0.43                        | 2.29                                                                            | 2.29                     | 2.31                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                        | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0.54                                                     | 8.28                        | 9.63                        | 0.58                                                                            | 5.61                     | 8.84                     |
| Per 10000 Benchmark Returns since inception- |     | 10054                                                    | 10882.41                    | 12088.57                    | 10058                                                                           | 10583.1                  | 11884.7                  |
| SECBM RETURNS- C10YRGSEC                     |     | 0.46                                                     | 7.95                        | 9.83                        | 0.60                                                                            | 8.29                     | 10.04                    |
| SECBM RETURNS- C1YRTBILL                     |     |                                                          |                             |                             |                                                                                 |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                                          |                             |                             |                                                                                 |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 10046.1                                                  | 10847.16                    | 12134.11                    | 10060.4                                                                         | 10862.1                  | 12153.3                  |
| SECBM VAL10000-C1YRTBILL                     |     |                                                          |                             |                             |                                                                                 |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                                          |                             |                             |                                                                                 |                          |                          |

|                                              |     | UTI - FTIF Series XXI - X (1112 Days)<br>(09/03/2015) |                             |                             | UTI - FTIF Series XXI - XI (1112 Days)<br>(13/03/2015) |                             |                             |
|----------------------------------------------|-----|-------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                               | 2015-16                     | 2016-17                     | 2014-15                                                | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                     | 10.0458                     | 10.0739                     |                                                        |                             |                             |
| NAV at the beginning of year                 | DAD | 0                                                     | 10.0477                     | 10.0752                     | 0                                                      | 10.0502                     | 10.0497                     |
| NAV at the beginning of year                 | DFX |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                     | 10.0477                     | 10.9648                     | 0                                                      | 10.0503                     | 10.9269                     |
| NAV at the beginning of year                 | DHY |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DIR |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DMD |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DQD | 0                                                     | 10.0477                     | 10.0736                     |                                                        |                             |                             |
| NAV at the beginning of year                 | FX  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                     | 10.0458                     | 10.908                      | 0                                                      | 10.0497                     | 10.9099                     |
| NAV at the beginning of year                 | HY  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | IR  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | MD  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | QD  | 0                                                     | 10.0458                     | 10.0724                     |                                                        |                             |                             |
| Income distr per unit                        | AD  | 0                                                     | 0.8318                      | 0.7997                      |                                                        |                             |                             |
| Income distr per unit                        | DAD | 0                                                     | 0.8863                      | 0.8521                      | 0                                                      | 0.8721                      | 0.8448                      |
| Income distr per unit                        | DFX |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DHY |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DIR |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DMD |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DQD | 0                                                     | 0.8592                      | 0.8273                      |                                                        |                             |                             |
| Income distr per unit                        | FX  |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | HY  |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | IR  |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | MD  |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | QD  | 0                                                     | 0.8073                      | 0.7768                      |                                                        |                             |                             |
| NAV at the end of year                       | A   |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | AD  | 10.0458                                               | 10.0739                     | 10.1674                     |                                                        |                             |                             |
| NAV at the end of year                       | DAD | 10.0477                                               | 10.0752                     | 10.1698                     | 10.0502                                                | 10.0497                     | 10.1272                     |
| NAV at the end of year                       | DFX |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DGR | 10.0477                                               | 10.9648                     | 12.0003                     | 10.0503                                                | 10.9269                     | 11.9346                     |
| NAV at the end of year                       | DHY |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DIR |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DMD |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DQD | 10.0477                                               | 10.0736                     | 10.1673                     |                                                        |                             |                             |
| NAV at the end of year                       | FX  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | GR  | 10.0458                                               | 10.908                      | 11.8786                     | 10.0497                                                | 10.9099                     | 11.8982                     |
| NAV at the end of year                       | HY  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | IR  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | MD  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | QD  | 10.0458                                               | 10.0724                     | 10.165                      |                                                        |                             |                             |
| Scheme Returns since inception               |     | 0.46                                                  | 8.73                        | 8.81                        | 0.5                                                    | 8.75                        | 8.9                         |
| Per 10000 Scheme Returns since inception-    |     | 10046                                                 | 10907.96                    | 11878.02                    | 10050                                                  | 10910.05                    | 11898.06                    |
| Net Assets at the end (crs)                  |     | 42.41                                                 | 46.05                       | 50.19                       | 347.41                                                 | 377.72                      | 412.55                      |
| ratio of recurring exp                       |     | 0.66                                                  | 0.67                        | 0.67                        | 0.04                                                   | 0.04                        | 0.04                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                           | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0.58                                                  | 8.53                        | 9.78                        | 0.58                                                   | 8.53                        | 9.78                        |
| Per 10000 Benchmark Returns since inception- |     | 10058                                                 | 10887.13                    | 12094.86                    | 10058                                                  | 10887.13                    | 12094.86                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.60                                                  | 8.29                        | 10.04                       | 0.60                                                   | 8.29                        | 10.04                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                       |                             |                             |                                                        |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                       |                             |                             |                                                        |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 10060.43                                              | 10862.13                    | 12153.32                    | 10060.43                                               | 10862.13                    | 12153.32                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                       |                             |                             |                                                        |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                       |                             |                             |                                                        |                             |                             |

|                                              |     | UTI - FTIF Series XXI - XII (1106 Days)<br>(18/03/2015) |                             |                             | UTI - FTIF Series XXI - XIV (1103 Days)<br>(23/03/2015) |                             |                             |
|----------------------------------------------|-----|---------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                                 | 2015-16                     | 2016-17                     | 2014-15                                                 | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                       | 10.0231                     | 10.0634                     |                                                         |                             |                             |
| NAV at the beginning of year                 | DAD | 0                                                       | 10.0242                     | 10.0647                     | 0                                                       | 10.0185                     | 10.0667                     |
| NAV at the beginning of year                 | DFX |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                       | 10.0242                     | 10.9666                     | 0                                                       | 10.0185                     | 10.9641                     |
| NAV at the beginning of year                 | DHY |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DIR |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DMD |                                                         |                             |                             | 0                                                       | 10.0185                     | 10.9632                     |
| NAV at the beginning of year                 | DQD |                                                         |                             |                             | 0                                                       | 10.0185                     | 10.0654                     |
| NAV at the beginning of year                 | FX  | 0                                                       | 10.0231                     | 10.9129                     |                                                         |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                       | 10.0231                     | 10.9107                     | 0                                                       | 10.0178                     | 10.7977                     |
| NAV at the beginning of year                 | HY  |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | IR  |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | MD  |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | QD  | 0                                                       | 10.0231                     | 10.0623                     |                                                         |                             |                             |
| Income distr per unit                        | AD  | 0                                                       | 0.8451                      | 0.8384                      |                                                         |                             |                             |
| Income distr per unit                        | DAD | 0                                                       | 0.8994                      | 0.892                       | 0                                                       | 0.8948                      | 0.9008                      |
| Income distr per unit                        | DFX |                                                         |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DHY |                                                         |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DIR |                                                         |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DMD |                                                         |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DQD |                                                         |                             |                             | 0                                                       | 0.8666                      | 0.8723                      |
| Income distr per unit                        | FX  |                                                         |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | HY  |                                                         |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | IR  |                                                         |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | MD  |                                                         |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | QD  | 0                                                       | 0.8197                      | 0.8134                      |                                                         |                             |                             |
| NAV at the end of year                       | A   |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | AD  | 10.0231                                                 | 10.0634                     | 10.1385                     |                                                         |                             |                             |
| NAV at the end of year                       | DAD | 10.0242                                                 | 10.0647                     | 10.1409                     | 10.0185                                                 | 10.0667                     | 10.1415                     |
| NAV at the end of year                       | DFX |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DGR | 10.0242                                                 | 10.9666                     | 12.0257                     | 10.0185                                                 | 10.9641                     | 12.0312                     |
| NAV at the end of year                       | DHY |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DIR |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DMD |                                                         |                             |                             | 10.0185                                                 | 10.9632                     | 12.0249                     |
| NAV at the end of year                       | DQD |                                                         |                             |                             | 10.0185                                                 | 10.0654                     | 10.14                       |
| NAV at the end of year                       | FX  | 10.0231                                                 | 10.9129                     | 11.9074                     |                                                         |                             |                             |
| NAV at the end of year                       | GR  | 10.0231                                                 | 10.9107                     | 11.9047                     | 10.0178                                                 | 10.7977                     | 11.8514                     |
| NAV at the end of year                       | HY  |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | IR  |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | MD  |                                                         |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | QD  | 10.0231                                                 | 10.0623                     | 10.137                      |                                                         |                             |                             |
| Scheme Returns since inception               |     | 0.23                                                    | 8.9                         | 9.01                        | 0.18                                                    | 7.87                        | 8.8                         |
| Per 10000 Scheme Returns since inception-    |     | 10023                                                   | 10910.37                    | 11905.67                    | 10018                                                   | 10798.2                     | 11851.12                    |
| Net Assets at the end (crs)                  |     | 22.44                                                   | 24.48                       | 26.77                       | 27.34                                                   | 29.75                       | 32.65                       |
| ratio of recurring exp                       |     | 0.29                                                    | 0.29                        | 0.29                        | 0.31                                                    | 0.76                        | 0.07                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0.31                                                    | 8.38                        | 9.71                        | 0.35                                                    | 8.5                         | 9.78                        |
| Per 10000 Benchmark Returns since inception- |     | 10031                                                   | 10857.13                    | 12060.76                    | 10035                                                   | 10862.13                    | 12067.06                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.20                                                    | 8.01                        | 9.90                        | 0.31                                                    | 8.19                        | 10.00                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                         |                             |                             |                                                         |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                         |                             |                             |                                                         |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 10020.15                                                | 10819.26                    | 12103.03                    | 10030.66                                                | 10830.67                    | 12115.81                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                         |                             |                             |                                                         |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                         |                             |                             |                                                         |                             |                             |

|                                              |     | UTI - FTIF Series XXI - XV (1103 Days)<br>(27/03/2015) |                             |                             | UTI - Dual Advantage Fixed Term Fund Series<br>I - IV (1099 Days) (17/03/2015) |                          |                          |
|----------------------------------------------|-----|--------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                                                | 2015-16                     | 2016-17                     | 2014-15                                                                        | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                                        |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | AD  | 0                                                      | 0                           | 10.0307                     |                                                                                |                          |                          |
| NAV at the beginning of year                 | DAD | 0                                                      | 0                           | 10.0355                     |                                                                                |                          |                          |
| NAV at the beginning of year                 | DFX |                                                        |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                      | 0                           | 10.8583                     | 0                                                                              | 0                        | 10.6751                  |
| NAV at the beginning of year                 | DHY |                                                        |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DIR |                                                        |                             |                             | 0                                                                              | 0                        | 10.675                   |
| NAV at the beginning of year                 | DMD | 0                                                      | 0                           | 10.8583                     |                                                                                |                          |                          |
| NAV at the beginning of year                 | DQD | 0                                                      | 0                           | 10.0352                     |                                                                                |                          |                          |
| NAV at the beginning of year                 | FX  | 0                                                      | 0                           | 10.7019                     |                                                                                |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                      | 0                           | 10.7014                     | 0                                                                              | 0                        | 10.4962                  |
| NAV at the beginning of year                 | HY  |                                                        |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | IR  |                                                        |                             |                             | 0                                                                              | 0                        | 10.4962                  |
| NAV at the beginning of year                 | MD  | 0                                                      | 0                           | 10.7014                     |                                                                                |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                                      | 0                           | 10.0304                     |                                                                                |                          |                          |
| Income distr per unit                        | AD  | 0                                                      | 0.6691                      | 0.8673                      |                                                                                |                          |                          |
| Income distr per unit                        | DAD | 0                                                      | 0.8204                      | 0.8778                      |                                                                                |                          |                          |
| Income distr per unit                        | DFX |                                                        |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DHY |                                                        |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DIR |                                                        |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DMD |                                                        |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DQD | 0                                                      | 0.7966                      | 0.8514                      |                                                                                |                          |                          |
| Income distr per unit                        | FX  |                                                        |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | HY  |                                                        |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | IR  |                                                        |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | MD  |                                                        |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | QD  | 0                                                      | 0.6531                      | 0.8414                      |                                                                                |                          |                          |
| NAV at the end of year                       | A   |                                                        |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | AD  | 0                                                      | 10.0307                     | 10.1393                     |                                                                                |                          |                          |
| NAV at the end of year                       | DAD | 0                                                      | 10.0355                     | 10.1394                     |                                                                                |                          |                          |
| NAV at the end of year                       | DFX |                                                        |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | DGR | 0                                                      | 10.8583                     | 11.9248                     | 0                                                                              | 10.6751                  | 11.8108                  |
| NAV at the end of year                       | DHY |                                                        |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | DIR |                                                        |                             |                             | 0                                                                              | 10.675                   | 11.8106                  |
| NAV at the end of year                       | DMD | 0                                                      | 10.8583                     | 11.9248                     |                                                                                |                          |                          |
| NAV at the end of year                       | DQD | 0                                                      | 10.0352                     | 10.1366                     |                                                                                |                          |                          |
| NAV at the end of year                       | FX  | 0                                                      | 10.7019                     | 11.7481                     |                                                                                |                          |                          |
| NAV at the end of year                       | GR  | 0                                                      | 10.7014                     | 11.7467                     | 0                                                                              | 10.4962                  | 11.4425                  |
| NAV at the end of year                       | HY  |                                                        |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | IR  |                                                        |                             |                             | 0                                                                              | 10.4962                  | 11.4425                  |
| NAV at the end of year                       | MD  | 0                                                      | 10.7014                     | 11.7467                     |                                                                                |                          |                          |
| NAV at the end of year                       | QD  | 0                                                      | 10.0304                     | 10.1367                     |                                                                                |                          |                          |
| Scheme Returns since inception               |     | 0                                                      | 7.01                        | 8.49                        | 0                                                                              | 4.93                     | 6.95                     |
| Per 10000 Scheme Returns since inception-    |     | 0                                                      | 10701                       | 11746.45                    | 0                                                                              | 10495.8                  | 11442.5                  |
| Net Assets at the end (crs)                  |     | 0                                                      | 40.9                        | 44.85                       | 53.61                                                                          | 56.03                    | 61.11                    |
| ratio of recurring exp                       |     | 0                                                      | 1.03                        | 0.09                        | 0                                                                              | 2.25                     | 2.28                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                       | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                      | 8.24                        | 9.78                        | 0                                                                              | 5.82                     | 9                        |
| Per 10000 Benchmark Returns since inception- |     | 0                                                      | 10824                       | 12023.95                    | 0                                                                              | 10585.3                  | 11886.6                  |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                   | 8.18                        | 10.14                       | 0.00                                                                           | 8.08                     | 9.96                     |
| SECBM RETURNS- C1YRTBILL                     |     |                                                        |                             |                             |                                                                                |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                                        |                             |                             |                                                                                |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                      | 10817.84                    | 12101.96                    | 0                                                                              | 10812.6                  | 12097.5                  |
| SECBM VAL10000-C1YRTBILL                     |     |                                                        |                             |                             |                                                                                |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                                        |                             |                             |                                                                                |                          |                          |

|                                              |     | UTI - Medium Term Fund (25/03/2015) |                          |                          | UTI - Dual Advantage Fixed Term Fund Series I - V (1099 Days) (13/04/2015) |                          |                          |
|----------------------------------------------|-----|-------------------------------------|--------------------------|--------------------------|----------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                             | 2015-16                  | 2016-17                  | 2014-15                                                                    | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                     |                          |                          |                                                                            |                          |                          |
| NAV at the beginning of year                 | AD  | 0                                   | 0                        | 10.2328                  |                                                                            |                          |                          |
| NAV at the beginning of year                 | DAD | 0                                   | 0                        | 10.3354                  |                                                                            |                          |                          |
| NAV at the beginning of year                 | DFX | 0                                   | 0                        | 10.336                   |                                                                            |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                   | 0                        | 10.9364                  | 0                                                                          | 0                        | 10.5445                  |
| NAV at the beginning of year                 | DHY | 0                                   | 0                        | 10.3369                  |                                                                            |                          |                          |
| NAV at the beginning of year                 | DIR |                                     |                          |                          | 0                                                                          | 0                        | 10.5445                  |
| NAV at the beginning of year                 | DMD | 0                                   | 0                        | 10.3298                  |                                                                            |                          |                          |
| NAV at the beginning of year                 | DQD | 0                                   | 0                        | 10.3296                  |                                                                            |                          |                          |
| NAV at the beginning of year                 | FX  |                                     |                          |                          |                                                                            |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                   | 0                        | 10.8345                  | 0                                                                          | 0                        | 10.3941                  |
| NAV at the beginning of year                 | HY  | 0                                   | 0                        | 10.2304                  |                                                                            |                          |                          |
| NAV at the beginning of year                 | IR  |                                     |                          |                          | 0                                                                          | 0                        | 10.3942                  |
| NAV at the beginning of year                 | MD  | 0                                   | 0                        | 10.2286                  |                                                                            |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                   | 0                        | 10.2283                  |                                                                            |                          |                          |
| Income distr per unit                        | AD  | 0                                   | 0.6                      | 0.7                      |                                                                            |                          |                          |
| Income distr per unit                        | DAD | 0                                   | 0.6                      | 0.7                      |                                                                            |                          |                          |
| Income distr per unit                        | DFX | 0                                   | 0.6                      | 0.7                      |                                                                            |                          |                          |
| Income distr per unit                        | DHY | 0                                   | 0.6                      | 0.7                      |                                                                            |                          |                          |
| Income distr per unit                        | DIR |                                     |                          |                          |                                                                            |                          |                          |
| Income distr per unit                        | DMD | 0                                   | 0.6                      | 0.77                     |                                                                            |                          |                          |
| Income distr per unit                        | DQD | 0                                   | 0.6                      | 0.7                      |                                                                            |                          |                          |
| Income distr per unit                        | FX  |                                     |                          |                          |                                                                            |                          |                          |
| Income distr per unit                        | HY  | 0                                   | 0.6                      | 0.7                      |                                                                            |                          |                          |
| Income distr per unit                        | IR  |                                     |                          |                          |                                                                            |                          |                          |
| Income distr per unit                        | MD  | 0                                   | 0.6                      | 0.77                     |                                                                            |                          |                          |
| Income distr per unit                        | QD  | 0                                   | 0.6                      | 0.7                      |                                                                            |                          |                          |
| NAV at the end of year                       | A   |                                     |                          |                          |                                                                            |                          |                          |
| NAV at the end of year                       | AD  | 0                                   | 10.2328                  | 10.5884                  |                                                                            |                          |                          |
| NAV at the end of year                       | DAD | 0                                   | 10.3354                  | 10.773                   |                                                                            |                          |                          |
| NAV at the end of year                       | DFX | 0                                   | 10.336                   | 10.7749                  |                                                                            |                          |                          |
| NAV at the end of year                       | DGR | 0                                   | 10.9364                  | 12.1423                  | 0                                                                          | 10.5445                  | 11.7765                  |
| NAV at the end of year                       | DHY | 0                                   | 10.3369                  | 10.7637                  |                                                                            |                          |                          |
| NAV at the end of year                       | DIR |                                     |                          |                          | 0                                                                          | 10.5445                  | 11.7765                  |
| NAV at the end of year                       | DMD | 0                                   | 10.3298                  | 10.6631                  |                                                                            |                          |                          |
| NAV at the end of year                       | DQD | 0                                   | 10.3296                  | 10.7453                  |                                                                            |                          |                          |
| NAV at the end of year                       | FX  | 0                                   | 0                        | 10.0942                  |                                                                            |                          |                          |
| NAV at the end of year                       | GR  | 0                                   | 10.8345                  | 11.955                   | 0                                                                          | 10.3941                  | 11.4268                  |
| NAV at the end of year                       | HY  | 0                                   | 10.2304                  | 10.5756                  |                                                                            |                          |                          |
| NAV at the end of year                       | IR  |                                     |                          |                          | 0                                                                          | 10.3942                  | 11.4268                  |
| NAV at the end of year                       | MD  | 0                                   | 10.2286                  | 10.4842                  |                                                                            |                          |                          |
| NAV at the end of year                       | QD  | 0                                   | 10.2283                  | 10.5641                  |                                                                            |                          |                          |
| Scheme Returns since inception               |     | 0                                   | 8.35                     | 9.33                     | 0                                                                          | 3.94                     | 7.19                     |
| Per 10000 Scheme Returns since inception-    |     | 0                                   | 10837.38                 | 11955.97                 | 0                                                                          | 10394                    | 11426.5                  |
| Net Assets at the end (crs)                  |     | 0                                   | 43.06                    | 151.03                   | 0                                                                          | 42.81                    | 47.08                    |
| ratio of recurring exp                       |     | 0                                   | 1.54                     | 1.37                     | 0                                                                          | 2.28                     | 2.29                     |
| Scheme Benchmark                             |     | Crisil MIP Blended Index            | Crisil MIP Blended Index | Crisil MIP Blended Index | Crisil MIP Blended Index                                                   | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                   | 8.24                     | 9.64                     | 0                                                                          | 6.03                     | 9.51                     |
| Per 10000 Benchmark Returns since inception- |     | 0                                   | 10826.35                 | 12023.96                 | 0                                                                          | 10603                    | 11906.2                  |
| SECBM RETURNS- C10YRGSEC                     |     |                                     |                          |                          | 0.00                                                                       | 8.12                     | 10.41                    |
| SECBM RETURNS- C1YRTBILL                     |     | 0                                   | 7.6929775                | 7.4112749                |                                                                            |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                     |                          |                          |                                                                            |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     |                                     |                          |                          | 0                                                                          | 10811.9                  | 12094.8                  |
| SECBM VAL10000-C1YRTBILL                     |     | 0                                   | 10769.3                  | 11539.17                 |                                                                            |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                     |                          |                          |                                                                            |                          |                          |

|                                              |     | UTI - FTIF Series XXII - I (1099 Days)<br>(10/04/2015) |                             |                             | UTI - FTIF Series XXII - II (1099 Days)<br>(21/04/2015) |                             |                             |
|----------------------------------------------|-----|--------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                                | 2015-16                     | 2016-17                     | 2014-15                                                 | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                      | 0                           | 10.0329                     | 0                                                       | 0                           | 10.0417                     |
| NAV at the beginning of year                 | DAD | 0                                                      | 0                           | 10.036                      | 0                                                       | 0                           | 10.0448                     |
| NAV at the beginning of year                 | DFX |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                      | 0                           | 10.8242                     | 0                                                       | 0                           | 10.8102                     |
| NAV at the beginning of year                 | DHY |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DIR |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                      | 0                           | 10.8255                     | 0                                                       | 0                           | 10.8102                     |
| NAV at the beginning of year                 | DQD | 0                                                      | 0                           | 10.0356                     | 0                                                       | 0                           | 10.0436                     |
| NAV at the beginning of year                 | FX  | 0                                                      | 0                           | 10.723                      | 0                                                       | 0                           | 10.714                      |
| NAV at the beginning of year                 | GR  | 0                                                      | 0                           | 10.723                      | 0                                                       | 0                           | 10.7143                     |
| NAV at the beginning of year                 | HY  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | IR  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                      | 0                           | 10.723                      | 0                                                       | 0                           | 10.7145                     |
| NAV at the beginning of year                 | QD  | 0                                                      | 0                           | 10.0325                     | 0                                                       | 0                           | 10.0406                     |
| Income distr per unit                        | AD  | 0                                                      | 0.6884                      | 0.8881                      | 0                                                       | 0.6708                      | 0.8451                      |
| Income distr per unit                        | DAD | 0                                                      | 0.7862                      | 0.8993                      | 0                                                       | 0.7632                      | 0.8606                      |
| Income distr per unit                        | DFX |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DHY |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DIR |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DMD |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DQD | 0                                                      | 0.7642                      | 0.871                       | 0                                                       | 0.7432                      | 0.8341                      |
| Income distr per unit                        | FX  |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | HY  |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | IR  |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | MD  |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | QD  | 0                                                      | 0.6717                      | 0.8605                      | 0                                                       | 0.6553                      | 0.8197                      |
| NAV at the end of year                       | A   |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | AD  | 0                                                      | 10.0329                     | 10.1154                     | 0                                                       | 10.0417                     | 10.1584                     |
| NAV at the end of year                       | DAD | 0                                                      | 10.036                      | 10.1155                     | 0                                                       | 10.0448                     | 10.1585                     |
| NAV at the end of year                       | DFX |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DGR | 0                                                      | 10.8242                     | 11.8838                     | 0                                                       | 10.8102                     | 11.8628                     |
| NAV at the end of year                       | DHY |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DIR |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DMD | 0                                                      | 10.8255                     | 11.8881                     | 0                                                       | 10.8102                     | 11.863                      |
| NAV at the end of year                       | DQD | 0                                                      | 10.0356                     | 10.1131                     | 0                                                       | 10.0436                     | 10.1557                     |
| NAV at the end of year                       | FX  | 0                                                      | 10.723                      | 11.7646                     | 0                                                       | 10.714                      | 11.7442                     |
| NAV at the end of year                       | GR  | 0                                                      | 10.723                      | 11.7646                     | 0                                                       | 10.7143                     | 11.7445                     |
| NAV at the end of year                       | HY  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | IR  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | MD  | 0                                                      | 10.723                      | 11.765                      | 0                                                       | 10.7145                     | 11.7451                     |
| NAV at the end of year                       | QD  | 0                                                      | 10.0325                     | 10.1131                     | 0                                                       | 10.0406                     | 10.1558                     |
| Scheme Returns since inception               |     | 0                                                      | 7.23                        | 8.71                        | 0                                                       | 7.14                        | 8.8                         |
| Per 10000 Scheme Returns since inception-    |     | 0                                                      | 10723                       | 11763.91                    | 0                                                       | 10714                       | 11744.8                     |
| Net Assets at the end (crs)                  |     | 0                                                      | 34.16                       | 37.48                       | 0                                                       | 28.41                       | 31.11                       |
| ratio of recurring exp                       |     | 0                                                      | 0.66                        | 0.1                         | 0                                                       | 1.06                        | 0.25                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                      | 7.92                        | 9.77                        | 0                                                       | 7.95                        | 10                          |
| Per 10000 Benchmark Returns since inception- |     | 0                                                      | 10792                       | 11988.06                    | 0                                                       | 10795                       | 11993.05                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                   | 7.74                        | 10.08                       | 0.00                                                    | 7.94                        | 10.39                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                        |                             |                             |                                                         |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                        |                             |                             |                                                         |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                      | 10773.98                    | 12054.01                    | 0                                                       | 10793.67                    | 12074.26                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                        |                             |                             |                                                         |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                        |                             |                             |                                                         |                             |                             |

|                                              |     | UTI - FTIF Series XXII - III (1099 Days)<br>(06/05/2015) |                             |                             | UTI - FTIF Series XXII - IV (1098 Days)<br>(21/05/2015) |                             |                             |
|----------------------------------------------|-----|----------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                                  | 2015-16                     | 2016-17                     | 2014-15                                                 | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                          |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                        | 0                           | 10.031                      | 0                                                       | 0                           | 10.0349                     |
| NAV at the beginning of year                 | DAD | 0                                                        | 0                           | 10.0339                     | 0                                                       | 0                           | 10.0378                     |
| NAV at the beginning of year                 | DFX |                                                          |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                        | 0                           | 10.7575                     | 0                                                       | 0                           | 10.7446                     |
| NAV at the beginning of year                 | DHY |                                                          |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DIR |                                                          |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                        | 0                           | 10.7575                     | 0                                                       | 0                           | 10.7455                     |
| NAV at the beginning of year                 | DQD | 0                                                        | 0                           | 10.0335                     | 0                                                       | 0                           | 10.0365                     |
| NAV at the beginning of year                 | FX  | 0                                                        | 0                           | 10.6666                     |                                                         |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                        | 0                           | 10.6666                     | 0                                                       | 0                           | 10.6561                     |
| NAV at the beginning of year                 | HY  |                                                          |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | IR  |                                                          |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                        | 0                           | 10.6666                     | 0                                                       | 0                           | 10.6561                     |
| NAV at the beginning of year                 | QD  | 0                                                        | 0                           | 10.0307                     | 0                                                       | 0                           | 10.0336                     |
| Income distr per unit                        | AD  | 0                                                        | 0.6341                      | 0.851                       | 0                                                       | 0.6197                      | 0.8449                      |
| Income distr per unit                        | DAD | 0                                                        | 0.7216                      | 0.8711                      | 0                                                       | 0.7048                      | 0.867                       |
| Income distr per unit                        | DFX |                                                          |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DHY |                                                          |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DIR |                                                          |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DMD |                                                          |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DQD | 0                                                        | 0.704                       | 0.8451                      | 0                                                       | 0.6891                      | 0.8403                      |
| Income distr per unit                        | FX  |                                                          |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | HY  |                                                          |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | IR  |                                                          |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | MD  |                                                          |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | QD  | 0                                                        | 0.6204                      | 0.826                       | 0                                                       | 0.6077                      | 0.8195                      |
| NAV at the end of year                       | A   |                                                          |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | AD  | 0                                                        | 10.031                      | 10.1443                     | 0                                                       | 10.0349                     | 10.1507                     |
| NAV at the end of year                       | DAD | 0                                                        | 10.0339                     | 10.1443                     | 0                                                       | 10.0378                     | 10.151                      |
| NAV at the end of year                       | DFX |                                                          |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DGR | 0                                                        | 10.7575                     | 11.8142                     | 0                                                       | 10.7446                     | 11.7979                     |
| NAV at the end of year                       | DHY |                                                          |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DIR |                                                          |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DMD | 0                                                        | 10.7575                     | 11.8143                     | 0                                                       | 10.7455                     | 11.8006                     |
| NAV at the end of year                       | DQD | 0                                                        | 10.0335                     | 10.1416                     | 0                                                       | 10.0365                     | 10.1483                     |
| NAV at the end of year                       | FX  | 0                                                        | 10.6666                     | 11.6961                     |                                                         |                             |                             |
| NAV at the end of year                       | GR  | 0                                                        | 10.6666                     | 11.6961                     | 0                                                       | 10.6561                     | 11.6803                     |
| NAV at the end of year                       | HY  |                                                          |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | IR  |                                                          |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | MD  | 0                                                        | 10.6666                     | 11.6961                     | 0                                                       | 10.6561                     | 11.6803                     |
| NAV at the end of year                       | QD  | 0                                                        | 10.0307                     | 10.1417                     | 0                                                       | 10.0336                     | 10.1484                     |
| Scheme Returns since inception               |     | 0                                                        | 6.67                        | 8.77                        | 0                                                       | 6.56                        | 8.8                         |
| Per 10000 Scheme Returns since inception-    |     | 0                                                        | 10667                       | 11695.45                    | 0                                                       | 10656                       | 11679.85                    |
| Net Assets at the end (crs)                  |     | 0                                                        | 126.84                      | 139.12                      | 0                                                       | 25.42                       | 27.78                       |
| ratio of recurring exp                       |     | 0                                                        | 0.85                        | 0.26                        | 0                                                       | 0.97                        | 0.27                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                        | 7.67                        | 10.09                       | 0                                                       | 7.33                        | 10.03                       |
| Per 10000 Benchmark Returns since inception- |     | 0                                                        | 10767                       | 11961.26                    | 0                                                       | 10733                       | 11924.11                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                     | 7.74                        | 10.55                       | 0.00                                                    | 7.16                        | 10.35                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                          |                             |                             |                                                         |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                          |                             |                             |                                                         |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                        | 10774.47                    | 12054.54                    | 0                                                       | 10715.61                    | 11988.03                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                          |                             |                             |                                                         |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                          |                             |                             |                                                         |                             |                             |

|                                              |     | UTI - FTIF Series XXII - V (1099 Days)<br>(01/06/2015) |                             |                             | UTI - Capital Protection Oriented Scheme -<br>Series VI - I (1098 Days) (10/08/2015) |                          |                          |
|----------------------------------------------|-----|--------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                                                | 2015-16                     | 2016-17                     | 2014-15                                                                              | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                                        |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | AD  | 0                                                      | 0                           | 10.0653                     |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DAD | 0                                                      | 0                           | 10.0679                     |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DFX |                                                        |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                      | 0                           | 10.7245                     | 0                                                                                    | 0                        | 10.3981                  |
| NAV at the beginning of year                 | DHY |                                                        |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DIR |                                                        |                             |                             | 0                                                                                    | 0                        | 10.3981                  |
| NAV at the beginning of year                 | DMD |                                                        |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DQD | 0                                                      | 0                           | 10.0663                     |                                                                                      |                          |                          |
| NAV at the beginning of year                 | FX  | 0                                                      | 0                           | 10.6383                     |                                                                                      |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                      | 0                           | 10.6384                     | 0                                                                                    | 0                        | 10.3132                  |
| NAV at the beginning of year                 | HY  |                                                        |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | IR  |                                                        |                             |                             | 0                                                                                    | 0                        | 10.3132                  |
| NAV at the beginning of year                 | MD  |                                                        |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                                      | 0                           | 10.0638                     |                                                                                      |                          |                          |
| Income distr per unit                        | AD  | 0                                                      | 0.5717                      | 0.8238                      |                                                                                      |                          |                          |
| Income distr per unit                        | DAD | 0                                                      | 0.6548                      | 0.8478                      |                                                                                      |                          |                          |
| Income distr per unit                        | DFX |                                                        |                             |                             |                                                                                      |                          |                          |
| Income distr per unit                        | DHY |                                                        |                             |                             |                                                                                      |                          |                          |
| Income distr per unit                        | DIR |                                                        |                             |                             |                                                                                      |                          |                          |
| Income distr per unit                        | DMD |                                                        |                             |                             |                                                                                      |                          |                          |
| Income distr per unit                        | DQD | 0                                                      | 0.6412                      | 0.8223                      |                                                                                      |                          |                          |
| Income distr per unit                        | FX  |                                                        |                             |                             |                                                                                      |                          |                          |
| Income distr per unit                        | HY  |                                                        |                             |                             |                                                                                      |                          |                          |
| Income distr per unit                        | IR  |                                                        |                             |                             |                                                                                      |                          |                          |
| Income distr per unit                        | MD  |                                                        |                             |                             |                                                                                      |                          |                          |
| Income distr per unit                        | QD  | 0                                                      | 0.5623                      | 0.801                       |                                                                                      |                          |                          |
| NAV at the end of year                       | A   |                                                        |                             |                             |                                                                                      |                          |                          |
| NAV at the end of year                       | AD  | 0                                                      | 10.0653                     | 10.2002                     |                                                                                      |                          |                          |
| NAV at the end of year                       | DAD | 0                                                      | 10.0679                     | 10.2004                     |                                                                                      |                          |                          |
| NAV at the end of year                       | DFX |                                                        |                             |                             |                                                                                      |                          |                          |
| NAV at the end of year                       | DGR | 0                                                      | 10.7245                     | 11.7729                     | 0                                                                                    | 10.3981                  | 11.4961                  |
| NAV at the end of year                       | DHY |                                                        |                             |                             |                                                                                      |                          |                          |
| NAV at the end of year                       | DIR |                                                        |                             |                             | 0                                                                                    | 10.3981                  | 11.4961                  |
| NAV at the end of year                       | DMD |                                                        |                             |                             |                                                                                      |                          |                          |
| NAV at the end of year                       | DQD | 0                                                      | 10.0663                     | 10.1972                     |                                                                                      |                          |                          |
| NAV at the end of year                       | FX  | 0                                                      | 10.6383                     | 11.6557                     |                                                                                      |                          |                          |
| NAV at the end of year                       | GR  | 0                                                      | 10.6384                     | 11.6556                     | 0                                                                                    | 10.3132                  | 11.2457                  |
| NAV at the end of year                       | HY  |                                                        |                             |                             |                                                                                      |                          |                          |
| NAV at the end of year                       | IR  |                                                        |                             |                             | 0                                                                                    | 10.3132                  | 11.2457                  |
| NAV at the end of year                       | MD  |                                                        |                             |                             |                                                                                      |                          |                          |
| NAV at the end of year                       | QD  | 0                                                      | 10.0638                     | 10.1973                     |                                                                                      |                          |                          |
| Scheme Returns since inception               |     | 0                                                      | 6.38                        | 8.86                        | 0                                                                                    | 3.13                     | 7.63                     |
| Per 10000 Scheme Returns since inception-    |     | 0                                                      | 10638                       | 11656.42                    | 0                                                                                    | 10313                    | 11246.2                  |
| Net Assets at the end (crs)                  |     | 0                                                      | 26.21                       | 28.7                        | 0                                                                                    | 44.33                    | 48.37                    |
| ratio of recurring exp                       |     | 0                                                      | 1.11                        | 0.35                        | 0                                                                                    | 2.3                      | 2.31                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                             | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                      | 8.11                        | 10.68                       | 0                                                                                    | 4.65                     | 10.64                    |
| Per 10000 Benchmark Returns since inception- |     | 0                                                      | 10811                       | 12010.63                    | 0                                                                                    | 10465                    | 11752.7                  |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                   | 8.71                        | 11.45                       | 0.00                                                                                 | 6.20                     | 11.39                    |
| SECBM RETURNS- C1YRTBILL                     |     |                                                        |                             |                             |                                                                                      |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                                        |                             |                             |                                                                                      |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                      | 10871.22                    | 12161.92                    | 0                                                                                    | 10619.9                  | 11880.3                  |
| SECBM VAL10000-C1YRTBILL                     |     |                                                        |                             |                             |                                                                                      |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                                        |                             |                             |                                                                                      |                          |                          |

|                                              |     | UTI - FTIF Series XXII - VI (1098 Days)<br>(10/06/2015) |                             |                             | UTI - FTIF Series XXII - VII (1098 Days)<br>(12/06/2015) |                             |                             |
|----------------------------------------------|-----|---------------------------------------------------------|-----------------------------|-----------------------------|----------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                                 | 2015-16                     | 2016-17                     | 2014-15                                                  | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                       | 0                           | 10.0971                     | 0                                                        | 0                           | 10.0792                     |
| NAV at the beginning of year                 | DAD | 0                                                       | 0                           | 10.1028                     |                                                          |                             |                             |
| NAV at the beginning of year                 | DFX |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                       | 0                           | 10.8664                     | 0                                                        | 0                           | 10.7243                     |
| NAV at the beginning of year                 | DHY |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | DIR |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | DMD |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | DQD |                                                         |                             |                             | 0                                                        | 0                           | 10.0807                     |
| NAV at the beginning of year                 | FX  | 0                                                       | 0                           | 10.7014                     | 0                                                        | 0                           | 10.6428                     |
| NAV at the beginning of year                 | GR  | 0                                                       | 0                           | 10.7014                     | 0                                                        | 0                           | 10.6426                     |
| NAV at the beginning of year                 | HY  |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | IR  |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                       | 0                           | 10.7009                     | 0                                                        | 0                           | 10.6426                     |
| NAV at the beginning of year                 | QD  | 0                                                       | 0                           | 10.0948                     | 0                                                        | 0                           | 10.0782                     |
| Income distr per unit                        | AD  | 0                                                       | 0.6021                      | 0.9717                      | 0                                                        | 0.5618                      | 0.8346                      |
| Income distr per unit                        | DAD | 0                                                       | 0.7604                      | 1.0495                      |                                                          |                             |                             |
| Income distr per unit                        | DFX |                                                         |                             |                             |                                                          |                             |                             |
| Income distr per unit                        | DHY |                                                         |                             |                             |                                                          |                             |                             |
| Income distr per unit                        | DIR |                                                         |                             |                             |                                                          |                             |                             |
| Income distr per unit                        | DMD |                                                         |                             |                             |                                                          |                             |                             |
| Income distr per unit                        | DQD |                                                         |                             |                             | 0                                                        | 0.6275                      | 0.8365                      |
| Income distr per unit                        | FX  |                                                         |                             |                             |                                                          |                             |                             |
| Income distr per unit                        | HY  |                                                         |                             |                             |                                                          |                             |                             |
| Income distr per unit                        | IR  |                                                         |                             |                             |                                                          |                             |                             |
| Income distr per unit                        | MD  |                                                         |                             |                             |                                                          |                             |                             |
| Income distr per unit                        | QD  | 0                                                       | 0.591                       | 0.9388                      | 0                                                        | 0.5518                      | 0.8099                      |
| NAV at the end of year                       | A   |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | AD  | 0                                                       | 10.0971                     | 10.3102                     | 0                                                        | 10.0792                     | 10.2111                     |
| NAV at the end of year                       | DAD | 0                                                       | 10.1028                     | 10.3128                     |                                                          |                             |                             |
| NAV at the end of year                       | DFX |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | DGR | 0                                                       | 10.8664                     | 12.2267                     | 0                                                        | 10.7243                     | 11.7842                     |
| NAV at the end of year                       | DHY |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | DIR |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | DMD |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | DQD |                                                         |                             |                             | 0                                                        | 10.0807                     | 10.2087                     |
| NAV at the end of year                       | FX  | 0                                                       | 10.7014                     | 11.9621                     | 0                                                        | 10.6428                     | 11.6686                     |
| NAV at the end of year                       | GR  | 0                                                       | 10.7014                     | 11.9621                     | 0                                                        | 10.6426                     | 11.6671                     |
| NAV at the end of year                       | HY  |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | IR  |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | MD  | 0                                                       | 10.7009                     | 11.9622                     | 0                                                        | 10.6426                     | 11.6672                     |
| NAV at the end of year                       | QD  | 0                                                       | 10.0948                     | 10.3034                     | 0                                                        | 10.0782                     | 10.2087                     |
| Scheme Returns since inception               |     | 0                                                       | 7.01                        | 10.69                       | 0                                                        | 6.43                        | 9.13                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                       | 10701                       | 11962.56                    | 0                                                        | 10643                       | 11666.7                     |
| Net Assets at the end (crs)                  |     | 0                                                       | 379.19                      | 423.77                      | 0                                                        | 24.47                       | 26.81                       |
| ratio of recurring exp                       |     | 0                                                       | 2.06                        | 0.77                        | 0                                                        | 1.04                        | 0.4                         |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                       | 7.53                        | 10.6                        | 0                                                        | 7.53                        | 10.6                        |
| Per 10000 Benchmark Returns since inception- |     | 0                                                       | 10753                       | 11945.4                     | 0                                                        | 10753                       | 11945.4                     |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                    | 7.77                        | 11.18                       | 0.00                                                     | 7.77                        | 11.18                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                         |                             |                             |                                                          |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                         |                             |                             |                                                          |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                       | 10777.21                    | 12056.15                    | 0                                                        | 10777.21                    | 12056.15                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                         |                             |                             |                                                          |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                         |                             |                             |                                                          |                             |                             |

|                                              |     | UTI - FTIF Series XXII - VIII (1099 Days)<br>(29/06/2015) |                             |                             | UTI - FTIF Series XXII - IX (1098 Days)<br>(26/06/2015) |                             |                             |
|----------------------------------------------|-----|-----------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                                   | 2015-16                     | 2016-17                     | 2014-15                                                 | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                         | 0                           | 10.0341                     |                                                         |                             |                             |
| NAV at the beginning of year                 | DAD | 0                                                         | 0                           | 10.0367                     |                                                         |                             |                             |
| NAV at the beginning of year                 | DFX |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                         | 0                           | 10.6148                     | 0                                                       | 0                           | 10.6734                     |
| NAV at the beginning of year                 | DHY |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DIR |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                         | 0                           | 10.6148                     |                                                         |                             |                             |
| NAV at the beginning of year                 | DQD | 0                                                         | 0                           | 10.0365                     |                                                         |                             |                             |
| NAV at the beginning of year                 | FX  |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                         | 0                           | 10.5379                     | 0                                                       | 0                           | 10.6654                     |
| NAV at the beginning of year                 | HY  |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | IR  |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                         | 0                           | 10.538                      | 0                                                       | 0                           | 10.6653                     |
| NAV at the beginning of year                 | QD  | 0                                                         | 0                           | 10.0339                     | 0                                                       | 0                           | 10.0666                     |
| Income distr per unit                        | AD  | 0                                                         | 0.5024                      | 0.8314                      |                                                         |                             |                             |
| Income distr per unit                        | DAD | 0                                                         | 0.5763                      | 0.8638                      |                                                         |                             |                             |
| Income distr per unit                        | DFX |                                                           |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DHY |                                                           |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DIR |                                                           |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DMD |                                                           |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DQD | 0                                                         | 0.5659                      | 0.8379                      |                                                         |                             |                             |
| Income distr per unit                        | FX  |                                                           |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | HY  |                                                           |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | IR  |                                                           |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | MD  |                                                           |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | QD  | 0                                                         | 0.4945                      | 0.8074                      | 0                                                       | 0.585                       | 0.7899                      |
| NAV at the end of year                       | A   |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | AD  | 0                                                         | 10.0341                     | 10.1593                     |                                                         |                             |                             |
| NAV at the end of year                       | DAD | 0                                                         | 10.0367                     | 10.1595                     |                                                         |                             |                             |
| NAV at the end of year                       | DFX |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DGR | 0                                                         | 10.6148                     | 11.6622                     | 0                                                       | 10.6734                     | 11.6741                     |
| NAV at the end of year                       | DHY |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DIR |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DMD | 0                                                         | 10.6148                     | 11.6623                     |                                                         |                             |                             |
| NAV at the end of year                       | DQD | 0                                                         | 10.0365                     | 10.1565                     |                                                         |                             |                             |
| NAV at the end of year                       | FX  |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | GR  | 0                                                         | 10.5379                     | 11.5464                     | 0                                                       | 10.6654                     | 11.6536                     |
| NAV at the end of year                       | HY  |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | IR  |                                                           |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | MD  | 0                                                         | 10.538                      | 11.5465                     | 0                                                       | 10.6653                     | 11.6533                     |
| NAV at the end of year                       | QD  | 0                                                         | 10.0339                     | 10.1566                     | 0                                                       | 10.0666                     | 10.1817                     |
| Scheme Returns since inception               |     | 0                                                         | 5.38                        | 8.69                        | 0                                                       | 6.65                        | 9.12                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                         | 10538                       | 11546.87                    | 0                                                       | 10665                       | 11653.66                    |
| Net Assets at the end (crs)                  |     | 0                                                         | 28.15                       | 30.83                       | 0                                                       | 370.56                      | 405.3                       |
| ratio of recurring exp                       |     | 0                                                         | 0.98                        | 0.39                        | 0                                                       | 0.06                        | 0.06                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                               | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                         | 6.94                        | 10.49                       | 0                                                       | 7.57                        | 10.69                       |
| Per 10000 Benchmark Returns since inception- |     | 0                                                         | 10694                       | 11878.91                    | 0                                                       | 10757                       | 11949.25                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                      | 7.31                        | 11.17                       | 0.00                                                    | 7.97                        | 11.37                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                           |                             |                             |                                                         |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                           |                             |                             |                                                         |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                         | 10731.07                    | 12005.38                    | 0                                                       | 10796.87                    | 12078.26                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                           |                             |                             |                                                         |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                           |                             |                             |                                                         |                             |                             |

|                                              |     | UTI - FTIF Series XXII - X (1098 Days)<br>(01/07/2015) |                             |                             | UTI - FTIF Series XXII - XI (1098 Days)<br>(08/072015) |                             |                             |
|----------------------------------------------|-----|--------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                                | 2015-16                     | 2016-17                     | 2014-15                                                | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | AD  |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DAD |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DFX |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                      | 0                           | 10.6562                     | 0                                                      | 0                           | 10.6287                     |
| NAV at the beginning of year                 | DHY |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DIR |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DMD |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DQD |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | FX  |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                      | 0                           | 10.6483                     | 0                                                      | 0                           | 10.621                      |
| NAV at the beginning of year                 | HY  |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | IR  |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | MD  |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | QD  |                                                        |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | AD  |                                                        |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DAD |                                                        |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DFX |                                                        |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DHY |                                                        |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DIR |                                                        |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DMD |                                                        |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | DQD |                                                        |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | FX  |                                                        |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | HY  |                                                        |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | IR  |                                                        |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | MD  |                                                        |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | QD  |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | A   |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | AD  |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DAD |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DFX |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DGR | 0                                                      | 10.6562                     | 11.6555                     | 0                                                      | 10.6287                     | 11.629                      |
| NAV at the end of year                       | DHY |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DIR |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DMD |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DQD |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | FX  |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | GR  | 0                                                      | 10.6483                     | 11.6352                     | 0                                                      | 10.621                      | 11.6089                     |
| NAV at the end of year                       | HY  |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | IR  |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | MD  |                                                        |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | QD  |                                                        |                             |                             |                                                        |                             |                             |
| Scheme Returns since inception               |     | 0                                                      | 6.48                        | 9.07                        | 0                                                      | 6.21                        | 9.03                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                      | 10648                       | 11635.99                    | 0                                                      | 10621                       | 11609.28                    |
| Net Assets at the end (crs)                  |     | 0                                                      | 373.06                      | 408.04                      | 0                                                      | 226.47                      | 247.73                      |
| ratio of recurring exp                       |     | 0                                                      | 0.05                        | 0.05                        | 0                                                      | 0.07                        | 0.07                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                      | 7.13                        | 10.49                       | 0                                                      | 6.94                        | 10.49                       |
| Per 10000 Benchmark Returns since inception- |     | 0                                                      | 10713                       | 11901.66                    | 0                                                      | 10694                       | 11878.91                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                   | 7.45                        | 11.12                       | 0.00                                                   | 7.31                        | 11.17                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                        |                             |                             |                                                        |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                        |                             |                             |                                                        |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                      | 10744.96                    | 12020.34                    | 0                                                      | 10731.07                    | 12005.38                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                        |                             |                             |                                                        |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                        |                             |                             |                                                        |                             |                             |

|                                              |     | UTI - FTIF Series XXII - XII (1100 Days)<br>(13/07/2015) |                             |                             | UTI - FTIF Series XXII - XIII (1100 Days)<br>(28/07/2015) |                             |                             |
|----------------------------------------------|-----|----------------------------------------------------------|-----------------------------|-----------------------------|-----------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                                  | 2015-16                     | 2016-17                     | 2014-15                                                   | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                        | 0                           | 10.0347                     | 0                                                         | 0                           | 10.0362                     |
| NAV at the beginning of year                 | DAD | 0                                                        | 0                           | 10.0374                     | 0                                                         | 0                           | 10.0394                     |
| NAV at the beginning of year                 | DFX |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                        | 0                           | 10.5763                     | 0                                                         | 0                           | 10.5913                     |
| NAV at the beginning of year                 | DHY |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DIR |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DMD |                                                          |                             |                             | 0                                                         | 0                           | 10.5913                     |
| NAV at the beginning of year                 | DQD | 0                                                        | 0                           | 10.0372                     | 0                                                         | 0                           | 10.0393                     |
| NAV at the beginning of year                 | FX  | 0                                                        | 0                           | 10.505                      | 0                                                         | 0                           | 10.508                      |
| NAV at the beginning of year                 | GR  | 0                                                        | 0                           | 10.5046                     | 0                                                         | 0                           | 10.5074                     |
| NAV at the beginning of year                 | HY  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | IR  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                        | 0                           | 10.5046                     | 0                                                         | 0                           | 10.5074                     |
| NAV at the beginning of year                 | QD  | 0                                                        | 0                           | 10.0346                     | 0                                                         | 0                           | 10.036                      |
| Income distr per unit                        | AD  | 0                                                        | 0.4685                      | 0.8453                      | 0                                                         | 0.4698                      | 0.8803                      |
| Income distr per unit                        | DAD | 0                                                        | 0.5372                      | 0.8831                      | 0                                                         | 0.55                        | 0.9336                      |
| Income distr per unit                        | DFX |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | DHY |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | DIR |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | DMD |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | DQD | 0                                                        | 0.5285                      | 0.8559                      | 0                                                         | 0.5414                      | 0.9035                      |
| Income distr per unit                        | FX  |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | HY  |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | IR  |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | MD  |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | QD  | 0                                                        | 0.4619                      | 0.8203                      | 0                                                         | 0.4636                      | 0.8534                      |
| NAV at the end of year                       | A   |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | AD  | 0                                                        | 10.0347                     | 10.1501                     | 0                                                         | 10.0362                     | 10.1879                     |
| NAV at the end of year                       | DAD | 0                                                        | 10.0374                     | 10.1504                     | 0                                                         | 10.0394                     | 10.1885                     |
| NAV at the end of year                       | DFX |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | DGR | 0                                                        | 10.5763                     | 11.63                       | 0                                                         | 10.5913                     | 11.7378                     |
| NAV at the end of year                       | DHY |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | DIR |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | DMD |                                                          |                             |                             | 0                                                         | 10.5913                     | 11.7378                     |
| NAV at the end of year                       | DQD | 0                                                        | 10.0372                     | 10.1476                     | 0                                                         | 10.0393                     | 10.1854                     |
| NAV at the end of year                       | FX  | 0                                                        | 10.505                      | 11.514                      | 0                                                         | 10.508                      | 11.5912                     |
| NAV at the end of year                       | GR  | 0                                                        | 10.5046                     | 11.5141                     | 0                                                         | 10.5074                     | 11.5919                     |
| NAV at the end of year                       | HY  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | IR  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | MD  | 0                                                        | 10.5046                     | 11.5141                     | 0                                                         | 10.5074                     | 11.5923                     |
| NAV at the end of year                       | QD  | 0                                                        | 10.0346                     | 10.1476                     | 0                                                         | 10.036                      | 10.1853                     |
| Scheme Returns since inception               |     | 0                                                        | 5.05                        | 8.76                        | 0                                                         | 5.07                        | 9.45                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                        | 10505                       | 11514.58                    | 0                                                         | 10507                       | 11591.56                    |
| Net Assets at the end (crs)                  |     | 0                                                        | 44.02                       | 48.24                       | 0                                                         | 143.33                      | 158.19                      |
| ratio of recurring exp                       |     | 0                                                        | 1.02                        | 0.39                        | 0                                                         | 1.14                        | 0.52                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                               | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                        | 6.59                        | 10.59                       | 0                                                         | 5.9                         | 10.44                       |
| Per 10000 Benchmark Returns since inception- |     | 0                                                        | 10659                       | 11841.83                    | 0                                                         | 10590                       | 11763.55                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                     | 7.12                        | 11.38                       | 0.00                                                      | 6.54                        | 11.33                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                          |                             |                             |                                                           |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                          |                             |                             |                                                           |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                        | 10711.93                    | 11984.24                    | 0                                                         | 10653.75                    | 11919                       |
| SECBM VAL10000-C1YRTBILL                     |     |                                                          |                             |                             |                                                           |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                          |                             |                             |                                                           |                             |                             |

|                                              |     | UTI - FTIF Series XXII - XIV (1100 Days)<br>(11/08/2015) |                             |                             | UTI - Dual Advantage Fixed Term Fund Series<br>II - I (1998 Days) (14/08/2015) |                          |                          |
|----------------------------------------------|-----|----------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                                                  | 2015-16                     | 2016-17                     | 2014-15                                                                        | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | AD  |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DAD |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DFX |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                        | 0                           | 10.522                      | 0                                                                              | 0                        | 10.3475                  |
| NAV at the beginning of year                 | DHY |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DIR |                                                          |                             |                             | 0                                                                              | 0                        | 10.3475                  |
| NAV at the beginning of year                 | DMD |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DQD |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | FX  |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                        | 0                           | 10.5153                     | 0                                                                              | 0                        | 10.2404                  |
| NAV at the beginning of year                 | HY  |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | IR  |                                                          |                             |                             | 0                                                                              | 0                        | 10.2404                  |
| NAV at the beginning of year                 | MD  |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                                        | 0                           | 10.0374                     |                                                                                |                          |                          |
| Income distr per unit                        | AD  |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DAD |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DFX |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DHY |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DIR |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DMD |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DQD |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | FX  |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | HY  |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | IR  |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | MD  |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | QD  | 0                                                        | 0.4689                      | 0.8103                      |                                                                                |                          |                          |
| NAV at the end of year                       | A   |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | AD  |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | DAD |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | DFX |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | DGR | 0                                                        | 10.522                      | 11.5186                     | 0                                                                              | 10.3475                  | 12.0169                  |
| NAV at the end of year                       | DHY |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | DIR |                                                          |                             |                             | 0                                                                              | 10.3475                  | 12.0169                  |
| NAV at the end of year                       | DMD |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | DQD |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | FX  |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | GR  | 0                                                        | 10.5153                     | 11.4998                     | 0                                                                              | 10.2404                  | 11.6869                  |
| NAV at the end of year                       | HY  |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | IR  |                                                          |                             |                             | 0                                                                              | 10.2404                  | 11.6869                  |
| NAV at the end of year                       | MD  |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | QD  | 0                                                        | 10.0374                     | 10.136                      |                                                                                |                          |                          |
| Scheme Returns since inception               |     | 0                                                        | 5.15                        | 8.92                        | 0                                                                              | 2.4                      | 10.34                    |
| Per 10000 Scheme Returns since inception-    |     | 0                                                        | 10515                       | 11499.89                    | 0                                                                              | 10240                    | 11686.1                  |
| Net Assets at the end (crs)                  |     | 0                                                        | 317.12                      | 347.08                      | 0                                                                              | 147.41                   | 168.24                   |
| ratio of recurring exp                       |     | 0                                                        | 0.05                        | 0.05                        | 0                                                                              | 2.19                     | 2.18                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                       | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                        | 5.9                         | 10.44                       | 0                                                                              | 4.15                     | 10.4                     |
| Per 10000 Benchmark Returns since inception- |     | 0                                                        | 10590                       | 11763.55                    | 0                                                                              | 10415                    | 11696.2                  |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                     | 6.54                        | 11.33                       | 0.00                                                                           | 6.06                     | 11.40                    |
| SECBM RETURNS- C1YRTBILL                     |     |                                                          |                             |                             |                                                                                |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                                          |                             |                             |                                                                                |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                        | 10653.75                    | 11919                       | 0                                                                              | 10605.7                  | 11864.4                  |
| SECBM VAL10000-C1YRTBILL                     |     |                                                          |                             |                             |                                                                                |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                                          |                             |                             |                                                                                |                          |                          |

|                                              |     | UTI - FTIF Series XXII - XV (1098 Days)<br>(13/08/2015) |                             |                             | UTI - Dual Advantage Fixed Term Fund Series<br>II-II (1997 Days) (01/09/2015) |                          |                          |
|----------------------------------------------|-----|---------------------------------------------------------|-----------------------------|-----------------------------|-------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                                                 | 2015-16                     | 2016-17                     | 2014-15                                                                       | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                                         |                             |                             |                                                                               |                          |                          |
| NAV at the beginning of year                 | AD  | 0                                                       | 0                           | 10.0358                     |                                                                               |                          |                          |
| NAV at the beginning of year                 | DAD |                                                         |                             |                             |                                                                               |                          |                          |
| NAV at the beginning of year                 | DFX |                                                         |                             |                             |                                                                               |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                       | 0                           | 10.5477                     | 0                                                                             | 0                        | 10.3923                  |
| NAV at the beginning of year                 | DHY |                                                         |                             |                             |                                                                               |                          |                          |
| NAV at the beginning of year                 | DIR |                                                         |                             |                             | 0                                                                             | 0                        | 10.3923                  |
| NAV at the beginning of year                 | DMD | 0                                                       | 0                           | 10.5477                     |                                                                               |                          |                          |
| NAV at the beginning of year                 | DQD |                                                         |                             |                             |                                                                               |                          |                          |
| NAV at the beginning of year                 | FX  | 0                                                       | 0                           | 10.4707                     |                                                                               |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                       | 0                           | 10.4698                     | 0                                                                             | 0                        | 10.3156                  |
| NAV at the beginning of year                 | HY  |                                                         |                             |                             |                                                                               |                          |                          |
| NAV at the beginning of year                 | IR  |                                                         |                             |                             | 0                                                                             | 0                        | 10.3156                  |
| NAV at the beginning of year                 | MD  | 0                                                       | 0                           | 10.4697                     |                                                                               |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                                       | 0                           | 10.0356                     |                                                                               |                          |                          |
| Income distr per unit                        | AD  | 0                                                       | 0.4327                      | 0.8726                      |                                                                               |                          |                          |
| Income distr per unit                        | DAD |                                                         |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | DFX |                                                         |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | DHY |                                                         |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | DIR |                                                         |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | DMD |                                                         |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | DQD |                                                         |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | FX  |                                                         |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | HY  |                                                         |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | IR  |                                                         |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | MD  |                                                         |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | QD  | 0                                                       | 0.4278                      | 0.846                       |                                                                               |                          |                          |
| NAV at the end of year                       | A   |                                                         |                             |                             |                                                                               |                          |                          |
| NAV at the end of year                       | AD  | 0                                                       | 10.0358                     | 10.1755                     |                                                                               |                          |                          |
| NAV at the end of year                       | DAD |                                                         |                             |                             |                                                                               |                          |                          |
| NAV at the end of year                       | DFX |                                                         |                             |                             |                                                                               |                          |                          |
| NAV at the end of year                       | DGR | 0                                                       | 10.5477                     | 11.6747                     | 0                                                                             | 10.3923                  | 11.8194                  |
| NAV at the end of year                       | DHY |                                                         |                             |                             |                                                                               |                          |                          |
| NAV at the end of year                       | DIR |                                                         |                             |                             | 0                                                                             | 10.3923                  | 11.8194                  |
| NAV at the end of year                       | DMD | 0                                                       | 10.5477                     | 11.6748                     |                                                                               |                          |                          |
| NAV at the end of year                       | DQD |                                                         |                             |                             |                                                                               |                          |                          |
| NAV at the end of year                       | FX  | 0                                                       | 10.4707                     | 11.5348                     |                                                                               |                          |                          |
| NAV at the end of year                       | GR  | 0                                                       | 10.4698                     | 11.5299                     | 0                                                                             | 10.3156                  | 11.6078                  |
| NAV at the end of year                       | HY  |                                                         |                             |                             |                                                                               |                          |                          |
| NAV at the end of year                       | IR  |                                                         |                             |                             | 0                                                                             | 10.3156                  | 11.6078                  |
| NAV at the end of year                       | MD  | 0                                                       | 10.4697                     | 11.5297                     |                                                                               |                          |                          |
| NAV at the end of year                       | QD  | 0                                                       | 10.0356                     | 10.1733                     |                                                                               |                          |                          |
| Scheme Returns since inception               |     | 0                                                       | 4.7                         | 9.36                        | 0                                                                             | 3.16                     | 10.17                    |
| Per 10000 Scheme Returns since inception-    |     | 0                                                       | 10470                       | 11530.66                    | 0                                                                             | 10316                    | 11608.2                  |
| Net Assets at the end (crs)                  |     | 0                                                       | 47.92                       | 52.79                       | 0                                                                             | 21.03                    | 23.76                    |
| ratio of recurring exp                       |     | 0                                                       | 1.09                        | 0.46                        | 0                                                                             | 1.8                      | 1.93                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                      | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                       | 5.36                        | 10.39                       | 0                                                                             | 4.07                     | 10.65                    |
| Per 10000 Benchmark Returns since inception- |     | 0                                                       | 10536                       | 11704.01                    | 0                                                                             | 10407                    | 11686.2                  |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                    | 6.05                        | 11.33                       | 0.00                                                                          | 5.48                     | 11.35                    |
| SECBM RETURNS- C1YRTBILL                     |     |                                                         |                             |                             |                                                                               |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                                         |                             |                             |                                                                               |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                       | 10604.71                    | 11863.05                    | 0                                                                             | 10548                    | 11800.2                  |
| SECBM VAL10000-C1YRTBILL                     |     |                                                         |                             |                             |                                                                               |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                                         |                             |                             |                                                                               |                          |                          |

|                                              |     | UTI - NIFTY Exchange Traded Fund<br>(24/08/2015) |            |            | UTI - SENSEX Exchange Traded Fund<br>(24/08/2015) |                |                |
|----------------------------------------------|-----|--------------------------------------------------|------------|------------|---------------------------------------------------|----------------|----------------|
|                                              |     | 2014-15                                          | 2015-16    | 2016-17    | 2014-15                                           | 2015-16        | 2016-17        |
| NAV at the beginning of year                 | A   | 0                                                | 0          | 779.5969   | 0                                                 | 0              | 255.0502       |
| NAV at the beginning of year                 | AD  |                                                  |            |            |                                                   |                |                |
| NAV at the beginning of year                 | DAD |                                                  |            |            |                                                   |                |                |
| NAV at the beginning of year                 | DFX |                                                  |            |            |                                                   |                |                |
| NAV at the beginning of year                 | DGR |                                                  |            |            |                                                   |                |                |
| NAV at the beginning of year                 | DHY |                                                  |            |            |                                                   |                |                |
| NAV at the beginning of year                 | DIR |                                                  |            |            |                                                   |                |                |
| NAV at the beginning of year                 | DMD |                                                  |            |            |                                                   |                |                |
| NAV at the beginning of year                 | DQD |                                                  |            |            |                                                   |                |                |
| NAV at the beginning of year                 | FX  |                                                  |            |            |                                                   |                |                |
| NAV at the beginning of year                 | GR  |                                                  |            |            |                                                   |                |                |
| NAV at the beginning of year                 | HY  |                                                  |            |            |                                                   |                |                |
| NAV at the beginning of year                 | IR  |                                                  |            |            |                                                   |                |                |
| NAV at the beginning of year                 | MD  |                                                  |            |            |                                                   |                |                |
| NAV at the beginning of year                 | QD  |                                                  |            |            |                                                   |                |                |
| Income distr per unit                        | AD  |                                                  |            |            |                                                   |                |                |
| Income distr per unit                        | DAD |                                                  |            |            |                                                   |                |                |
| Income distr per unit                        | DFX |                                                  |            |            |                                                   |                |                |
| Income distr per unit                        | DHY |                                                  |            |            |                                                   |                |                |
| Income distr per unit                        | DIR |                                                  |            |            |                                                   |                |                |
| Income distr per unit                        | DMD |                                                  |            |            |                                                   |                |                |
| Income distr per unit                        | DQD |                                                  |            |            |                                                   |                |                |
| Income distr per unit                        | FX  |                                                  |            |            |                                                   |                |                |
| Income distr per unit                        | HY  |                                                  |            |            |                                                   |                |                |
| Income distr per unit                        | IR  |                                                  |            |            |                                                   |                |                |
| Income distr per unit                        | MD  |                                                  |            |            |                                                   |                |                |
| Income distr per unit                        | QD  |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | A   | 0                                                | 779.5969   | 937.3823   | 0                                                 | 255.0502       | 302.0561       |
| NAV at the end of year                       | AD  |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | DAD |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | DFX |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | DGR |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | DHY |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | DIR |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | DMD |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | DQD |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | FX  |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | GR  |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | HY  |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | IR  |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | MD  |                                                  |            |            |                                                   |                |                |
| NAV at the end of year                       | QD  |                                                  |            |            |                                                   |                |                |
| Scheme Returns since inception               |     | 0                                                | -0.01      | 12.36      | 0                                                 | -0.96          | 10.62          |
| Per 10000 Scheme Returns since inception-    |     | 0                                                | 9999       | 12022.87   | 0                                                 | 9904           | 11729.87       |
| Net Assets at the end (crs)                  |     | 0                                                | 29.27      | 2565.18    | 0                                                 | 13.24          | 724.91         |
| ratio of recurring exp                       |     | 0                                                | 0.07       | 0.07       | 0                                                 | 0.07           | 0.07           |
| Scheme Benchmark                             |     | Nifty 50                                         | Nifty 50   | Nifty 50   | S&P BSE Sensex                                    | S&P BSE Sensex | S&P BSE Sensex |
| Benchmark Returns since inception            |     | 0                                                | -0.61      | 10.93      | 0                                                 | -1.38          | 9.41           |
| Per 10000 Benchmark Returns since inception- |     | 0                                                | 9939       | 11781.88   | 0                                                 | 9862           | 11527.69       |
| SECBM RETURNS- C10YRGSEC                     |     |                                                  |            |            |                                                   |                |                |
| SECBM RETURNS- C1YRTBILL                     |     |                                                  |            |            |                                                   |                |                |
| SECBM RETURNS- NIFTY                         |     | 0                                                | -0.6094389 | 10.9342659 | 0                                                 | -0.6094389     | 10.9342659     |
| SECBM VAL10000-C10YRGSEC                     |     |                                                  |            |            |                                                   |                |                |
| SECBM VAL10000-C1YRTBILL                     |     |                                                  |            |            |                                                   |                |                |
| SECBM VAL10000-NIFTY                         |     | 0                                                | 9939.06    | 11781.88   | 0                                                 | 9939.06        | 11781.88       |

|                                              |     | UTI - FTIF Series XXIII - I (1098 Days)<br>(03/09/2015) |                             |                             | UTI - Capital Protection Oriented Scheme -<br>Series VI - II (1100 Days) (16/09/2015) |                          |                          |
|----------------------------------------------|-----|---------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                                                 | 2015-16                     | 2016-17                     | 2014-15                                                                               | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | AD  | 0                                                       | 0                           | 10.035                      |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DAD | 0                                                       | 0                           | 10.0384                     |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DFX | 0                                                       | 0                           | 10.4573                     |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                       | 0                           | 10.4572                     | 0                                                                                     | 0                        | 10.2766                  |
| NAV at the beginning of year                 | DHY |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DIR |                                                         |                             |                             | 0                                                                                     | 0                        | 10.2766                  |
| NAV at the beginning of year                 | DMD | 0                                                       | 0                           | 10.4572                     |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DQD | 0                                                       | 0                           | 10.0382                     |                                                                                       |                          |                          |
| NAV at the beginning of year                 | FX  | 0                                                       | 0                           | 10.385                      |                                                                                       |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                       | 0                           | 10.3849                     | 0                                                                                     | 0                        | 10.1926                  |
| NAV at the beginning of year                 | HY  |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | IR  |                                                         |                             |                             | 0                                                                                     | 0                        | 10.1926                  |
| NAV at the beginning of year                 | MD  | 0                                                       | 0                           | 10.3848                     |                                                                                       |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                                       | 0                           | 10.035                      |                                                                                       |                          |                          |
| Income distr per unit                        | AD  | 0                                                       | 0.3489                      | 0.8093                      |                                                                                       |                          |                          |
| Income distr per unit                        | DAD | 0                                                       | 0.4176                      | 0.8731                      |                                                                                       |                          |                          |
| Income distr per unit                        | DFX |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DHY |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DIR |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DMD |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DQD | 0                                                       | 0.4134                      | 0.8466                      |                                                                                       |                          |                          |
| Income distr per unit                        | FX  |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | HY  |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | IR  |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | MD  |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | QD  | 0                                                       | 0.346                       | 0.7863                      |                                                                                       |                          |                          |
| NAV at the end of year                       | A   |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | AD  | 0                                                       | 10.035                      | 10.1595                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DAD | 0                                                       | 10.0384                     | 10.1599                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DFX | 0                                                       | 10.4573                     | 11.4976                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DGR | 0                                                       | 10.4572                     | 11.4975                     | 0                                                                                     | 10.2766                  | 11.4103                  |
| NAV at the end of year                       | DHY |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DIR |                                                         |                             |                             | 0                                                                                     | 10.2766                  | 11.4103                  |
| NAV at the end of year                       | DMD | 0                                                       | 10.4572                     | 11.4975                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DQD | 0                                                       | 10.0382                     | 10.1569                     |                                                                                       |                          |                          |
| NAV at the end of year                       | FX  | 0                                                       | 10.385                      | 11.3543                     |                                                                                       |                          |                          |
| NAV at the end of year                       | GR  | 0                                                       | 10.3849                     | 11.3549                     | 0                                                                                     | 10.1926                  | 11.129                   |
| NAV at the end of year                       | HY  |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | IR  |                                                         |                             |                             | 0                                                                                     | 10.1926                  | 11.129                   |
| NAV at the end of year                       | MD  | 0                                                       | 10.3848                     | 11.3547                     |                                                                                       |                          |                          |
| NAV at the end of year                       | QD  | 0                                                       | 10.035                      | 10.157                      |                                                                                       |                          |                          |
| Scheme Returns since inception               |     | 0                                                       | 3.85                        | 8.52                        | 0                                                                                     | 1.93                     | 7.4                      |
| Per 10000 Scheme Returns since inception-    |     | 0                                                       | 10385                       | 11354.34                    | 0                                                                                     | 10193                    | 11129.2                  |
| Net Assets at the end (crs)                  |     | 0                                                       | 41.88                       | 45.8                        | 0                                                                                     | 65.11                    | 71.11                    |
| ratio of recurring exp                       |     | 0                                                       | 1.24                        | 0.6                         | 0                                                                                     | 2.28                     | 2.29                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                              | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                       | 5.21                        | 10.56                       | 0                                                                                     | 2.86                     | 10.1                     |
| Per 10000 Benchmark Returns since inception- |     | 0                                                       | 10521                       | 11687.62                    | 0                                                                                     | 10286                    | 11551.1                  |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                    | 5.71                        | 11.40                       | 0.00                                                                                  | 3.83                     | 10.51                    |
| SECBM RETURNS- C1YRTBILL                     |     |                                                         |                             |                             |                                                                                       |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                                         |                             |                             |                                                                                       |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                       | 10571.27                    | 11825.86                    | 0                                                                                     | 10383.2                  | 11615.6                  |
| SECBM VAL10000-C1YRTBILL                     |     |                                                         |                             |                             |                                                                                       |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                                         |                             |                             |                                                                                       |                          |                          |

|                                              |     | UTI - FTIF Series XXIII - II (1100 Days)<br>(14/09/2015) |                             |                             | UTI - FTIF Series XXIII - III (1098 Days)<br>(10/09/2015) |                             |                             |
|----------------------------------------------|-----|----------------------------------------------------------|-----------------------------|-----------------------------|-----------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-15                                                  | 2015-16                     | 2016-17                     | 2014-15                                                   | 2015-16                     | 2016-17                     |
| NAV at the beginning of year                 | A   |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | AD  | 0                                                        | 0                           | 10.0351                     |                                                           |                             |                             |
| NAV at the beginning of year                 | DAD | 0                                                        | 0                           | 10.0383                     |                                                           |                             |                             |
| NAV at the beginning of year                 | DFX |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                        | 0                           | 10.3777                     | 0                                                         | 0                           | 10.4796                     |
| NAV at the beginning of year                 | DHY |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DIR |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                        | 0                           | 10.3778                     |                                                           |                             |                             |
| NAV at the beginning of year                 | DQD | 0                                                        | 0                           | 10.0384                     |                                                           |                             |                             |
| NAV at the beginning of year                 | FX  | 0                                                        | 0                           | 10.3124                     |                                                           |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                        | 0                           | 10.3124                     | 0                                                         | 0                           | 10.4738                     |
| NAV at the beginning of year                 | HY  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | IR  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                        | 0                           | 10.3124                     |                                                           |                             |                             |
| NAV at the beginning of year                 | QD  | 0                                                        | 0                           | 10.035                      |                                                           |                             |                             |
| Income distr per unit                        | AD  | 0                                                        | 0.2765                      | 0.8488                      |                                                           |                             |                             |
| Income distr per unit                        | DAD | 0                                                        | 0.3376                      | 0.9186                      |                                                           |                             |                             |
| Income distr per unit                        | DFX |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | DHY |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | DIR |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | DMD |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | DQD | 0                                                        | 0.3358                      | 0.8909                      |                                                           |                             |                             |
| Income distr per unit                        | FX  |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | HY  |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | IR  |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | MD  |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | QD  | 0                                                        | 0.275                       | 0.8238                      |                                                           |                             |                             |
| NAV at the end of year                       | A   |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | AD  | 0                                                        | 10.0351                     | 10.1124                     |                                                           |                             |                             |
| NAV at the end of year                       | DAD | 0                                                        | 10.0383                     | 10.1127                     |                                                           |                             |                             |
| NAV at the end of year                       | DFX |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | DGR | 0                                                        | 10.3777                     | 11.4096                     | 0                                                         | 10.4796                     | 11.4573                     |
| NAV at the end of year                       | DHY |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | DIR |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | DMD | 0                                                        | 10.3778                     | 11.4096                     |                                                           |                             |                             |
| NAV at the end of year                       | DQD | 0                                                        | 10.0384                     | 10.11                       |                                                           |                             |                             |
| NAV at the end of year                       | FX  | 0                                                        | 10.3124                     | 11.2689                     |                                                           |                             |                             |
| NAV at the end of year                       | GR  | 0                                                        | 10.3124                     | 11.2677                     | 0                                                         | 10.4738                     | 11.4535                     |
| NAV at the end of year                       | HY  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | IR  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | MD  | 0                                                        | 10.3124                     | 11.2675                     |                                                           |                             |                             |
| NAV at the end of year                       | QD  | 0                                                        | 10.035                      | 10.11                       |                                                           |                             |                             |
| Scheme Returns since inception               |     | 0                                                        | 3.12                        | 8.26                        | 0                                                         | 4.74                        | 9.13                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                        | 10312                       | 11267.92                    | 0                                                         | 10474                       | 11453.64                    |
| Net Assets at the end (crs)                  |     | 0                                                        | 92.41                       | 101.21                      | 0                                                         | 281.94                      | 308.26                      |
| ratio of recurring exp                       |     | 0                                                        | 0.93                        | 0.55                        | 0                                                         | 0.09                        | 0.06                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                               | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                        | 4.04                        | 10.11                       | 0                                                         | 5.21                        | 10.56                       |
| Per 10000 Benchmark Returns since inception- |     | 0                                                        | 10404                       | 11558.78                    | 0                                                         | 10521                       | 11687.62                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                     | 4.22                        | 10.74                       | 0.00                                                      | 5.71                        | 11.40                       |
| SECBM RETURNS- C1YRTBILL                     |     |                                                          |                             |                             |                                                           |                             |                             |
| SECBM RETURNS- NIFTY                         |     |                                                          |                             |                             |                                                           |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                        | 10421.63                    | 11658.4                     | 0                                                         | 10571.27                    | 11825.86                    |
| SECBM VAL10000-C1YRTBILL                     |     |                                                          |                             |                             |                                                           |                             |                             |
| SECBM VAL10000-NIFTY                         |     |                                                          |                             |                             |                                                           |                             |                             |

|                                              |     | UTI - FTIF Series XXIII - IV (1100 Days)<br>(30/09/2015) |                             |                             | UTI - Dual Advantage Fixed Term Fund Series<br>II-III (1998 Days) (05/10/2015) |                          |                          |
|----------------------------------------------|-----|----------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                                                  | 2015-16                     | 2016-17                     | 2014-15                                                                        | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | AD  | 0                                                        | 0                           | 10.0344                     |                                                                                |                          |                          |
| NAV at the beginning of year                 | DAD | 0                                                        | 0                           | 10.0378                     |                                                                                |                          |                          |
| NAV at the beginning of year                 | DFX |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                        | 0                           | 10.3448                     | 0                                                                              | 0                        | 10.2458                  |
| NAV at the beginning of year                 | DHY |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DIR |                                                          |                             |                             | 0                                                                              | 0                        | 10.2458                  |
| NAV at the beginning of year                 | DMD | 0                                                        | 0                           | 10.3448                     |                                                                                |                          |                          |
| NAV at the beginning of year                 | DQD | 0                                                        | 0                           | 10.0377                     |                                                                                |                          |                          |
| NAV at the beginning of year                 | FX  |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                        | 0                           | 10.2845                     | 0                                                                              | 0                        | 10.1837                  |
| NAV at the beginning of year                 | HY  |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | IR  |                                                          |                             |                             | 0                                                                              | 0                        | 10.1837                  |
| NAV at the beginning of year                 | MD  | 0                                                        | 0                           | 10.2845                     |                                                                                |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                                        | 0                           | 10.0344                     |                                                                                |                          |                          |
| Income distr per unit                        | AD  | 0                                                        | 0.2494                      | 0.8602                      |                                                                                |                          |                          |
| Income distr per unit                        | DAD | 0                                                        | 0.3063                      | 0.9378                      |                                                                                |                          |                          |
| Income distr per unit                        | DFX |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DHY |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DIR |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DMD |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | DQD | 0                                                        | 0.3043                      | 0.9059                      |                                                                                |                          |                          |
| Income distr per unit                        | FX  |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | HY  |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | IR  |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | MD  |                                                          |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | QD  | 0                                                        | 0.2483                      | 0.8349                      |                                                                                |                          |                          |
| NAV at the end of year                       | A   |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | AD  | 0                                                        | 10.0344                     | 10.0936                     |                                                                                |                          |                          |
| NAV at the end of year                       | DAD | 0                                                        | 10.0378                     | 10.0939                     |                                                                                |                          |                          |
| NAV at the end of year                       | DFX |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | DGR | 0                                                        | 10.3448                     | 11.3716                     | 0                                                                              | 10.2458                  | 11.9346                  |
| NAV at the end of year                       | DHY |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | DIR |                                                          |                             |                             | 0                                                                              | 10.2458                  | 11.9346                  |
| NAV at the end of year                       | DMD | 0                                                        | 10.3448                     | 11.3715                     |                                                                                |                          |                          |
| NAV at the end of year                       | DQD | 0                                                        | 10.0377                     | 10.0922                     |                                                                                |                          |                          |
| NAV at the end of year                       | FX  |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | GR  | 0                                                        | 10.2845                     | 11.2309                     | 0                                                                              | 10.1837                  | 11.7006                  |
| NAV at the end of year                       | HY  |                                                          |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | IR  |                                                          |                             |                             | 0                                                                              | 10.1837                  | 11.7006                  |
| NAV at the end of year                       | MD  | 0                                                        | 10.2845                     | 11.2312                     |                                                                                |                          |                          |
| NAV at the end of year                       | QD  | 0                                                        | 10.0344                     | 10.0921                     |                                                                                |                          |                          |
| Scheme Returns since inception               |     | 0                                                        | 2.85                        | 8.24                        | 0                                                                              | 1.84                     | 11.45                    |
| Per 10000 Scheme Returns since inception-    |     | 0                                                        | 10285                       | 11230.63                    | 0                                                                              | 10184                    | 11701.3                  |
| Net Assets at the end (crs)                  |     | 0                                                        | 22.01                       | 24.11                       | 0                                                                              | 21.07                    | 24.3                     |
| ratio of recurring exp                       |     | 0                                                        | 0.69                        | 0.41                        | 0                                                                              | 1.96                     | 1.97                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                       | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                        | 3.43                        | 9.94                        | 0                                                                              | 1.79                     | 9.67                     |
| Per 10000 Benchmark Returns since inception- |     | 0                                                        | 10343                       | 11490.11                    | 0                                                                              | 10179                    | 11431.4                  |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                     | 3.56                        | 10.56                       | 0.00                                                                           | 3.51                     | 10.65                    |
| SECBM RETURNS- C1YRTBILL                     |     |                                                          |                             |                             |                                                                                |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                                          |                             |                             |                                                                                |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                        | 10356.27                    | 11585.21                    | 0                                                                              | 10351.4                  | 11579.8                  |
| SECBM VAL10000-C1YRTBILL                     |     |                                                          |                             |                             |                                                                                |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                                          |                             |                             |                                                                                |                          |                          |

|                                              |     | UTI - FTIF Series XXIII - V (1100 Days)<br>(14/10/2015) |                             |                             | UTI -Capital Protection Oriented Scheme -<br>Series VI - III (1098 Days) (16/10/2015) |                          |                          |
|----------------------------------------------|-----|---------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                                                 | 2015-16                     | 2016-17                     | 2014-15                                                                               | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | AD  | 0                                                       | 0                           | 10.0332                     |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DAD | 0                                                       | 0                           | 10.0365                     |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DFX |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                       | 0                           | 10.3153                     | 0                                                                                     | 0                        | 10.2706                  |
| NAV at the beginning of year                 | DHY |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DIR |                                                         |                             |                             | 0                                                                                     | 0                        | 10.2706                  |
| NAV at the beginning of year                 | DMD |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DQD | 0                                                       | 0                           | 10.0365                     |                                                                                       |                          |                          |
| NAV at the beginning of year                 | FX  |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                       | 0                           | 10.258                      | 0                                                                                     | 0                        | 10.2021                  |
| NAV at the beginning of year                 | HY  |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | IR  |                                                         |                             |                             | 0                                                                                     | 0                        | 10.2021                  |
| NAV at the beginning of year                 | MD  | 0                                                       | 0                           | 10.258                      |                                                                                       |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                                       | 0                           | 10.0332                     |                                                                                       |                          |                          |
| Income distr per unit                        | AD  | 0                                                       | 0.2242                      | 0.8998                      |                                                                                       |                          |                          |
| Income distr per unit                        | DAD | 0                                                       | 0.2783                      | 0.9804                      |                                                                                       |                          |                          |
| Income distr per unit                        | DFX |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DHY |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DIR |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DMD |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DQD | 0                                                       | 0.2769                      | 0.9471                      |                                                                                       |                          |                          |
| Income distr per unit                        | FX  |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | HY  |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | IR  |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | MD  |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | QD  | 0                                                       | 0.2237                      | 0.8724                      |                                                                                       |                          |                          |
| NAV at the end of year                       | A   |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | AD  | 0                                                       | 10.0332                     | 10.0503                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DAD | 0                                                       | 10.0365                     | 10.0503                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DFX |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DGR | 0                                                       | 10.3153                     | 11.3409                     | 0                                                                                     | 10.2706                  | 11.4184                  |
| NAV at the end of year                       | DHY |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DIR |                                                         |                             |                             | 0                                                                                     | 10.2706                  | 11.4184                  |
| NAV at the end of year                       | DMD |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DQD | 0                                                       | 10.0365                     | 10.0501                     |                                                                                       |                          |                          |
| NAV at the end of year                       | FX  |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | GR  | 0                                                       | 10.258                      | 11.1998                     | 0                                                                                     | 10.2021                  | 11.1612                  |
| NAV at the end of year                       | HY  |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | IR  |                                                         |                             |                             | 0                                                                                     | 10.2021                  | 11.1611                  |
| NAV at the end of year                       | MD  | 0                                                       | 10.258                      | 11.1997                     |                                                                                       |                          |                          |
| NAV at the end of year                       | QD  | 0                                                       | 10.0332                     | 10.0501                     |                                                                                       |                          |                          |
| Scheme Returns since inception               |     | 0                                                       | 2.58                        | 8.16                        | 0                                                                                     | 2.02                     | 8.05                     |
| Per 10000 Scheme Returns since inception-    |     | 0                                                       | 10258                       | 11199.19                    | 0                                                                                     | 10202                    | 11161.4                  |
| Net Assets at the end (crs)                  |     | 0                                                       | 21.2                        | 23.23                       | 0                                                                                     | 37.28                    | 40.81                    |
| ratio of recurring exp                       |     | 0                                                       | 0.53                        | 0.31                        | 0                                                                                     | 2.24                     | 2.25                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                              | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                       | 3.2                         | 9.93                        | 0                                                                                     | 2.08                     | 10.1                     |
| Per 10000 Benchmark Returns since inception- |     | 0                                                       | 10320                       | 11464.76                    | 0                                                                                     | 10208                    | 11463.1                  |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                    | 3.55                        | 10.73                       | 0.00                                                                                  | 3.74                     | 11.06                    |
| SECBM RETURNS- C1YRTBILL                     |     |                                                         |                             |                             |                                                                                       |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                                         |                             |                             |                                                                                       |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                       | 10355.36                    | 11585.42                    | 0                                                                                     | 10373.8                  | 11605.3                  |
| SECBM VAL10000-C1YRTBILL                     |     |                                                         |                             |                             |                                                                                       |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                                         |                             |                             |                                                                                       |                          |                          |

|                                              |     | UTI - FTIF Series XXIII - VI (1100 Days)<br>(21/10/2015) |                             |                             | UTI - Dual Advantage Fixed Term Fund Series<br>II-IV (1997 Days) (04/12/2015) |                          |                          |
|----------------------------------------------|-----|----------------------------------------------------------|-----------------------------|-----------------------------|-------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                                                  | 2015-16                     | 2016-17                     | 2014-15                                                                       | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                                          |                             |                             |                                                                               |                          |                          |
| NAV at the beginning of year                 | AD  | 0                                                        | 0                           | 10.0324                     |                                                                               |                          |                          |
| NAV at the beginning of year                 | DAD |                                                          |                             |                             |                                                                               |                          |                          |
| NAV at the beginning of year                 | DFX |                                                          |                             |                             |                                                                               |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                        | 0                           | 10.2871                     | 0                                                                             | 0                        | 10.1836                  |
| NAV at the beginning of year                 | DHY |                                                          |                             |                             |                                                                               |                          |                          |
| NAV at the beginning of year                 | DIR |                                                          |                             |                             | 0                                                                             | 0                        | 10.1836                  |
| NAV at the beginning of year                 | DMD | 0                                                        | 0                           | 10.2866                     |                                                                               |                          |                          |
| NAV at the beginning of year                 | DQD | 0                                                        | 0                           | 10.0357                     |                                                                               |                          |                          |
| NAV at the beginning of year                 | FX  | 0                                                        | 0                           | 10.2351                     |                                                                               |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                        | 0                           | 10.2349                     | 0                                                                             | 0                        | 10.1337                  |
| NAV at the beginning of year                 | HY  |                                                          |                             |                             |                                                                               |                          |                          |
| NAV at the beginning of year                 | IR  |                                                          |                             |                             | 0                                                                             | 0                        | 10.1337                  |
| NAV at the beginning of year                 | MD  |                                                          |                             |                             |                                                                               |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                                        | 0                           | 10.0324                     |                                                                               |                          |                          |
| Income distr per unit                        | AD  | 0                                                        | 0.202                       | 0.8755                      |                                                                               |                          |                          |
| Income distr per unit                        | DAD |                                                          |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | DFX |                                                          |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | DHY |                                                          |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | DIR |                                                          |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | DMD |                                                          |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | DQD | 0                                                        | 0.2507                      | 0.929                       |                                                                               |                          |                          |
| Income distr per unit                        | FX  |                                                          |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | HY  |                                                          |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | IR  |                                                          |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | MD  |                                                          |                             |                             |                                                                               |                          |                          |
| Income distr per unit                        | QD  | 0                                                        | 0.202                       | 0.8494                      |                                                                               |                          |                          |
| NAV at the end of year                       | A   |                                                          |                             |                             |                                                                               |                          |                          |
| NAV at the end of year                       | AD  | 0                                                        | 10.0324                     | 10.0709                     |                                                                               |                          |                          |
| NAV at the end of year                       | DAD |                                                          |                             |                             |                                                                               |                          |                          |
| NAV at the end of year                       | DFX |                                                          |                             |                             |                                                                               |                          |                          |
| NAV at the end of year                       | DGR | 0                                                        | 10.2871                     | 11.3123                     | 0                                                                             | 10.1836                  | 11.8796                  |
| NAV at the end of year                       | DHY |                                                          |                             |                             |                                                                               |                          |                          |
| NAV at the end of year                       | DIR |                                                          |                             |                             | 0                                                                             | 10.1836                  | 11.8796                  |
| NAV at the end of year                       | DMD | 0                                                        | 10.2866                     | 11.3104                     |                                                                               |                          |                          |
| NAV at the end of year                       | DQD | 0                                                        | 10.0357                     | 10.0702                     |                                                                               |                          |                          |
| NAV at the end of year                       | FX  | 0                                                        | 10.2351                     | 11.1719                     |                                                                               |                          |                          |
| NAV at the end of year                       | GR  | 0                                                        | 10.2349                     | 11.1716                     | 0                                                                             | 10.1337                  | 11.6088                  |
| NAV at the end of year                       | HY  |                                                          |                             |                             |                                                                               |                          |                          |
| NAV at the end of year                       | IR  |                                                          |                             |                             | 0                                                                             | 10.1337                  | 11.6088                  |
| NAV at the end of year                       | MD  |                                                          |                             |                             |                                                                               |                          |                          |
| NAV at the end of year                       | QD  | 0                                                        | 10.0324                     | 10.0702                     |                                                                               |                          |                          |
| Scheme Returns since inception               |     | 0                                                        | 2.35                        | 8.2                         | 0                                                                             | 1.34                     | 12.42                    |
| Per 10000 Scheme Returns since inception-    |     | 0                                                        | 10235                       | 11171.35                    | 0                                                                             | 10134                    | 11608.4                  |
| Net Assets at the end (crs)                  |     | 0                                                        | 21.57                       | 23.55                       | 0                                                                             | 130.21                   | 149.05                   |
| ratio of recurring exp                       |     | 0                                                        | 1.14                        | 0.71                        | 0                                                                             | 2.21                     | 2.2                      |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                      | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                        | 3.06                        | 10.11                       | 0                                                                             | 2.27                     | 11.47                    |
| Per 10000 Benchmark Returns since inception- |     | 0                                                        | 10306                       | 11449.5                     | 0                                                                             | 10227                    | 11483.6                  |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                     | 3.74                        | 11.17                       | 0.00                                                                          | 3.40                     | 12.11                    |
| SECBM RETURNS- C1YRTBILL                     |     |                                                          |                             |                             |                                                                               |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                                          |                             |                             |                                                                               |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                        | 10373.67                    | 11604.72                    | 0                                                                             | 10339.5                  | 11567.7                  |
| SECBM VAL10000-C1YRTBILL                     |     |                                                          |                             |                             |                                                                               |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                                          |                             |                             |                                                                               |                          |                          |

|                                              |     | UTI - FTIF Series XXIII - VII (1098 Days)<br>(26/10/2015) |                             |                             | UTI - Capital Protection Oriented Scheme -<br>Series VII - I (1098 Days) (28/12/2015) |                          |                          |
|----------------------------------------------|-----|-----------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-15                                                   | 2015-16                     | 2016-17                     | 2014-15                                                                               | 2015-16                  | 2016-17                  |
| NAV at the beginning of year                 | A   |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | AD  |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DAD |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DFX |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                         | 0                           | 10.3032                     | 0                                                                                     | 0                        | 10.2442                  |
| NAV at the beginning of year                 | DHY |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DIR |                                                           |                             |                             | 0                                                                                     | 0                        | 10.2442                  |
| NAV at the beginning of year                 | DMD |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DQD |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | FX  |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                         | 0                           | 10.301                      | 0                                                                                     | 0                        | 10.209                   |
| NAV at the beginning of year                 | HY  |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | IR  |                                                           |                             |                             | 0                                                                                     | 0                        | 10.2091                  |
| NAV at the beginning of year                 | MD  |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | QD  |                                                           |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | AD  |                                                           |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DAD |                                                           |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DFX |                                                           |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DHY |                                                           |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DIR |                                                           |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DMD |                                                           |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | DQD |                                                           |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | FX  |                                                           |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | HY  |                                                           |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | IR  |                                                           |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | MD  |                                                           |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | QD  |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | A   |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | AD  |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DAD |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DFX |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DGR | 0                                                         | 10.3032                     | 11.2834                     | 0                                                                                     | 10.2442                  | 11.5164                  |
| NAV at the end of year                       | DHY |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DIR |                                                           |                             |                             | 0                                                                                     | 10.2442                  | 11.5164                  |
| NAV at the end of year                       | DMD |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DQD |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | FX  |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | GR  | 0                                                         | 10.301                      | 11.2755                     | 0                                                                                     | 10.209                   | 11.2929                  |
| NAV at the end of year                       | HY  |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | IR  |                                                           |                             |                             | 0                                                                                     | 10.2091                  | 11.2929                  |
| NAV at the end of year                       | MD  |                                                           |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | QD  |                                                           |                             |                             |                                                                                       |                          |                          |
| Scheme Returns since inception               |     | 0                                                         | 3.01                        | 8.77                        | 0                                                                                     | 2.09                     | 10.54                    |
| Per 10000 Scheme Returns since inception-    |     | 0                                                         | 10301                       | 11274.91                    | 0                                                                                     | 10209                    | 11293.3                  |
| Net Assets at the end (crs)                  |     | 0                                                         | 247.86                      | 271.44                      | 0                                                                                     | 38.37                    | 42.46                    |
| ratio of recurring exp                       |     | 0                                                         | 0.04                        | 0.04                        | 0                                                                                     | 2.29                     | 2.3                      |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                               | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                              | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                         | 3.09                        | 9.97                        | 0                                                                                     | 2.24                     | 12.06                    |
| Per 10000 Benchmark Returns since inception- |     | 0                                                         | 10309                       | 11452.88                    | 0                                                                                     | 10224                    | 11482                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                      | 3.56                        | 10.86                       | 0.00                                                                                  | 2.99                     | 12.38                    |
| SECBM RETURNS- C1YRTBILL                     |     |                                                           |                             |                             |                                                                                       |                          |                          |
| SECBM RETURNS- NIFTY                         |     |                                                           |                             |                             |                                                                                       |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                         | 10356.23                    | 11585.41                    | 0                                                                                     | 10299.5                  | 11521.8                  |
| SECBM VAL10000-C1YRTBILL                     |     |                                                           |                             |                             |                                                                                       |                          |                          |
| SECBM VAL10000-NIFTY                         |     |                                                           |                             |                             |                                                                                       |                          |                          |

|                                              |     | UTI - FTIF Series XXIII - VIII (1100 Days)<br>(06/11/2015) |                             |                             | UTI - FTIF Series XXIII - IX (1100 Days)<br>(24/11/2015) |                             |                             |
|----------------------------------------------|-----|------------------------------------------------------------|-----------------------------|-----------------------------|----------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                                  | 2015-2016                   | 2016-2017                   | 2014-2015                                                | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  | 0                                                          | 0                           | 10.0331                     | 0                                                        | 0                           | 10.0338                     |
| NAV at the beginning of year                 | DAD | 0                                                          | 0                           | 10.0358                     | 0                                                        | 0                           | 10.0364                     |
| NAV at the beginning of year                 | DFX |                                                            |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                          | 0                           | 10.2535                     | 0                                                        | 0                           | 10.2365                     |
| NAV at the beginning of year                 | DIR |                                                            |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                          | 0                           | 10.2535                     | 0                                                        | 0                           | 10.2364                     |
| NAV at the beginning of year                 | DQD | 0                                                          | 0                           | 10.0358                     | 0                                                        | 0                           | 10.0365                     |
| NAV at the beginning of year                 | FX  | 0                                                          | 0                           | 10.2171                     | 0                                                        | 0                           | 10.2044                     |
| NAV at the beginning of year                 | GR  | 0                                                          | 0                           | 10.2171                     | 0                                                        | 0                           | 10.2044                     |
| NAV at the beginning of year                 | IR  |                                                            |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                          | 0                           | 10.2176                     | 0                                                        | 0                           | 10.2043                     |
| NAV at the beginning of year                 | QD  | 0                                                          | 0                           | 10.0331                     | 0                                                        | 0                           | 10.0338                     |
| Income distr per unit                        | AD  | 0                                                          | 0.1835                      | 0.8811                      | 0                                                        | 0.1701                      | 0.8411                      |
| Income distr per unit                        | DAD | 0                                                          | 0.2171                      | 0.9546                      | 0                                                        | 0.1995                      | 0.9192                      |
| Income distr per unit                        | DQD | 0                                                          | 0.217                       | 0.9243                      | 0                                                        | 0.1994                      | 0.8895                      |
| Income distr per unit                        | QD  | 0                                                          | 0.1835                      | 0.8543                      | 0                                                        | 0.1701                      | 0.8161                      |
| NAV at the end of year                       | AD  | 0                                                          | 10.0331                     | 10.0849                     | 0                                                        | 10.0338                     | 10.1192                     |
| NAV at the end of year                       | DAD | 0                                                          | 10.0358                     | 10.0851                     | 0                                                        | 10.0364                     | 10.1193                     |
| NAV at the end of year                       | DFX |                                                            |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | DGR | 0                                                          | 10.2535                     | 11.2838                     | 0                                                        | 10.2365                     | 11.2629                     |
| NAV at the end of year                       | DIR |                                                            |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | DMD | 0                                                          | 10.2535                     | 11.2839                     | 0                                                        | 10.2364                     | 11.2627                     |
| NAV at the end of year                       | DQD | 0                                                          | 10.0358                     | 10.0845                     | 0                                                        | 10.0365                     | 10.1186                     |
| NAV at the end of year                       | FX  | 0                                                          | 10.2171                     | 11.1713                     | 0                                                        | 10.2044                     | 11.1504                     |
| NAV at the end of year                       | GR  | 0                                                          | 10.2171                     | 11.1714                     | 0                                                        | 10.2044                     | 11.1507                     |
| NAV at the end of year                       | IR  |                                                            |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | MD  | 0                                                          | 10.2176                     | 11.1715                     | 0                                                        | 10.2043                     | 11.1505                     |
| NAV at the end of year                       | QD  | 0                                                          | 10.0331                     | 10.0845                     | 0                                                        | 10.0338                     | 10.1186                     |
| Scheme Returns since inception               |     | 0                                                          | 2.17                        | 8.53                        | 0                                                        | 2.04                        | 8.65                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                          | 10217                       | 11171.56                    | 0                                                        | 10204                       | 11150.2                     |
| Net Assets at the end (crs)                  |     | 0                                                          | 42.23                       | 46.08                       | 0                                                        | 23.64                       | 25.88                       |
| ratio of recurring exp                       |     | 0                                                          | 0.8                         | 0.56                        | 0                                                        | 0.77                        | 0.56                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                                | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                          | 2.94                        | 10.42                       | 0                                                        | 2.84                        | 10.68                       |
| Per 10000 Benchmark Returns since inception- |     | 0                                                          | 10294                       | 11435.68                    | 0                                                        | 10284                       | 11424.4                     |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                       | 3.74                        | 11.63                       | 0.00                                                     | 3.97                        | 12.20                       |
| SECBM RETURNS- NIFTY                         |     |                                                            |                             |                             |                                                          |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                          | 10374.43                    | 11605.61                    | 0                                                        | 10396.53                    | 11630.73                    |
| SECBM VAL10000-NIFTY                         |     |                                                            |                             |                             |                                                          |                             |                             |

|                                              |     | UTI - FTIF Series XXIII - X (1100 Days)<br>(09/12/2015) |                             |                             | UTI - FTIF Series XXIII - XI (1100 Days)<br>(21/12/2015) |                             |                             |
|----------------------------------------------|-----|---------------------------------------------------------|-----------------------------|-----------------------------|----------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                               | 2015-2016                   | 2016-2017                   | 2014-2015                                                | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  | 0                                                       | 0                           | 10.0343                     | 0                                                        | 0                           | 10.0328                     |
| NAV at the beginning of year                 | DAD | 0                                                       | 0                           | 10.0369                     | 0                                                        | 0                           | 10.0329                     |
| NAV at the beginning of year                 | DFX | 0                                                       | 0                           | 10.223                      |                                                          |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                       | 0                           | 10.223                      | 0                                                        | 0                           | 10.2302                     |
| NAV at the beginning of year                 | DIR |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                       | 0                           | 10.223                      |                                                          |                             |                             |
| NAV at the beginning of year                 | DQD | 0                                                       | 0                           | 10.0369                     |                                                          |                             |                             |
| NAV at the beginning of year                 | FX  |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                       | 0                           | 10.1948                     | 0                                                        | 0                           | 10.2288                     |
| NAV at the beginning of year                 | IR  |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                       | 0                           | 10.1948                     |                                                          |                             |                             |
| NAV at the beginning of year                 | QD  | 0                                                       | 0                           | 10.0343                     |                                                          |                             |                             |
| Income distr per unit                        | AD  | 0                                                       | 0.16                        | 0.8014                      | 0                                                        | 0.1955                      | 0.8392                      |
| Income distr per unit                        | DAD | 0                                                       | 0.1857                      | 0.886                       | 0                                                        | 0.1967                      | 0.8444                      |
| Income distr per unit                        | DQD | 0                                                       | 0.1855                      | 0.8566                      |                                                          |                             |                             |
| Income distr per unit                        | QD  | 0                                                       | 0.1601                      | 0.7789                      |                                                          |                             |                             |
| NAV at the end of year                       | AD  | 0                                                       | 10.0343                     | 10.1751                     | 0                                                        | 10.0328                     | 10.1549                     |
| NAV at the end of year                       | DAD | 0                                                       | 10.0369                     | 10.1755                     | 0                                                        | 10.0329                     | 10.155                      |
| NAV at the end of year                       | DFX | 0                                                       | 10.223                      | 11.2691                     |                                                          |                             |                             |
| NAV at the end of year                       | DGR | 0                                                       | 10.223                      | 11.2689                     | 0                                                        | 10.2302                     | 11.2202                     |
| NAV at the end of year                       | DIR |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | DMD | 0                                                       | 10.223                      | 11.2689                     |                                                          |                             |                             |
| NAV at the end of year                       | DQD | 0                                                       | 10.0369                     | 10.1734                     |                                                          |                             |                             |
| NAV at the end of year                       | FX  |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | GR  | 0                                                       | 10.1948                     | 11.1562                     | 0                                                        | 10.2288                     | 11.213                      |
| NAV at the end of year                       | IR  |                                                         |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | MD  | 0                                                       | 10.1948                     | 11.1563                     |                                                          |                             |                             |
| NAV at the end of year                       | QD  | 0                                                       | 10.0343                     | 10.1733                     |                                                          |                             |                             |
| Scheme Returns since inception               |     | 0                                                       | 1.95                        | 8.97                        | 0                                                        | 2.29                        | 9.4                         |
| Per 10000 Scheme Returns since inception-    |     | 0                                                       | 10195                       | 11156.5                     | 0                                                        | 10229                       | 11212.62                    |
| Net Assets at the end (crs)                  |     | 0                                                       | 23.44                       | 25.68                       | 0                                                        | 193.47                      | 212.19                      |
| ratio of recurring exp                       |     | 0                                                       | 0.92                        | 0.7                         | 0                                                        | 0.07                        | 0.07                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                       | 2.71                        | 10.91                       | 0                                                        | 2.71                        | 10.91                       |
| Per 10000 Benchmark Returns since inception- |     | 0                                                       | 10271                       | 11410.15                    | 0                                                        | 10271                       | 11410.15                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                    | 3.40                        | 12.11                       | 0.00                                                     | 3.40                        | 12.11                       |
| SECBM RETURNS- NIFTY                         |     |                                                         |                             |                             |                                                          |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                       | 10339.53                    | 11567.66                    | 0                                                        | 10339.53                    | 11567.66                    |
| SECBM VAL10000-NIFTY                         |     |                                                         |                             |                             |                                                          |                             |                             |

|                                              |     | UTI - FTIF Series XXIII - XII (1100 Days)<br>(28/12/2015) |                             |                             | UTI - Long Term Advantage Fund Series III<br>(18/12/2015) |             |             |
|----------------------------------------------|-----|-----------------------------------------------------------|-----------------------------|-----------------------------|-----------------------------------------------------------|-------------|-------------|
|                                              |     | 2014-2015                                                 | 2015-2016                   | 2016-2017                   | 2014-2015                                                 | 2015-2016   | 2016-2017   |
| NAV at the beginning of year                 | AD  | 0                                                         | 0                           | 10.0379                     |                                                           |             |             |
| NAV at the beginning of year                 | DAD | 0                                                         | 0                           | 10.0407                     |                                                           |             |             |
| NAV at the beginning of year                 | DFX |                                                           |                             |                             |                                                           |             |             |
| NAV at the beginning of year                 | DGR | 0                                                         | 0                           | 10.1675                     | 0                                                         | 0           | 10.0219     |
| NAV at the beginning of year                 | DIR |                                                           |                             |                             | 0                                                         | 0           | 10.0219     |
| NAV at the beginning of year                 | DMD | 0                                                         | 0                           | 10.1675                     |                                                           |             |             |
| NAV at the beginning of year                 | DQD | 0                                                         | 0                           | 10.0406                     |                                                           |             |             |
| NAV at the beginning of year                 | FX  | 0                                                         | 0                           | 10.1455                     |                                                           |             |             |
| NAV at the beginning of year                 | GR  | 0                                                         | 0                           | 10.1453                     | 0                                                         | 0           | 10.0207     |
| NAV at the beginning of year                 | IR  |                                                           |                             |                             | 0                                                         | 0           | 10.0207     |
| NAV at the beginning of year                 | MD  |                                                           |                             |                             |                                                           |             |             |
| NAV at the beginning of year                 | QD  | 0                                                         | 0                           | 10.0379                     |                                                           |             |             |
| Income distr per unit                        | AD  | 0                                                         | 0.107                       | 0.833                       |                                                           |             |             |
| Income distr per unit                        | DAD | 0                                                         | 0.1263                      | 0.922                       |                                                           |             |             |
| Income distr per unit                        | DQD | 0                                                         | 0.1264                      | 0.8922                      |                                                           |             |             |
| Income distr per unit                        | QD  | 0                                                         | 0.107                       | 0.8085                      |                                                           |             |             |
| NAV at the end of year                       | AD  | 0                                                         | 10.0379                     | 10.1379                     |                                                           |             |             |
| NAV at the end of year                       | DAD | 0                                                         | 10.0407                     | 10.1381                     |                                                           |             |             |
| NAV at the end of year                       | DFX |                                                           |                             |                             |                                                           |             |             |
| NAV at the end of year                       | DGR | 0                                                         | 10.1675                     | 11.2044                     | 0                                                         | 10.0219     | 12.7746     |
| NAV at the end of year                       | DIR |                                                           |                             |                             | 0                                                         | 10.0219     | 12.7746     |
| NAV at the end of year                       | DMD | 0                                                         | 10.1675                     | 11.2046                     |                                                           |             |             |
| NAV at the end of year                       | DQD | 0                                                         | 10.0406                     | 10.1366                     |                                                           |             |             |
| NAV at the end of year                       | FX  | 0                                                         | 10.1455                     | 11.0918                     |                                                           |             |             |
| NAV at the end of year                       | GR  | 0                                                         | 10.1453                     | 11.0924                     | 0                                                         | 10.0207     | 12.4824     |
| NAV at the end of year                       | IR  |                                                           |                             |                             | 0                                                         | 10.0207     | 12.4824     |
| NAV at the end of year                       | MD  |                                                           |                             |                             |                                                           |             |             |
| NAV at the end of year                       | QD  | 0                                                         | 10.0379                     | 10.1365                     |                                                           |             |             |
| Scheme Returns since inception               |     | 0                                                         | 1.45                        | 8.9                         | 0                                                         | 0.21        | 24.75       |
| Per 10000 Scheme Returns since inception-    |     | 0                                                         | 10145                       | 11092.82                    | 0                                                         | 10021       | 12482.56    |
| Net Assets at the end (crs)                  |     | 0                                                         | 30.02                       | 32.89                       | 0                                                         | 262.62      | 325.82      |
| ratio of recurring exp                       |     | 0                                                         | 0.77                        | 0.62                        | 0                                                         | 2.43        | 2.57        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                               | Crisil Composite Bond Index | Crisil Composite Bond Index | S&P BSE 100                                               | S&P BSE 100 | S&P BSE 100 |
| Benchmark Returns since inception            |     | 0                                                         | 2.12                        | 10.93                       | 0                                                         | 0.16        | 21.3        |
| Per 10000 Benchmark Returns since inception- |     | 0                                                         | 10212                       | 11344.87                    | 0                                                         | 10016       | 12136.42    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                      | 2.98                        | 12.34                       |                                                           |             |             |
| SECBM RETURNS- NIFTY                         |     |                                                           |                             |                             | 0                                                         | 0.04        | 18.54       |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                         | 10298.07                    | 11520.52                    |                                                           |             |             |
| SECBM VAL10000-NIFTY                         |     |                                                           |                             |                             | 0                                                         | 10004.14    | 11859.52    |

|                                              |     | UTI - FTIF Series XXIII - XIII (1100 Days)<br>(13/01/2016) |                             |                             | UTI - Dual Advantage Fixed Term Fund Series<br>II-V (1997 Days) (18/01/2016) |                          |                          |
|----------------------------------------------|-----|------------------------------------------------------------|-----------------------------|-----------------------------|------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-2015                                                  | 2015-2016                   | 2016-2017                   | 2014-2015                                                                    | 2015-2016                | 2016-2017                |
| NAV at the beginning of year                 | AD  | 0                                                          | 0                           | 10.0345                     |                                                                              |                          |                          |
| NAV at the beginning of year                 | DAD | 0                                                          | 0                           | 10.0372                     |                                                                              |                          |                          |
| NAV at the beginning of year                 | DFX |                                                            |                             |                             |                                                                              |                          |                          |
| NAV at the beginning of year                 | DGR | 0                                                          | 0                           | 10.1619                     | 0                                                                            | 0                        | 10.2033                  |
| NAV at the beginning of year                 | DIR |                                                            |                             |                             | 0                                                                            | 0                        | 10.2033                  |
| NAV at the beginning of year                 | DMD | 0                                                          | 0                           | 10.1619                     |                                                                              |                          |                          |
| NAV at the beginning of year                 | DQD | 0                                                          | 0                           | 10.0372                     |                                                                              |                          |                          |
| NAV at the beginning of year                 | FX  |                                                            |                             |                             |                                                                              |                          |                          |
| NAV at the beginning of year                 | GR  | 0                                                          | 0                           | 10.1441                     | 0                                                                            | 0                        | 10.1755                  |
| NAV at the beginning of year                 | IR  |                                                            |                             |                             | 0                                                                            | 0                        | 10.1755                  |
| NAV at the beginning of year                 | MD  | 0                                                          | 0                           | 10.1441                     |                                                                              |                          |                          |
| NAV at the beginning of year                 | QD  | 0                                                          | 0                           | 10.0344                     |                                                                              |                          |                          |
| Income distr per unit                        | AD  | 0                                                          | 0.1093                      | 0.8094                      |                                                                              |                          |                          |
| Income distr per unit                        | DAD | 0                                                          | 0.1243                      | 0.9033                      |                                                                              |                          |                          |
| Income distr per unit                        | DQD | 0                                                          | 0.1243                      | 0.8743                      |                                                                              |                          |                          |
| Income distr per unit                        | QD  | 0                                                          | 0.1094                      | 0.7862                      |                                                                              |                          |                          |
| NAV at the end of year                       | AD  | 0                                                          | 10.0345                     | 10.1415                     |                                                                              |                          |                          |
| NAV at the end of year                       | DAD | 0                                                          | 10.0372                     | 10.1414                     |                                                                              |                          |                          |
| NAV at the end of year                       | DFX |                                                            |                             |                             |                                                                              |                          |                          |
| NAV at the end of year                       | DGR | 0                                                          | 10.1619                     | 11.1861                     | 0                                                                            | 10.2033                  | 11.738                   |
| NAV at the end of year                       | DIR |                                                            |                             |                             | 0                                                                            | 10.2033                  | 11.738                   |
| NAV at the end of year                       | DMD | 0                                                          | 10.1619                     | 11.1861                     |                                                                              |                          |                          |
| NAV at the end of year                       | DQD | 0                                                          | 10.0372                     | 10.1417                     |                                                                              |                          |                          |
| NAV at the end of year                       | FX  |                                                            |                             |                             |                                                                              |                          |                          |
| NAV at the end of year                       | GR  | 0                                                          | 10.1441                     | 11.0746                     | 0                                                                            | 10.1755                  | 11.5038                  |
| NAV at the end of year                       | IR  |                                                            |                             |                             | 0                                                                            | 10.1755                  | 11.5038                  |
| NAV at the end of year                       | MD  | 0                                                          | 10.1441                     | 11.0746                     |                                                                              |                          |                          |
| NAV at the end of year                       | QD  | 0                                                          | 10.0344                     | 10.1417                     |                                                                              |                          |                          |
| Scheme Returns since inception               |     | 0                                                          | 1.44                        | 9.09                        | 0                                                                            | 1.76                     | 12.88                    |
| Per 10000 Scheme Returns since inception-    |     | 0                                                          | 10144                       | 11074.06                    | 0                                                                            | 10176                    | 11503.6                  |
| Net Assets at the end (crs)                  |     | 0                                                          | 22.9                        | 25.05                       | 0                                                                            | 38.56                    | 43.6                     |
| ratio of recurring exp                       |     | 0                                                          | 0.89                        | 0.76                        | 0                                                                            | 2.27                     | 2.29                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                                | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                     | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                          | 2.05                        | 11.29                       | 0                                                                            | 2.69                     | 13.12                    |
| Per 10000 Benchmark Returns since inception- |     | 0                                                          | 10205                       | 11336.39                    | 0                                                                            | 10269                    | 11531.89                 |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                       | 2.93                        | 12.79                       | 0.00                                                                         | 3.12                     | 13.16                    |
| SECBM RETURNS- NIFTY                         |     |                                                            |                             |                             |                                                                              |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                          | 10293.18                    | 11515.76                    | 0                                                                            | 10311.87                 | 11536.6                  |
| SECBM VAL10000-NIFTY                         |     |                                                            |                             |                             |                                                                              |                          |                          |

|                                              |     | UTI - FTIF Series XXIII - XIV (1146 Days)<br>(29/01/2016) |                             |                             | UTI - FTIF Series XXIII - XV (1176 Days)<br>(02/02/2016) |                             |                             |
|----------------------------------------------|-----|-----------------------------------------------------------|-----------------------------|-----------------------------|----------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                                 | 2015-2016                   | 2016-2017                   | 2014-2015                                                | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  | 0                                                         | 0                           | 10.0692                     |                                                          |                             |                             |
| NAV at the beginning of year                 | DAD | 0                                                         | 0                           | 10.072                      |                                                          |                             |                             |
| NAV at the beginning of year                 | DFX | 0                                                         | 0                           | 10.1548                     |                                                          |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                         | 0                           | 10.1544                     | 0                                                        | 0                           | 10.1708                     |
| NAV at the beginning of year                 | DIR |                                                           |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                         | 0                           | 10.1547                     |                                                          |                             |                             |
| NAV at the beginning of year                 | DQD | 0                                                         | 0                           | 10.072                      |                                                          |                             |                             |
| NAV at the beginning of year                 | FX  |                                                           |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                         | 0                           | 10.1408                     | 0                                                        | 0                           | 10.17                       |
| NAV at the beginning of year                 | IR  |                                                           |                             |                             |                                                          |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                         | 0                           | 10.1408                     |                                                          |                             |                             |
| NAV at the beginning of year                 | QD  | 0                                                         | 0                           | 10.0692                     |                                                          |                             |                             |
| Income distr per unit                        | AD  | 0                                                         | 0.0714                      | 0.7805                      |                                                          |                             |                             |
| Income distr per unit                        | DAD | 0                                                         | 0.0821                      | 0.8785                      |                                                          |                             |                             |
| Income distr per unit                        | DQD | 0                                                         | 0.0821                      | 0.8516                      |                                                          |                             |                             |
| Income distr per unit                        | QD  | 0                                                         | 0.0714                      | 0.759                       |                                                          |                             |                             |
| NAV at the end of year                       | AD  | 0                                                         | 10.0692                     | 10.1743                     |                                                          |                             |                             |
| NAV at the end of year                       | DAD | 0                                                         | 10.072                      | 10.1742                     |                                                          |                             |                             |
| NAV at the end of year                       | DFX | 0                                                         | 10.1548                     | 11.1476                     |                                                          |                             |                             |
| NAV at the end of year                       | DGR | 0                                                         | 10.1544                     | 11.1476                     | 0                                                        | 10.1708                     | 11.1413                     |
| NAV at the end of year                       | DIR |                                                           |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | DMD | 0                                                         | 10.1547                     | 11.1464                     |                                                          |                             |                             |
| NAV at the end of year                       | DQD | 0                                                         | 10.072                      | 10.1744                     |                                                          |                             |                             |
| NAV at the end of year                       | FX  |                                                           |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | GR  | 0                                                         | 10.1408                     | 11.0367                     | 0                                                        | 10.17                       | 11.1348                     |
| NAV at the end of year                       | IR  |                                                           |                             |                             |                                                          |                             |                             |
| NAV at the end of year                       | MD  | 0                                                         | 10.1408                     | 11.0367                     |                                                          |                             |                             |
| NAV at the end of year                       | QD  | 0                                                         | 10.0692                     | 10.1745                     |                                                          |                             |                             |
| Scheme Returns since inception               |     | 0                                                         | 1.41                        | 9.11                        | 0                                                        | 1.7                         | 9.77                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                         | 10141                       | 11036.82                    | 0                                                        | 10170                       | 11135.12                    |
| Net Assets at the end (crs)                  |     | 0                                                         | 25.28                       | 27.55                       | 0                                                        | 133.4                       | 146.13                      |
| ratio of recurring exp                       |     | 0                                                         | 0.88                        | 0.78                        | 0                                                        | 0.04                        | 0.04                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                               | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                         | 2.04                        | 11.71                       | 0                                                        | 2.18                        | 11.62                       |
| Per 10000 Benchmark Returns since inception- |     | 0                                                         | 10204                       | 11334.87                    | 0                                                        | 10218                       | 11351.85                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                      | 2.82                        | 13.18                       | 0.00                                                     | 3.00                        | 13.08                       |
| SECBM RETURNS- NIFTY                         |     |                                                           |                             |                             |                                                          |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                         | 10282.45                    | 11503.79                    | 0                                                        | 10300.46                    | 11523.29                    |
| SECBM VAL10000-NIFTY                         |     |                                                           |                             |                             |                                                          |                             |                             |

|                                              |     | UTI -Capital Protection Oriented Scheme -<br>Series VII - II (1281 Days) (16/02/2016) |                                |                                | UTI - FTIF Series XXIV - II (1142 Days)<br>(15/02/2016) |                                   |                                   |
|----------------------------------------------|-----|---------------------------------------------------------------------------------------|--------------------------------|--------------------------------|---------------------------------------------------------|-----------------------------------|-----------------------------------|
|                                              |     | 2014-2015                                                                             | 2015-2016                      | 2016-2017                      | 2014-2015                                               | 2015-2016                         | 2016-2017                         |
| NAV at the beginning of year                 | AD  |                                                                                       |                                |                                |                                                         |                                   |                                   |
| NAV at the beginning of year                 | DAD |                                                                                       |                                |                                |                                                         |                                   |                                   |
| NAV at the beginning of year                 | DFX |                                                                                       |                                |                                |                                                         |                                   |                                   |
| NAV at the beginning of year                 | DGR | 0                                                                                     | 0                              | 10.072                         | 0                                                       | 0                                 | 10.1126                           |
| NAV at the beginning of year                 | DIR | 0                                                                                     | 0                              | 10.0719                        |                                                         |                                   |                                   |
| NAV at the beginning of year                 | DMD |                                                                                       |                                |                                | 0                                                       | 0                                 | 10.1126                           |
| NAV at the beginning of year                 | DQD |                                                                                       |                                |                                |                                                         |                                   |                                   |
| NAV at the beginning of year                 | FX  |                                                                                       |                                |                                | 0                                                       | 0                                 | 10.1038                           |
| NAV at the beginning of year                 | GR  | 0                                                                                     | 0                              | 10.0573                        | 0                                                       | 0                                 | 10.1038                           |
| NAV at the beginning of year                 | IR  | 0                                                                                     | 0                              | 10.0573                        |                                                         |                                   |                                   |
| NAV at the beginning of year                 | MD  |                                                                                       |                                |                                |                                                         |                                   |                                   |
| NAV at the beginning of year                 | QD  |                                                                                       |                                |                                | 0                                                       | 0                                 | 10.1038                           |
| Income distr per unit                        | AD  |                                                                                       |                                |                                |                                                         |                                   |                                   |
| Income distr per unit                        | DAD |                                                                                       |                                |                                |                                                         |                                   |                                   |
| Income distr per unit                        | DQD |                                                                                       |                                |                                |                                                         |                                   |                                   |
| Income distr per unit                        | QD  |                                                                                       |                                |                                | 0                                                       | 0                                 | 0.7871                            |
| NAV at the end of year                       | AD  |                                                                                       |                                |                                |                                                         |                                   |                                   |
| NAV at the end of year                       | DAD |                                                                                       |                                |                                |                                                         |                                   |                                   |
| NAV at the end of year                       | DFX |                                                                                       |                                |                                |                                                         |                                   |                                   |
| NAV at the end of year                       | DGR | 0                                                                                     | 10.072                         | 11.2742                        | 0                                                       | 10.1126                           | 11.1262                           |
| NAV at the end of year                       | DIR | 0                                                                                     | 10.0719                        | 11.2741                        |                                                         |                                   |                                   |
| NAV at the end of year                       | DMD |                                                                                       |                                |                                | 0                                                       | 10.1126                           | 11.1262                           |
| NAV at the end of year                       | DQD |                                                                                       |                                |                                |                                                         |                                   |                                   |
| NAV at the end of year                       | FX  |                                                                                       |                                |                                | 0                                                       | 10.1038                           | 11.0155                           |
| NAV at the end of year                       | GR  | 0                                                                                     | 10.0573                        | 11.065                         | 0                                                       | 10.1038                           | 11.0155                           |
| NAV at the end of year                       | IR  | 0                                                                                     | 10.0573                        | 11.065                         |                                                         |                                   |                                   |
| NAV at the end of year                       | MD  |                                                                                       |                                |                                |                                                         |                                   |                                   |
| NAV at the end of year                       | QD  |                                                                                       |                                |                                | 0                                                       | 10.1038                           | 10.1999                           |
| Scheme Returns since inception               |     | 0                                                                                     | 0.57                           | 9.8                            | 0                                                       | 1.04                              | 9.32                              |
| Per 10000 Scheme Returns since inception-    |     | 0                                                                                     | 10057                          | 11064.7                        | 0                                                       | 10104                             | 11015.05                          |
| Net Assets at the end (crs)                  |     | 0                                                                                     | 29.69                          | 32.67                          | 0                                                       | 20.89                             | 22.81                             |
| ratio of recurring exp                       |     | 0                                                                                     | 2.25                           | 2.29                           | 0                                                       | 0.88                              | 0.81                              |
| Scheme Benchmark                             |     | Crisil MIP<br>Blended<br>Index                                                        | Crisil MIP<br>Blended<br>Index | Crisil MIP<br>Blended<br>Index | Crisil<br>Composite<br>Bond Index                       | Crisil<br>Composite<br>Bond Index | Crisil<br>Composite<br>Bond Index |
| Benchmark Returns since inception            |     | 0                                                                                     | 2.48                           | 13.86                          | 0                                                       | 1.81                              | 12.01                             |
| Per 10000 Benchmark Returns since inception- |     | 0                                                                                     | 10248                          | 11508.12                       | 0                                                       | 10181                             | 11309.42                          |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                                                  | 1.59                           | 12.55                          | 0.00                                                    | 1.74                              | 12.68                             |
| SECBM RETURNS- NIFTY                         |     |                                                                                       |                                |                                |                                                         |                                   |                                   |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                                                     | 10158.7                        | 11364.9                        | 0                                                       | 10174.42                          | 11382.83                          |
| SECBM VAL10000-NIFTY                         |     |                                                                                       |                                |                                |                                                         |                                   |                                   |

|                                              |     | UTI - Capital Protection Oriented Scheme -<br>Series VII-III (1279 Days) (26/02/2016) |                                |                                | UTI - Dual Advantage Fixed Term Fund Series<br>III-1 (1998 Days) (22/02/2016) |                                |                                |
|----------------------------------------------|-----|---------------------------------------------------------------------------------------|--------------------------------|--------------------------------|-------------------------------------------------------------------------------|--------------------------------|--------------------------------|
|                                              |     | 2014-2015                                                                             | 2015-2016                      | 2016-2017                      | 2014-2015                                                                     | 2015-2016                      | 2016-2017                      |
| NAV at the beginning of year                 | AD  |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the beginning of year                 | DAD |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the beginning of year                 | DFX |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the beginning of year                 | DGR | 0                                                                                     | 0                              | 10.049                         | 0                                                                             | 0                              | 10.0383                        |
| NAV at the beginning of year                 | DIR | 0                                                                                     | 0                              | 10.049                         | 0                                                                             | 0                              | 10.0383                        |
| NAV at the beginning of year                 | DMD |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the beginning of year                 | DQD |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the beginning of year                 | FX  |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the beginning of year                 | GR  | 0                                                                                     | 0                              | 10.0416                        | 0                                                                             | 0                              | 10.0247                        |
| NAV at the beginning of year                 | IR  | 0                                                                                     | 0                              | 10.0416                        | 0                                                                             | 0                              | 10.0247                        |
| NAV at the beginning of year                 | MD  |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the beginning of year                 | QD  |                                                                                       |                                |                                |                                                                               |                                |                                |
| Income distr per unit                        | AD  |                                                                                       |                                |                                |                                                                               |                                |                                |
| Income distr per unit                        | DAD |                                                                                       |                                |                                |                                                                               |                                |                                |
| Income distr per unit                        | DQD |                                                                                       |                                |                                |                                                                               |                                |                                |
| Income distr per unit                        | QD  |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the end of year                       | AD  |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the end of year                       | DAD |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the end of year                       | DFX |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the end of year                       | DGR | 0                                                                                     | 10.049                         | 11.1624                        | 0                                                                             | 10.0383                        | 11.5765                        |
| NAV at the end of year                       | DIR | 0                                                                                     | 10.049                         | 11.1624                        | 0                                                                             | 10.0383                        | 11.5765                        |
| NAV at the end of year                       | DMD |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the end of year                       | DQD |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the end of year                       | FX  |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the end of year                       | GR  | 0                                                                                     | 10.0416                        | 10.9679                        | 0                                                                             | 10.0247                        | 11.3604                        |
| NAV at the end of year                       | IR  | 0                                                                                     | 10.0416                        | 10.9678                        | 0                                                                             | 10.0247                        | 11.3604                        |
| NAV at the end of year                       | MD  |                                                                                       |                                |                                |                                                                               |                                |                                |
| NAV at the end of year                       | QD  |                                                                                       |                                |                                |                                                                               |                                |                                |
| Scheme Returns since inception               |     | 0                                                                                     | 0.42                           | 9.28                           | 0                                                                             | 0.25                           | 12.61                          |
| Per 10000 Scheme Returns since inception-    |     | 0                                                                                     | 10042                          | 10967.93                       | 0                                                                             | 10025                          | 11360.36                       |
| Net Assets at the end (crs)                  |     | 0                                                                                     | 24.26                          | 26.48                          | 0                                                                             | 21.58                          | 24.54                          |
| ratio of recurring exp                       |     | 0                                                                                     | 2.26                           | 2.3                            | 0                                                                             | 1.92                           | 1.95                           |
| Scheme Benchmark                             |     | Crisil MIP<br>Blended<br>Index                                                        | Crisil MIP<br>Blended<br>Index | Crisil MIP<br>Blended<br>Index | Crisil MIP<br>Blended<br>Index                                                | Crisil MIP<br>Blended<br>Index | Crisil MIP<br>Blended<br>Index |
| Benchmark Returns since inception            |     | 0                                                                                     | 1.35                           | 13.23                          | 0                                                                             | 1.87                           | 13.34                          |
| Per 10000 Benchmark Returns since inception- |     | 0                                                                                     | 10135                          | 11380.97                       | 0                                                                             | 10187                          | 11439.47                       |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                                                  | 1.05                           | 12.50                          | 0.00                                                                          | 1.72                           | 12.79                          |
| SECBM RETURNS- NIFTY                         |     |                                                                                       |                                |                                |                                                                               |                                |                                |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                                                     | 10105.02                       | 11304.59                       | 0                                                                             | 10172.45                       | 11379.87                       |
| SECBM VAL10000-NIFTY                         |     |                                                                                       |                                |                                |                                                                               |                                |                                |

|                                              |     | UTI - FTIF Series XXIV - V (1132 Days)<br>(01/03/2016) |                             |                             | UTI - FTIF Series XXIV - VI (1181 Days)<br>(01/03/2016) |                             |                             |
|----------------------------------------------|-----|--------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                              | 2015-2016                   | 2016-2017                   | 2014-2015                                               | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  | 0                                                      | 0                           | 10.046                      |                                                         |                             |                             |
| NAV at the beginning of year                 | DAD |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DFX |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                      | 0                           | 10.0504                     | 0                                                       | 0                           | 10.1298                     |
| NAV at the beginning of year                 | DIR |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | DMD | 0                                                      | 0                           | 10.0504                     |                                                         |                             |                             |
| NAV at the beginning of year                 | DQD | 0                                                      | 0                           | 10.0504                     |                                                         |                             |                             |
| NAV at the beginning of year                 | FX  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                      | 0                           | 10.046                      | 0                                                       | 0                           | 10.1293                     |
| NAV at the beginning of year                 | IR  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the beginning of year                 | MD  | 0                                                      | 0                           | 10.046                      |                                                         |                             |                             |
| NAV at the beginning of year                 | QD  | 0                                                      | 0                           | 10.046                      |                                                         |                             |                             |
| Income distr per unit                        | AD  | 0                                                      | 0                           | 0.7815                      |                                                         |                             |                             |
| Income distr per unit                        | DAD |                                                        |                             |                             |                                                         |                             |                             |
| Income distr per unit                        | DQD | 0                                                      | 0                           | 0.8631                      |                                                         |                             |                             |
| Income distr per unit                        | QD  | 0                                                      | 0                           | 0.7599                      |                                                         |                             |                             |
| NAV at the end of year                       | AD  | 0                                                      | 10.046                      | 10.1592                     |                                                         |                             |                             |
| NAV at the end of year                       | DAD |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DFX |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DGR | 0                                                      | 10.0504                     | 11.0545                     | 0                                                       | 10.1298                     | 11.1005                     |
| NAV at the end of year                       | DIR |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | DMD | 0                                                      | 10.0504                     | 11.0546                     |                                                         |                             |                             |
| NAV at the end of year                       | DQD | 0                                                      | 10.0504                     | 10.1587                     |                                                         |                             |                             |
| NAV at the end of year                       | FX  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | GR  | 0                                                      | 10.046                      | 10.9445                     | 0                                                       | 10.1293                     | 11.0945                     |
| NAV at the end of year                       | IR  |                                                        |                             |                             |                                                         |                             |                             |
| NAV at the end of year                       | MD  | 0                                                      | 10.046                      | 10.9451                     |                                                         |                             |                             |
| NAV at the end of year                       | QD  | 0                                                      | 10.046                      | 10.1585                     |                                                         |                             |                             |
| Scheme Returns since inception               |     | 0                                                      | 0.46                        | 9.06                        | 0                                                       | 1.29                        | 10.1                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                      | 10046                       | 10944.94                    | 0                                                       | 10129                       | 11094.49                    |
| Net Assets at the end (crs)                  |     | 0                                                      | 37.47                       | 40.86                       | 0                                                       | 133.78                      | 146.59                      |
| ratio of recurring exp                       |     | 0                                                      | 0.8                         | 0.77                        | 0                                                       | 0.03                        | 0.03                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                      | 1.02                        | 11.71                       | 0                                                       | 1.67                        | 11.94                       |
| Per 10000 Benchmark Returns since inception- |     | 0                                                      | 10102                       | 11221.95                    | 0                                                       | 10167                       | 11294.77                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                   | 1.05                        | 12.50                       | 0.00                                                    | 1.70                        | 12.70                       |
| SECBM RETURNS- NIFTY                         |     |                                                        |                             |                             |                                                         |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                      | 10105.02                    | 11304.59                    | 0                                                       | 10169.64                    | 11377.57                    |
| SECBM VAL10000-NIFTY                         |     |                                                        |                             |                             |                                                         |                             |                             |

|                                              |     | UTI - FTIF Series XXIV - VII (1182 Days)<br>(08/03/2016) |                             |                             | UTI - FTIF Series XXIV - VIII (1184 Days)<br>(15/03/2016) |                             |                             |
|----------------------------------------------|-----|----------------------------------------------------------|-----------------------------|-----------------------------|-----------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                                | 2015-2016                   | 2016-2017                   | 2014-2015                                                 | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DAD |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DFX |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                        | 0                           | 10.0962                     | 0                                                         | 0                           | 10.0659                     |
| NAV at the beginning of year                 | DIR |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DMD |                                                          |                             |                             | 0                                                         | 0                           | 10.0659                     |
| NAV at the beginning of year                 | DQD |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | FX  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                        | 0                           | 10.0958                     | 0                                                         | 0                           | 10.0652                     |
| NAV at the beginning of year                 | IR  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | MD  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | QD  |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | AD  |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | DAD |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | DQD |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | QD  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | AD  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | DAD |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | DFX |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | DGR | 0                                                        | 10.0962                     | 11.067                      | 0                                                         | 10.0659                     | 11.0361                     |
| NAV at the end of year                       | DIR |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | DMD |                                                          |                             |                             | 0                                                         | 10.0659                     | 11.036                      |
| NAV at the end of year                       | DQD |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | FX  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | GR  | 0                                                        | 10.0958                     | 11.0612                     | 0                                                         | 10.0652                     | 11.0191                     |
| NAV at the end of year                       | IR  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | MD  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | QD  |                                                          |                             |                             |                                                           |                             |                             |
| Scheme Returns since inception               |     | 0                                                        | 0.96                        | 9.98                        | 0                                                         | 0.65                        | 9.77                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                        | 10096                       | 11061.24                    | 0                                                         | 10065                       | 11019.13                    |
| Net Assets at the end (crs)                  |     | 0                                                        | 101.53                      | 111.28                      | 0                                                         | 80.9                        | 88.67                       |
| ratio of recurring exp                       |     | 0                                                        | 0.03                        | 0.03                        | 0                                                         | 0.05                        | 0.05                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                               | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                        | 1.47                        | 11.96                       | 0                                                         | 1.02                        | 11.71                       |
| Per 10000 Benchmark Returns since inception- |     | 0                                                        | 10147                       | 11272.5                     | 0                                                         | 10102                       | 11221.95                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                     | 1.76                        | 13.00                       | 0.00                                                      | 1.05                        | 12.50                       |
| SECBM RETURNS- NIFTY                         |     |                                                          |                             |                             |                                                           |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                        | 10175.95                    | 11383.55                    | 0                                                         | 10105.02                    | 11304.59                    |
| SECBM VAL10000-NIFTY                         |     |                                                          |                             |                             |                                                           |                             |                             |

|                                              |     | UTI - FTIF Series XXIV - IX (1183 Days)<br>(28/03/2016) |                             |                             | UTI - FTIF Series XXIV - X (1118 Days)<br>(22/03/2016) |                             |                             |
|----------------------------------------------|-----|---------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                               | 2015-2016                   | 2016-2017                   | 2014-2015                                              | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  |                                                         |                             |                             | 0                                                      | 0                           | 10.0179                     |
| NAV at the beginning of year                 | DAD |                                                         |                             |                             | 0                                                      | 0                           | 10.0185                     |
| NAV at the beginning of year                 | DFX |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DGR | 0                                                       | 0                           | 10.013                      | 0                                                      | 0                           | 10.0184                     |
| NAV at the beginning of year                 | DIR |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DMD |                                                         |                             |                             | 0                                                      | 0                           | 10.0184                     |
| NAV at the beginning of year                 | DQD |                                                         |                             |                             | 0                                                      | 0                           | 10.0184                     |
| NAV at the beginning of year                 | FX  |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | GR  | 0                                                       | 0                           | 10.0128                     | 0                                                      | 0                           | 10.0179                     |
| NAV at the beginning of year                 | IR  |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | MD  |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | QD  |                                                         |                             |                             | 0                                                      | 0                           | 10.0179                     |
| Income distr per unit                        | AD  |                                                         |                             |                             | 0                                                      | 0                           | 0.7428                      |
| Income distr per unit                        | DAD |                                                         |                             |                             | 0                                                      | 0                           | 0.8007                      |
| Income distr per unit                        | DQD |                                                         |                             |                             | 0                                                      | 0                           | 0.822                       |
| Income distr per unit                        | QD  |                                                         |                             |                             | 0                                                      | 0                           | 0.7233                      |
| NAV at the end of year                       | AD  |                                                         |                             |                             | 0                                                      | 10.0179                     | 10.1535                     |
| NAV at the end of year                       | DAD |                                                         |                             |                             | 0                                                      | 10.0185                     | 10.2063                     |
| NAV at the end of year                       | DFX |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DGR | 0                                                       | 10.013                      | 10.9808                     | 0                                                      | 10.0184                     | 11.0092                     |
| NAV at the end of year                       | DIR |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DMD |                                                         |                             |                             | 0                                                      | 10.0184                     | 11.0092                     |
| NAV at the end of year                       | DQD |                                                         |                             |                             | 0                                                      | 10.0184                     | 10.1567                     |
| NAV at the end of year                       | FX  |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | GR  | 0                                                       | 10.0128                     | 10.9643                     | 0                                                      | 10.0179                     | 10.8997                     |
| NAV at the end of year                       | IR  |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | MD  |                                                         |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | QD  |                                                         |                             |                             | 0                                                      | 10.0179                     | 10.1526                     |
| Scheme Returns since inception               |     | 0                                                       | 0.13                        | 9.59                        | 0                                                      | 0.18                        | 8.97                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                       | 10013                       | 10964.5                     | 0                                                      | 10018                       | 10899.56                    |
| Net Assets at the end (crs)                  |     | 0                                                       | 60.31                       | 66.15                       | 0                                                      | 55.21                       | 59.76                       |
| ratio of recurring exp                       |     | 0                                                       | 0.03                        | 0.03                        | 0                                                      | 0.87                        | 0.87                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                       | 0.3                         | 11.35                       | 0                                                      | 0.2                         | 11.28                       |
| Per 10000 Benchmark Returns since inception- |     | 0                                                       | 10030                       | 11141.56                    | 0                                                      | 10020                       | 11131.26                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                    | 0.39                        | 12.24                       | 0.00                                                   | 0.24                        | 12.11                       |
| SECBM RETURNS- NIFTY                         |     |                                                         |                             |                             |                                                        |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                       | 10039.34                    | 11231.1                     | 0                                                      | 10024.49                    | 11214.51                    |
| SECBM VAL10000-NIFTY                         |     |                                                         |                             |                             |                                                        |                             |                             |

|                                              |     | UTI - FTIF Series XXIV - XI (1098 Days)<br>(07/04/2016) |                             |                             | UTI - Capital Protection Oriented Scheme -<br>Series VII-IV (1278 Days) (20/04/2016) |                          |                          |
|----------------------------------------------|-----|---------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-2015                                               | 2015-2016                   | 2016-2017                   | 2014-2015                                                                            | 2015-2016                | 2016-2017                |
| NAV at the beginning of year                 | AD  |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DAD |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DFX |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DGR |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DIR |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DMD |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DQD |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | FX  |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | GR  |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | IR  |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | MD  |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | QD  |                                                         |                             |                             |                                                                                      |                          |                          |
| Income distr per unit                        | AD  | 0                                                       | 0                           | 0.6536                      |                                                                                      |                          |                          |
| Income distr per unit                        | DAD | 0                                                       | 0                           | 0.7502                      |                                                                                      |                          |                          |
| Income distr per unit                        | DQD | 0                                                       | 0                           | 0.7308                      |                                                                                      |                          |                          |
| Income distr per unit                        | QD  | 0                                                       | 0                           | 0.6388                      |                                                                                      |                          |                          |
| NAV at the end of year                       | AD  | 0                                                       | 0                           | 10.1348                     |                                                                                      |                          |                          |
| NAV at the end of year                       | DAD | 0                                                       | 0                           | 10.1395                     |                                                                                      |                          |                          |
| NAV at the end of year                       | DFX |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the end of year                       | DGR | 0                                                       | 0                           | 10.8939                     | 0                                                                                    | 0                        | 10.9367                  |
| NAV at the end of year                       | DIR |                                                         |                             |                             | 0                                                                                    | 0                        | 10.9367                  |
| NAV at the end of year                       | DMD | 0                                                       | 0                           | 10.8939                     |                                                                                      |                          |                          |
| NAV at the end of year                       | DQD | 0                                                       | 0                           | 10.1389                     |                                                                                      |                          |                          |
| NAV at the end of year                       | FX  |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the end of year                       | GR  | 0                                                       | 0                           | 10.7917                     | 0                                                                                    | 0                        | 10.765                   |
| NAV at the end of year                       | IR  |                                                         |                             |                             | 0                                                                                    | 0                        | 10.765                   |
| NAV at the end of year                       | MD  | 0                                                       | 0                           | 10.7917                     |                                                                                      |                          |                          |
| NAV at the end of year                       | QD  | 0                                                       | 0                           | 10.1343                     |                                                                                      |                          |                          |
| Scheme Returns since inception               |     | 0                                                       | 0                           | 7.92                        | 0                                                                                    | 0                        | 7.65                     |
| Per 10000 Scheme Returns since inception-    |     | 0                                                       | 0                           | 10792                       | 0                                                                                    | 0                        | 10765                    |
| Net Assets at the end (crs)                  |     | 0                                                       | 0                           | 84.71                       | 0                                                                                    | 0                        | 124.97                   |
| ratio of recurring exp                       |     | 0                                                       | 0                           | 0.62                        | 0                                                                                    | 0                        | 2.23                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                             | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                       | 0                           | 10.14                       | 0                                                                                    | 0                        | 11.24                    |
| Per 10000 Benchmark Returns since inception- |     | 0                                                       | 0                           | 11014                       | 0                                                                                    | 0                        | 11124                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                    | 0.00                        | 11.35                       | 0.00                                                                                 | 0.00                     | 10.88                    |
| SECBM RETURNS- NIFTY                         |     |                                                         |                             |                             |                                                                                      |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                       | 0                           | 11134.75                    | 0                                                                                    | 0                        | 11087.96                 |
| SECBM VAL10000-NIFTY                         |     |                                                         |                             |                             |                                                                                      |                          |                          |

|                                              |     | UTI - FTIF Series XXIV - XII (1099 Days)<br>(25/04/2016) |                             |                             | UTI - FTIF Series XXIV - XIII (1097 Days)<br>(11/05/2016) |                             |                             |
|----------------------------------------------|-----|----------------------------------------------------------|-----------------------------|-----------------------------|-----------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                                | 2015-2016                   | 2016-2017                   | 2014-2015                                                 | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DAD |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DFX |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DGR |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DIR |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DMD |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DQD |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | FX  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | GR  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | IR  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | MD  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | QD  |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | AD  | 0                                                        | 0                           | 0.4336                      | 0                                                         | 0                           | 0.5756                      |
| Income distr per unit                        | DAD | 0                                                        | 0                           | 0.6984                      | 0                                                         | 0                           | 0.6615                      |
| Income distr per unit                        | DQD | 0                                                        | 0                           | 0.6819                      | 0                                                         | 0                           | 0.6474                      |
| Income distr per unit                        | QD  | 0                                                        | 0                           | 0.595                       | 0                                                         | 0                           | 0.5648                      |
| NAV at the end of year                       | AD  | 0                                                        | 0                           | 10.3115                     | 0                                                         | 0                           | 10.1328                     |
| NAV at the end of year                       | DAD | 0                                                        | 0                           | 10.1414                     | 0                                                         | 0                           | 10.1375                     |
| NAV at the end of year                       | DFX |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | DGR | 0                                                        | 0                           | 10.8438                     | 0                                                         | 0                           | 10.8027                     |
| NAV at the end of year                       | DIR |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | DMD | 0                                                        | 0                           | 10.8438                     | 0                                                         | 0                           | 10.8028                     |
| NAV at the end of year                       | DQD | 0                                                        | 0                           | 10.1412                     | 0                                                         | 0                           | 10.1373                     |
| NAV at the end of year                       | FX  | 0                                                        | 0                           | 10.7497                     | 0                                                         | 0                           | 10.7113                     |
| NAV at the end of year                       | GR  | 0                                                        | 0                           | 10.7474                     | 0                                                         | 0                           | 10.7114                     |
| NAV at the end of year                       | IR  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | MD  | 0                                                        | 0                           | 10.7474                     | 0                                                         | 0                           | 10.7114                     |
| NAV at the end of year                       | QD  | 0                                                        | 0                           | 10.1365                     | 0                                                         | 0                           | 10.1327                     |
| Scheme Returns since inception               |     | 0                                                        | 0                           | 7.47                        | 0                                                         | 0                           | 7.11                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                        | 0                           | 10747                       | 0                                                         | 0                           | 10711                       |
| Net Assets at the end (crs)                  |     | 0                                                        | 0                           | 67.36                       | 0                                                         | 0                           | 71.64                       |
| ratio of recurring exp                       |     | 0                                                        | 0                           | 0.58                        | 0                                                         | 0                           | 0.64                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                               | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                        | 0                           | 9.73                        | 0                                                         | 0                           | 9.55                        |
| Per 10000 Benchmark Returns since inception- |     | 0                                                        | 0                           | 10973                       | 0                                                         | 0                           | 10955                       |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                     | 0.00                        | 10.73                       | 0.00                                                      | 0.00                        | 10.68                       |
| SECBM RETURNS- NIFTY                         |     |                                                          |                             |                             |                                                           |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                        | 0                           | 11073.32                    | 0                                                         | 0                           | 11068                       |
| SECBM VAL10000-NIFTY                         |     |                                                          |                             |                             |                                                           |                             |                             |

|                                              |     | UTI - FTIF Series XXIV - XIV (1831 Days)<br>(26/05/2016) |                             |                             | UTI - Capital Protection Oriented Scheme -<br>Series VII-V (1281 Days) (13/05/2016) |                          |                          |
|----------------------------------------------|-----|----------------------------------------------------------|-----------------------------|-----------------------------|-------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-2015                                                | 2015-2016                   | 2016-2017                   | 2014-2015                                                                           | 2015-2016                | 2016-2017                |
| NAV at the beginning of year                 | AD  |                                                          |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | DAD |                                                          |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | DFX |                                                          |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | DGR |                                                          |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | DIR |                                                          |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | DMD |                                                          |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | DQD |                                                          |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | FX  |                                                          |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | GR  |                                                          |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | IR  |                                                          |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | MD  |                                                          |                             |                             |                                                                                     |                          |                          |
| NAV at the beginning of year                 | QD  |                                                          |                             |                             |                                                                                     |                          |                          |
| Income distr per unit                        | AD  | 0                                                        | 0                           | 0.6                         |                                                                                     |                          |                          |
| Income distr per unit                        | DAD |                                                          |                             |                             |                                                                                     |                          |                          |
| Income distr per unit                        | DQD | 0                                                        | 0                           | 0.629                       |                                                                                     |                          |                          |
| Income distr per unit                        | QD  | 0                                                        | 0                           | 0.5882                      |                                                                                     |                          |                          |
| NAV at the end of year                       | AD  | 0                                                        | 0                           | 10.2504                     |                                                                                     |                          |                          |
| NAV at the end of year                       | DAD |                                                          |                             |                             |                                                                                     |                          |                          |
| NAV at the end of year                       | DFX |                                                          |                             |                             |                                                                                     |                          |                          |
| NAV at the end of year                       | DGR | 0                                                        | 0                           | 10.9004                     | 0                                                                                   | 0                        | 10.8209                  |
| NAV at the end of year                       | DIR |                                                          |                             |                             | 0                                                                                   | 0                        | 10.8209                  |
| NAV at the end of year                       | DMD | 0                                                        | 0                           | 10.9007                     |                                                                                     |                          |                          |
| NAV at the end of year                       | DQD | 0                                                        | 0                           | 10.2553                     |                                                                                     |                          |                          |
| NAV at the end of year                       | FX  | 0                                                        | 0                           | 10.8553                     |                                                                                     |                          |                          |
| NAV at the end of year                       | GR  | 0                                                        | 0                           | 10.8553                     | 0                                                                                   | 0                        | 10.6727                  |
| NAV at the end of year                       | IR  |                                                          |                             |                             | 0                                                                                   | 0                        | 10.6727                  |
| NAV at the end of year                       | MD  | 0                                                        | 0                           | 10.8553                     |                                                                                     |                          |                          |
| NAV at the end of year                       | QD  | 0                                                        | 0                           | 10.253                      |                                                                                     |                          |                          |
| Scheme Returns since inception               |     | 0                                                        | 0                           | 8.55                        | 0                                                                                   | 0                        | 6.73                     |
| Per 10000 Scheme Returns since inception-    |     | 0                                                        | 0                           | 10855                       | 0                                                                                   | 0                        | 10673                    |
| Net Assets at the end (crs)                  |     | 0                                                        | 0                           | 66.82                       | 0                                                                                   | 0                        | 96.22                    |
| ratio of recurring exp                       |     | 0                                                        | 0                           | 0.28                        | 0                                                                                   | 0                        | 2.3                      |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                            | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                        | 0                           | 9.45                        | 0                                                                                   | 0                        | 9.97                     |
| Per 10000 Benchmark Returns since inception- |     | 0                                                        | 0                           | 10945                       | 0                                                                                   | 0                        | 10997                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                     | 0.00                        | 10.67                       | 0.00                                                                                | 0.00                     | 10.61                    |
| SECBM RETURNS- NIFTY                         |     |                                                          |                             |                             |                                                                                     |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                        | 0                           | 11066.76                    | 0                                                                                   | 0                        | 11061.14                 |
| SECBM VAL10000-NIFTY                         |     |                                                          |                             |                             |                                                                                     |                          |                          |

|                                              |     | UTI - FTIF Series XXIV - XV (1099 Days)<br>(30/05/2016) |                             |                             | UTI - Dual Advantage Fixed Term Fund Series<br>III-II (1278 Days) (21/06/2016) |                          |                          |
|----------------------------------------------|-----|---------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-2015                                               | 2015-2016                   | 2016-2017                   | 2014-2015                                                                      | 2015-2016                | 2016-2017                |
| NAV at the beginning of year                 | AD  |                                                         |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DAD |                                                         |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DFX |                                                         |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DGR |                                                         |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DIR |                                                         |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DMD |                                                         |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | DQD |                                                         |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | FX  |                                                         |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | GR  |                                                         |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | IR  |                                                         |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | MD  |                                                         |                             |                             |                                                                                |                          |                          |
| NAV at the beginning of year                 | QD  |                                                         |                             |                             |                                                                                |                          |                          |
| Income distr per unit                        | AD  | 0                                                       | 0                           | 0.546                       |                                                                                |                          |                          |
| Income distr per unit                        | DAD | 0                                                       | 0                           | 0.6262                      |                                                                                |                          |                          |
| Income distr per unit                        | DQD | 0                                                       | 0                           | 0.6138                      |                                                                                |                          |                          |
| Income distr per unit                        | QD  | 0                                                       | 0                           | 0.5365                      |                                                                                |                          |                          |
| NAV at the end of year                       | AD  | 0                                                       | 0                           | 10.1326                     |                                                                                |                          |                          |
| NAV at the end of year                       | DAD | 0                                                       | 0                           | 10.1372                     |                                                                                |                          |                          |
| NAV at the end of year                       | DFX |                                                         |                             |                             |                                                                                |                          |                          |
| NAV at the end of year                       | DGR | 0                                                       | 0                           | 10.767                      | 0                                                                              | 0                        | 10.7542                  |
| NAV at the end of year                       | DIR |                                                         |                             |                             | 0                                                                              | 0                        | 10.7542                  |
| NAV at the end of year                       | DMD | 0                                                       | 0                           | 10.7669                     |                                                                                |                          |                          |
| NAV at the end of year                       | DQD | 0                                                       | 0                           | 10.1375                     |                                                                                |                          |                          |
| NAV at the end of year                       | FX  | 0                                                       | 0                           | 10.6815                     |                                                                                |                          |                          |
| NAV at the end of year                       | GR  | 0                                                       | 0                           | 10.6815                     | 0                                                                              | 0                        | 10.6282                  |
| NAV at the end of year                       | IR  |                                                         |                             |                             | 0                                                                              | 0                        | 10.6282                  |
| NAV at the end of year                       | MD  | 0                                                       | 0                           | 10.6815                     |                                                                                |                          |                          |
| NAV at the end of year                       | QD  | 0                                                       | 0                           | 10.133                      |                                                                                |                          |                          |
| Scheme Returns since inception               |     | 0                                                       | 0                           | 6.82                        | 0                                                                              | 0                        | 6.28                     |
| Per 10000 Scheme Returns since inception-    |     | 0                                                       | 0                           | 10682                       | 0                                                                              | 0                        | 10628                    |
| Net Assets at the end (crs)                  |     | 0                                                       | 0                           | 53.79                       | 0                                                                              | 0                        | 60.53                    |
| ratio of recurring exp                       |     | 0                                                       | 0                           | 0.69                        | 0                                                                              | 0                        | 2.24                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                       | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                       | 0                           | 9.21                        | 0                                                                              | 0                        | 8.24                     |
| Per 10000 Benchmark Returns since inception- |     | 0                                                       | 0                           | 10921                       | 0                                                                              | 0                        | 10824                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                    | 0.00                        | 10.63                       | 0.00                                                                           | 0.00                     | 9.14                     |
| SECBM RETURNS- NIFTY                         |     |                                                         |                             |                             |                                                                                |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                       | 0                           | 11062.72                    | 0                                                                              | 0                        | 10913.51                 |
| SECBM VAL10000-NIFTY                         |     |                                                         |                             |                             |                                                                                |                          |                          |

|                                              |     | UTI - FTIF Series XXIV - XVII (1098 Days)<br>(14/06/2016) |                             |                             | UTI - FTIF Series XXV - I (1099 Days)<br>(04/07/2016) |                             |                             |
|----------------------------------------------|-----|-----------------------------------------------------------|-----------------------------|-----------------------------|-------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                                 | 2015-2016                   | 2016-2017                   | 2014-2015                                             | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | DAD |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | DFX |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | DGR |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | DIR |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | DMD |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | DQD |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | FX  |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | GR  |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | IR  |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | MD  |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the beginning of year                 | QD  |                                                           |                             |                             |                                                       |                             |                             |
| Income distr per unit                        | AD  | 0                                                         | 0                           | 0.4978                      | 0                                                     | 0                           | 0.4667                      |
| Income distr per unit                        | DAD | 0                                                         | 0                           | 0.5734                      | 0                                                     | 0                           | 0.5359                      |
| Income distr per unit                        | DQD | 0                                                         | 0                           | 0.5629                      | 0                                                     | 0                           | 0.5269                      |
| Income distr per unit                        | QD  | 0                                                         | 0                           | 0.4899                      | 0                                                     | 0                           | 0.4598                      |
| NAV at the end of year                       | AD  | 0                                                         | 0                           | 10.1368                     | 0                                                     | 0                           | 10.109                      |
| NAV at the end of year                       | DAD | 0                                                         | 0                           | 10.1413                     | 0                                                     | 0                           | 10.1136                     |
| NAV at the end of year                       | DFX |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | DGR | 0                                                         | 0                           | 10.7179                     | 0                                                     | 0                           | 10.6527                     |
| NAV at the end of year                       | DIR |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | DMD | 0                                                         | 0                           | 10.7181                     | 0                                                     | 0                           | 10.653                      |
| NAV at the end of year                       | DQD | 0                                                         | 0                           | 10.1417                     | 0                                                     | 0                           | 10.1137                     |
| NAV at the end of year                       | FX  | 0                                                         | 0                           | 10.6373                     | 0                                                     | 0                           | 10.5784                     |
| NAV at the end of year                       | GR  | 0                                                         | 0                           | 10.6372                     | 0                                                     | 0                           | 10.5782                     |
| NAV at the end of year                       | IR  |                                                           |                             |                             |                                                       |                             |                             |
| NAV at the end of year                       | MD  | 0                                                         | 0                           | 10.6372                     | 0                                                     | 0                           | 10.5782                     |
| NAV at the end of year                       | QD  | 0                                                         | 0                           | 10.1371                     | 0                                                     | 0                           | 10.1091                     |
| Scheme Returns since inception               |     | 0                                                         | 0                           | 6.37                        | 0                                                     | 0                           | 5.78                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                         | 0                           | 10637                       | 0                                                     | 0                           | 10578                       |
| Net Assets at the end (crs)                  |     | 0                                                         | 0                           | 30.25                       | 0                                                     | 0                           | 66.8                        |
| ratio of recurring exp                       |     | 0                                                         | 0                           | 0.79                        | 0                                                     | 0                           | 0.74                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                               | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                           | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                         | 0                           | 8.51                        | 0                                                     | 0                           | 6.93                        |
| Per 10000 Benchmark Returns since inception- |     | 0                                                         | 0                           | 10851                       | 0                                                     | 0                           | 10693                       |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                      | 0.00                        | 9.76                        | 0.00                                                  | 0.00                        | 8.14                        |
| SECBM RETURNS- NIFTY                         |     |                                                           |                             |                             |                                                       |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                         | 0                           | 10975.82                    | 0                                                     | 0                           | 10814                       |
| SECBM VAL10000-NIFTY                         |     |                                                           |                             |                             |                                                       |                             |                             |

|                                              |     | UTI - Dual Advantage Fixed Term Fund<br>Series III-III (1102 Days) (13/07/2016) |                                |                                | UTI - FTIF Series XXV - II (1097 Days)<br>(20/07/2016) |                                   |                                   |
|----------------------------------------------|-----|---------------------------------------------------------------------------------|--------------------------------|--------------------------------|--------------------------------------------------------|-----------------------------------|-----------------------------------|
|                                              |     | 2014-2015                                                                       | 2015-2016                      | 2016-2017                      | 2014-2015                                              | 2015-2016                         | 2016-2017                         |
| NAV at the beginning of year                 | AD  |                                                                                 |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DAD |                                                                                 |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DFX |                                                                                 |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DGR |                                                                                 |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DIR |                                                                                 |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DMD |                                                                                 |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | DQD |                                                                                 |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | FX  |                                                                                 |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | GR  |                                                                                 |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | IR  |                                                                                 |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | MD  |                                                                                 |                                |                                |                                                        |                                   |                                   |
| NAV at the beginning of year                 | QD  |                                                                                 |                                |                                |                                                        |                                   |                                   |
| Income distr per unit                        | AD  |                                                                                 |                                |                                | 0                                                      | 0                                 | 0.4296                            |
| Income distr per unit                        | DAD |                                                                                 |                                |                                | 0                                                      | 0                                 | 0.4939                            |
| Income distr per unit                        | DQD |                                                                                 |                                |                                | 0                                                      | 0                                 | 0.4863                            |
| Income distr per unit                        | QD  |                                                                                 |                                |                                | 0                                                      | 0                                 | 0.424                             |
| NAV at the end of year                       | AD  |                                                                                 |                                |                                | 0                                                      | 0                                 | 10.0734                           |
| NAV at the end of year                       | DAD |                                                                                 |                                |                                | 0                                                      | 0                                 | 10.0779                           |
| NAV at the end of year                       | DFX |                                                                                 |                                |                                | 0                                                      | 0                                 | 10.5747                           |
| NAV at the end of year                       | DGR | 0                                                                               | 0                              | 10.6118                        | 0                                                      | 0                                 | 10.5747                           |
| NAV at the end of year                       | DIR | 0                                                                               | 0                              | 10.6118                        |                                                        |                                   |                                   |
| NAV at the end of year                       | DMD |                                                                                 |                                |                                | 0                                                      | 0                                 | 10.5748                           |
| NAV at the end of year                       | DQD |                                                                                 |                                |                                | 0                                                      | 0                                 | 10.0782                           |
| NAV at the end of year                       | FX  |                                                                                 |                                |                                | 0                                                      | 0                                 | 10.5054                           |
| NAV at the end of year                       | GR  | 0                                                                               | 0                              | 10.5064                        | 0                                                      | 0                                 | 10.5054                           |
| NAV at the end of year                       | IR  | 0                                                                               | 0                              | 10.5065                        |                                                        |                                   |                                   |
| NAV at the end of year                       | MD  |                                                                                 |                                |                                | 0                                                      | 0                                 | 10.5054                           |
| NAV at the end of year                       | QD  |                                                                                 |                                |                                | 0                                                      | 0                                 | 10.0736                           |
| Scheme Returns since inception               |     | 0                                                                               | 0                              | 5.06                           | 0                                                      | 0                                 | 5.05                              |
| Per 10000 Scheme Returns since inception-    |     | 0                                                                               | 0                              | 10506                          | 0                                                      | 0                                 | 10505                             |
| Net Assets at the end (crs)                  |     | 0                                                                               | 0                              | 27.19                          | 0                                                      | 0                                 | 118.33                            |
| ratio of recurring exp                       |     | 0                                                                               | 0                              | 2.28                           | 0                                                      | 0                                 | 0.41                              |
| Scheme Benchmark                             |     | Crisil MIP<br>Blended<br>Index                                                  | Crisil MIP<br>Blended<br>Index | Crisil MIP<br>Blended<br>Index | Crisil<br>Composite<br>Bond Index                      | Crisil<br>Composite<br>Bond Index | Crisil<br>Composite<br>Bond Index |
| Benchmark Returns since inception            |     | 0                                                                               | 0                              | 6.08                           | 0                                                      | 0                                 | 5.92                              |
| Per 10000 Benchmark Returns since inception- |     | 0                                                                               | 0                              | 10608                          | 0                                                      | 0                                 | 10592                             |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                                            | 0.00                           | 7.08                           | 0.00                                                   | 0.00                              | 7.02                              |
| SECBM RETURNS- NIFTY                         |     |                                                                                 |                                |                                |                                                        |                                   |                                   |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                                               | 0                              | 10708.1                        | 0                                                      | 0                                 | 10702.18                          |
| SECBM VAL10000-NIFTY                         |     |                                                                                 |                                |                                |                                                        |                                   |                                   |

|                                              |     | UTI - FTIF Series XXV - III (1100 Days)<br>(05/08/2016) |                             |                             | UTI - Capital Protection Oriented Scheme -<br>Series VIII-I (1278 Days) (02/08/2016) |                          |                          |
|----------------------------------------------|-----|---------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-2015                                               | 2015-2016                   | 2016-2017                   | 2014-2015                                                                            | 2015-2016                | 2016-2017                |
| NAV at the beginning of year                 | AD  |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DAD |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DFX |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DGR |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DIR |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DMD |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | DQD |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | FX  |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | GR  |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | IR  |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | MD  |                                                         |                             |                             |                                                                                      |                          |                          |
| NAV at the beginning of year                 | QD  |                                                         |                             |                             |                                                                                      |                          |                          |
| Income distr per unit                        | AD  | 0                                                       | 0                           | 0.4048                      |                                                                                      |                          |                          |
| Income distr per unit                        | DAD | 0                                                       | 0                           | 0.4637                      |                                                                                      |                          |                          |
| Income distr per unit                        | DQD | 0                                                       | 0                           | 0.4574                      |                                                                                      |                          |                          |
| Income distr per unit                        | QD  | 0                                                       | 0                           | 0.3999                      |                                                                                      |                          |                          |
| NAV at the end of year                       | AD  | 0                                                       | 0                           | 10.0775                     |                                                                                      |                          |                          |
| NAV at the end of year                       | DAD | 0                                                       | 0                           | 10.082                      |                                                                                      |                          |                          |
| NAV at the end of year                       | DFX | 0                                                       | 0                           | 10.5485                     |                                                                                      |                          |                          |
| NAV at the end of year                       | DGR | 0                                                       | 0                           | 10.5485                     | 0                                                                                    | 0                        | 10.558                   |
| NAV at the end of year                       | DIR |                                                         |                             |                             | 0                                                                                    | 0                        | 10.558                   |
| NAV at the end of year                       | DMD | 0                                                       | 0                           | 10.5484                     |                                                                                      |                          |                          |
| NAV at the end of year                       | DQD | 0                                                       | 0                           | 10.0826                     |                                                                                      |                          |                          |
| NAV at the end of year                       | FX  | 0                                                       | 0                           | 10.4846                     |                                                                                      |                          |                          |
| NAV at the end of year                       | GR  | 0                                                       | 0                           | 10.4845                     | 0                                                                                    | 0                        | 10.4454                  |
| NAV at the end of year                       | IR  |                                                         |                             |                             | 0                                                                                    | 0                        | 10.4454                  |
| NAV at the end of year                       | MD  | 0                                                       | 0                           | 10.4845                     |                                                                                      |                          |                          |
| NAV at the end of year                       | QD  | 0                                                       | 0                           | 10.0781                     |                                                                                      |                          |                          |
| Scheme Returns since inception               |     | 0                                                       | 0                           | 4.85                        | 0                                                                                    | 0                        | 4.45                     |
| Per 10000 Scheme Returns since inception-    |     | 0                                                       | 0                           | 10485                       | 0                                                                                    | 0                        | 10445                    |
| Net Assets at the end (crs)                  |     | 0                                                       | 0                           | 60.56                       | 0                                                                                    | 0                        | 83.64                    |
| ratio of recurring exp                       |     | 0                                                       | 0                           | 0.92                        | 0                                                                                    | 0                        | 2.25                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                             | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                       | 0                           | 5.24                        | 0                                                                                    | 0                        | 5.29                     |
| Per 10000 Benchmark Returns since inception- |     | 0                                                       | 0                           | 10524                       | 0                                                                                    | 0                        | 10529                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                    | 0.00                        | 6.55                        | 0.00                                                                                 | 0.00                     | 6.22                     |
| SECBM RETURNS- NIFTY                         |     |                                                         |                             |                             |                                                                                      |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                       | 0                           | 10655.06                    | 0                                                                                    | 0                        | 10621.97                 |
| SECBM VAL10000-NIFTY                         |     |                                                         |                             |                             |                                                                                      |                          |                          |

|                                              |     | UTI - FTIF Series XXV - IV (1100 Days)<br>(23/08/2016) |                             |                             | UTI - Capital Protection Oriented Scheme -<br>Series VIII-II (1831 Days) (06/09/2016) |                          |                          |
|----------------------------------------------|-----|--------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-2015                                              | 2015-2016                   | 2016-2017                   | 2014-2015                                                                             | 2015-2016                | 2016-2017                |
| NAV at the beginning of year                 | AD  |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DAD |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DFX |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DGR |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DIR |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DMD |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DQD |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | FX  |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | GR  |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | IR  |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | MD  |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | QD  |                                                        |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | AD  | 0                                                      | 0                           | 0.3549                      |                                                                                       |                          |                          |
| Income distr per unit                        | DAD | 0                                                      | 0                           | 0.4087                      |                                                                                       |                          |                          |
| Income distr per unit                        | DQD | 0                                                      | 0                           | 0.4052                      |                                                                                       |                          |                          |
| Income distr per unit                        | QD  | 0                                                      | 0                           | 0.3523                      |                                                                                       |                          |                          |
| NAV at the end of year                       | AD  | 0                                                      | 0                           | 10.0632                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DAD | 0                                                      | 0                           | 10.0679                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DFX |                                                        |                             |                             |                                                                                       |                          |                          |
| NAV at the end of year                       | DGR | 0                                                      | 0                           | 10.479                      | 0                                                                                     | 0                        | 10.5608                  |
| NAV at the end of year                       | DIR |                                                        |                             |                             | 0                                                                                     | 0                        | 10.5608                  |
| NAV at the end of year                       | DMD | 0                                                      | 0                           | 10.4789                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DQD | 0                                                      | 0                           | 10.0677                     |                                                                                       |                          |                          |
| NAV at the end of year                       | FX  | 0                                                      | 0                           | 10.4204                     |                                                                                       |                          |                          |
| NAV at the end of year                       | GR  | 0                                                      | 0                           | 10.42                       | 0                                                                                     | 0                        | 10.4639                  |
| NAV at the end of year                       | IR  |                                                        |                             |                             | 0                                                                                     | 0                        | 10.4639                  |
| NAV at the end of year                       | MD  | 0                                                      | 0                           | 10.42                       |                                                                                       |                          |                          |
| NAV at the end of year                       | QD  | 0                                                      | 0                           | 10.0631                     |                                                                                       |                          |                          |
| Scheme Returns since inception               |     | 0                                                      | 0                           | 4.2                         | 0                                                                                     | 0                        | 4.64                     |
| Per 10000 Scheme Returns since inception-    |     | 0                                                      | 0                           | 10420                       | 0                                                                                     | 0                        | 10464                    |
| Net Assets at the end (crs)                  |     | 0                                                      | 0                           | 68.57                       | 0                                                                                     | 0                        | 77.46                    |
| ratio of recurring exp                       |     | 0                                                      | 0                           | 0.91                        | 0                                                                                     | 0                        | 2.28                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                              | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                      | 0                           | 4.27                        | 0                                                                                     | 0                        | 3.73                     |
| Per 10000 Benchmark Returns since inception- |     | 0                                                      | 0                           | 10427                       | 0                                                                                     | 0                        | 10373                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                   | 0.00                        | 5.54                        | 0.00                                                                                  | 0.00                     | 4.60                     |
| SECBM RETURNS- NIFTY                         |     |                                                        |                             |                             |                                                                                       |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                      | 0                           | 10553.78                    | 0                                                                                     | 0                        | 10460.04                 |
| SECBM VAL10000-NIFTY                         |     |                                                        |                             |                             |                                                                                       |                          |                          |

|                                              |     | UTI - FTIF Series XXV - V (1100 Days)<br>(23/08/2016) |                             |                             | UTI - FTIF Series XXV - VI (1098 Days)<br>(08/09/2016) |                             |                             |
|----------------------------------------------|-----|-------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                             | 2015-2016                   | 2016-2017                   | 2014-2015                                              | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DAD |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DFX |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DGR |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DIR |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DMD |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DQD |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | FX  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | GR  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | IR  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | MD  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | QD  |                                                       |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | AD  |                                                       |                             |                             | 0                                                      | 0                           | 0.3359                      |
| Income distr per unit                        | DAD |                                                       |                             |                             | 0                                                      | 0                           | 0.3855                      |
| Income distr per unit                        | DQD | 0                                                     | 0                           | 0.4307                      | 0                                                      | 0                           | 0.3827                      |
| Income distr per unit                        | QD  | 0                                                     | 0                           | 0.414                       | 0                                                      | 0                           | 0.3338                      |
| NAV at the end of year                       | AD  |                                                       |                             |                             | 0                                                      | 0                           | 10.0638                     |
| NAV at the end of year                       | DAD |                                                       |                             |                             | 0                                                      | 0                           | 10.0685                     |
| NAV at the end of year                       | DFX |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DGR | 0                                                     | 0                           | 10.5043                     | 0                                                      | 0                           | 10.4564                     |
| NAV at the end of year                       | DIR |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DMD | 0                                                     | 0                           | 10.5036                     | 0                                                      | 0                           | 10.4569                     |
| NAV at the end of year                       | DQD | 0                                                     | 0                           | 10.0677                     | 0                                                      | 0                           | 10.0683                     |
| NAV at the end of year                       | FX  | 0                                                     | 0                           | 10.4869                     |                                                        |                             |                             |
| NAV at the end of year                       | GR  | 0                                                     | 0                           | 10.4854                     | 0                                                      | 0                           | 10.4015                     |
| NAV at the end of year                       | IR  |                                                       |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | MD  |                                                       |                             |                             | 0                                                      | 0                           | 10.4015                     |
| NAV at the end of year                       | QD  | 0                                                     | 0                           | 10.0663                     | 0                                                      | 0                           | 10.0636                     |
| Scheme Returns since inception               |     | 0                                                     | 0                           | 4.85                        | 0                                                      | 0                           | 4.02                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                     | 0                           | 10485                       | 0                                                      | 0                           | 10402                       |
| Net Assets at the end (crs)                  |     | 0                                                     | 0                           | 55.17                       | 0                                                      | 0                           | 109.9                       |
| ratio of recurring exp                       |     | 0                                                     | 0                           | 0.12                        | 0                                                      | 0                           | 0.82                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                           | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                     | 0                           | 4.99                        | 0                                                      | 0                           | 4.03                        |
| Per 10000 Benchmark Returns since inception- |     | 0                                                     | 0                           | 10499                       | 0                                                      | 0                           | 10403                       |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                  | 0.00                        | 6.25                        | 0.00                                                   | 0.00                        | 5.14                        |
| SECBM RETURNS- NIFTY                         |     |                                                       |                             |                             |                                                        |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                     | 0                           | 10625.06                    | 0                                                      | 0                           | 10514.39                    |
| SECBM VAL10000-NIFTY                         |     |                                                       |                             |                             |                                                        |                             |                             |

|                                              |     | UTI - FTIF Series XXV - VII (1097 Days)<br>(22/09/2016) |                             |                             | UTI -Capital Protection Oriented Scheme -<br>Series VIII-III (1281 Days) (22/09/2016) |                          |                          |
|----------------------------------------------|-----|---------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                                              |     | 2014-2015                                               | 2015-2016                   | 2016-2017                   | 2014-2015                                                                             | 2015-2016                | 2016-2017                |
| NAV at the beginning of year                 | AD  |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DAD |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DFX |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DGR |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DIR |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DMD |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | DQD |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | FX  |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | GR  |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | IR  |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | MD  |                                                         |                             |                             |                                                                                       |                          |                          |
| NAV at the beginning of year                 | QD  |                                                         |                             |                             |                                                                                       |                          |                          |
| Income distr per unit                        | AD  | 0                                                       | 0                           | 0.2337                      |                                                                                       |                          |                          |
| Income distr per unit                        | DAD | 0                                                       | 0                           | 0.2786                      |                                                                                       |                          |                          |
| Income distr per unit                        | DQD | 0                                                       | 0                           | 0.2767                      |                                                                                       |                          |                          |
| Income distr per unit                        | QD  | 0                                                       | 0                           | 0.2323                      |                                                                                       |                          |                          |
| NAV at the end of year                       | AD  | 0                                                       | 0                           | 10.0625                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DAD | 0                                                       | 0                           | 10.0673                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DFX | 0                                                       | 0                           | 10.3475                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DGR | 0                                                       | 0                           | 10.3475                     | 0                                                                                     | 0                        | 10.399                   |
| NAV at the end of year                       | DIR |                                                         |                             |                             | 0                                                                                     | 0                        | 10.399                   |
| NAV at the end of year                       | DMD | 0                                                       | 0                           | 10.3475                     |                                                                                       |                          |                          |
| NAV at the end of year                       | DQD | 0                                                       | 0                           | 10.0672                     |                                                                                       |                          |                          |
| NAV at the end of year                       | FX  | 0                                                       | 0                           | 10.2975                     |                                                                                       |                          |                          |
| NAV at the end of year                       | GR  | 0                                                       | 0                           | 10.2975                     | 0                                                                                     | 0                        | 10.3126                  |
| NAV at the end of year                       | IR  |                                                         |                             |                             | 0                                                                                     | 0                        | 10.3126                  |
| NAV at the end of year                       | MD  | 0                                                       | 0                           | 10.2974                     |                                                                                       |                          |                          |
| NAV at the end of year                       | QD  | 0                                                       | 0                           | 10.0625                     |                                                                                       |                          |                          |
| Scheme Returns since inception               |     | 0                                                       | 0                           | 2.98                        | 0                                                                                     | 0                        | 3.13                     |
| Per 10000 Scheme Returns since inception-    |     | 0                                                       | 0                           | 10298                       | 0                                                                                     | 0                        | 10313                    |
| Net Assets at the end (crs)                  |     | 0                                                       | 0                           | 52.58                       | 0                                                                                     | 0                        | 108.65                   |
| ratio of recurring exp                       |     | 0                                                       | 0                           | 1.01                        | 0                                                                                     | 0                        | 2.27                     |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                             | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil MIP Blended Index                                                              | Crisil MIP Blended Index | Crisil MIP Blended Index |
| Benchmark Returns since inception            |     | 0                                                       | 0                           | 2.45                        | 0                                                                                     | 0                        | 2.91                     |
| Per 10000 Benchmark Returns since inception- |     | 0                                                       | 0                           | 10245                       | 0                                                                                     | 0                        | 10291                    |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                    | 0.00                        | 3.31                        | 0.00                                                                                  | 0.00                     | 3.34                     |
| SECBM RETURNS- NIFTY                         |     |                                                         |                             |                             |                                                                                       |                          |                          |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                       | 0                           | 10331.35                    | 0                                                                                     | 0                        | 10333.53                 |
| SECBM VAL10000-NIFTY                         |     |                                                         |                             |                             |                                                                                       |                          |                          |

|                                              |     | UTI - FTIF Series XXV - VIII (1100 Days)<br>(07/10/2016) |                             |                             | UTI - FTIF Series XXV - IX (1098 Days)<br>(25/10/2016) |                             |                             |
|----------------------------------------------|-----|----------------------------------------------------------|-----------------------------|-----------------------------|--------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                                | 2015-2016                   | 2016-2017                   | 2014-2015                                              | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DAD |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DFX |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DGR |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DIR |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DMD |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | DQD |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | FX  |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | GR  |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | IR  |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | MD  |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the beginning of year                 | QD  |                                                          |                             |                             |                                                        |                             |                             |
| Income distr per unit                        | AD  | 0                                                        | 0                           | 0.2313                      | 0                                                      | 0                           | 0.1727                      |
| Income distr per unit                        | DAD | 0                                                        | 0                           | 0.2711                      | 0                                                      | 0                           | 0.2079                      |
| Income distr per unit                        | DQD | 0                                                        | 0                           | 0.2693                      | 0                                                      | 0                           | 0.2069                      |
| Income distr per unit                        | QD  | 0                                                        | 0                           | 0.23                        | 0                                                      | 0                           | 0.1721                      |
| NAV at the end of year                       | AD  | 0                                                        | 0                           | 10.0642                     | 0                                                      | 0                           | 10.0653                     |
| NAV at the end of year                       | DAD | 0                                                        | 0                           | 10.069                      | 0                                                      | 0                           | 10.07                       |
| NAV at the end of year                       | DFX |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DGR | 0                                                        | 0                           | 10.3418                     | 0                                                      | 0                           | 10.2792                     |
| NAV at the end of year                       | DIR |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | DMD | 0                                                        | 0                           | 10.3418                     | 0                                                      | 0                           | 10.2792                     |
| NAV at the end of year                       | DQD | 0                                                        | 0                           | 10.0689                     | 0                                                      | 0                           | 10.07                       |
| NAV at the end of year                       | FX  | 0                                                        | 0                           | 10.2968                     | 0                                                      | 0                           | 10.239                      |
| NAV at the end of year                       | GR  | 0                                                        | 0                           | 10.2968                     | 0                                                      | 0                           | 10.239                      |
| NAV at the end of year                       | IR  |                                                          |                             |                             |                                                        |                             |                             |
| NAV at the end of year                       | MD  | 0                                                        | 0                           | 10.2969                     | 0                                                      | 0                           | 10.239                      |
| NAV at the end of year                       | QD  | 0                                                        | 0                           | 10.0641                     | 0                                                      | 0                           | 10.0653                     |
| Scheme Returns since inception               |     | 0                                                        | 0                           | 2.97                        | 0                                                      | 0                           | 2.39                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                        | 0                           | 10297                       | 0                                                      | 0                           | 10239                       |
| Net Assets at the end (crs)                  |     | 0                                                        | 0                           | 34.23                       | 0                                                      | 0                           | 53.87                       |
| ratio of recurring exp                       |     | 0                                                        | 0                           | 0.98                        | 0                                                      | 0                           | 0.55                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                            | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                        | 0                           | 2.53                        | 0                                                      | 0                           | 1.9                         |
| Per 10000 Benchmark Returns since inception- |     | 0                                                        | 0                           | 10253                       | 0                                                      | 0                           | 10190                       |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                     | 0.00                        | 3.42                        | 0.00                                                   | 0.00                        | 2.47                        |
| SECBM RETURNS- NIFTY                         |     |                                                          |                             |                             |                                                        |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                        | 0                           | 10341.61                    | 0                                                      | 0                           | 10246.53                    |
| SECBM VAL10000-NIFTY                         |     |                                                          |                             |                             |                                                        |                             |                             |

|                                              |     | UTI - Capital Protection Oriented Scheme -<br>Series VIII-IV (1996 Days)(24/10/2016) |                          |                          | UTI - Long Term Advantage Fund Series IV<br>(25/10/2016) |             |             |
|----------------------------------------------|-----|--------------------------------------------------------------------------------------|--------------------------|--------------------------|----------------------------------------------------------|-------------|-------------|
|                                              |     | 2014-2015                                                                            | 2015-2016                | 2016-2017                | 2014-2015                                                | 2015-2016   | 2016-2017   |
| NAV at the beginning of year                 | AD  |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the beginning of year                 | DAD |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the beginning of year                 | DFX |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the beginning of year                 | DGR |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the beginning of year                 | DIR |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the beginning of year                 | DMD |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the beginning of year                 | DQD |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the beginning of year                 | FX  |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the beginning of year                 | GR  |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the beginning of year                 | IR  |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the beginning of year                 | MD  |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the beginning of year                 | QD  |                                                                                      |                          |                          |                                                          |             |             |
| Income distr per unit                        | AD  |                                                                                      |                          |                          |                                                          |             |             |
| Income distr per unit                        | DAD |                                                                                      |                          |                          |                                                          |             |             |
| Income distr per unit                        | DQD |                                                                                      |                          |                          |                                                          |             |             |
| Income distr per unit                        | QD  |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the end of year                       | AD  |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the end of year                       | DAD |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the end of year                       | DFX |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the end of year                       | DGR | 0                                                                                    | 0                        | 10.1928                  | 0                                                        | 0           | 10.3472     |
| NAV at the end of year                       | DIR | 0                                                                                    | 0                        | 10.1928                  | 0                                                        | 0           | 10.3472     |
| NAV at the end of year                       | DMD |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the end of year                       | DQD |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the end of year                       | FX  |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the end of year                       | GR  | 0                                                                                    | 0                        | 10.1227                  | 0                                                        | 0           | 10.3038     |
| NAV at the end of year                       | IR  | 0                                                                                    | 0                        | 10.1227                  | 0                                                        | 0           | 10.3038     |
| NAV at the end of year                       | MD  |                                                                                      |                          |                          |                                                          |             |             |
| NAV at the end of year                       | QD  |                                                                                      |                          |                          |                                                          |             |             |
| Scheme Returns since inception               |     | 0                                                                                    | 0                        | 1.23                     | 0                                                        | 0           | 3.04        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                                                    | 0                        | 10123                    | 0                                                        | 0           | 10304       |
| Net Assets at the end (crs)                  |     | 0                                                                                    | 0                        | 38.81                    | 0                                                        | 0           | 152.06      |
| ratio of recurring exp                       |     | 0                                                                                    | 0                        | 2.27                     | 0                                                        | 0           | 2.62        |
| Scheme Benchmark                             |     | Crisil MIP Blended Index                                                             | Crisil MIP Blended Index | Crisil MIP Blended Index | S&P BSE 100                                              | S&P BSE 100 | S&P BSE 100 |
| Benchmark Returns since inception            |     | 0                                                                                    | 0                        | 2.95                     | 0                                                        | 0           | 7.01        |
| Per 10000 Benchmark Returns since inception- |     | 0                                                                                    | 0                        | 10295                    | 0                                                        | 0           | 10701       |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                                                 | 0.00                     | 2.47                     |                                                          |             |             |
| SECBM RETURNS- NIFTY                         |     |                                                                                      |                          |                          | 0                                                        | 0           | 6.64        |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                                                    | 0                        | 10246.53                 |                                                          |             |             |
| SECBM VAL10000-NIFTY                         |     |                                                                                      |                          |                          | 0                                                        | 0           | 10663.74    |

|                                              |     | UTI - FTIF Series XXV-Plan-X (1229 Days)<br>(10/11/2016) |                             |                             | UTI - FTIF Series XXV-Plan-XI (1211 Days)<br>(28/11/2016) |                             |                             |
|----------------------------------------------|-----|----------------------------------------------------------|-----------------------------|-----------------------------|-----------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                                | 2015-2016                   | 2016-2017                   | 2014-2015                                                 | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DAD |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DFX |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DGR |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DIR |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DMD |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | DQD |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | FX  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | GR  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | IR  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | MD  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the beginning of year                 | QD  |                                                          |                             |                             |                                                           |                             |                             |
| Income distr per unit                        | AD  | 0                                                        | 0                           | 0.0758                      | 0                                                         | 0                           | 0.0863                      |
| Income distr per unit                        | DAD | 0                                                        | 0                           | 0.1062                      | 0                                                         | 0                           | 0.1118                      |
| Income distr per unit                        | DQD | 0                                                        | 0                           | 0.1062                      | 0                                                         | 0                           | 0.1118                      |
| Income distr per unit                        | QD  | 0                                                        | 0                           | 0.0758                      | 0                                                         | 0                           | 0.0863                      |
| NAV at the end of year                       | AD  | 0                                                        | 0                           | 10.0642                     | 0                                                         | 0                           | 10.0631                     |
| NAV at the end of year                       | DAD | 0                                                        | 0                           | 10.0689                     | 0                                                         | 0                           | 10.0677                     |
| NAV at the end of year                       | DFX |                                                          |                             |                             | 0                                                         | 0                           | 10.1802                     |
| NAV at the end of year                       | DGR | 0                                                        | 0                           | 10.1758                     | 0                                                         | 0                           | 10.1802                     |
| NAV at the end of year                       | DIR |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | DMD |                                                          |                             |                             | 0                                                         | 0                           | 10.18                       |
| NAV at the end of year                       | DQD | 0                                                        | 0                           | 10.069                      | 0                                                         | 0                           | 10.0677                     |
| NAV at the end of year                       | FX  | 0                                                        | 0                           | 10.1414                     | 0                                                         | 0                           | 10.1499                     |
| NAV at the end of year                       | GR  | 0                                                        | 0                           | 10.1405                     | 0                                                         | 0                           | 10.1498                     |
| NAV at the end of year                       | IR  |                                                          |                             |                             |                                                           |                             |                             |
| NAV at the end of year                       | MD  | 0                                                        | 0                           | 10.1404                     | 0                                                         | 0                           | 10.1498                     |
| NAV at the end of year                       | QD  | 0                                                        | 0                           | 10.0643                     | 0                                                         | 0                           | 10.0631                     |
| Scheme Returns since inception               |     | 0                                                        | 0                           | 1.41                        | 0                                                         | 0                           | 1.5                         |
| Per 10000 Scheme Returns since inception-    |     | 0                                                        | 0                           | 10141                       | 0                                                         | 0                           | 10150                       |
| Net Assets at the end (crs)                  |     | 0                                                        | 0                           | 47.25                       | 0                                                         | 0                           | 42.37                       |
| ratio of recurring exp                       |     | 0                                                        | 0                           | 0.32                        | 0                                                         | 0                           | 0.36                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                              | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                               | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                        | 0                           | -0.8                        | 0                                                         | 0                           | 0.52                        |
| Per 10000 Benchmark Returns since inception- |     | 0                                                        | 0                           | 9920                        | 0                                                         | 0                           | 10052                       |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                     | 0.00                        | -0.90                       | 0.00                                                      | 0.00                        | 0.13                        |
| SECBM RETURNS- NIFTY                         |     |                                                          |                             |                             |                                                           |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                        | 0                           | 9910.12                     | 0                                                         | 0                           | 10013.3                     |
| SECBM VAL10000-NIFTY                         |     |                                                          |                             |                             |                                                           |                             |                             |

|                                              |     | UTI - Dual Advantage Fixed Term Fund<br>Series IV-I (1279 Days) (22/11/2016) |                                |                                | UTI - FTIF Series XXV-Plan-XII (1198 Days)<br>(09/12/2016) |                                   |                                   |
|----------------------------------------------|-----|------------------------------------------------------------------------------|--------------------------------|--------------------------------|------------------------------------------------------------|-----------------------------------|-----------------------------------|
|                                              |     | 2014-2015                                                                    | 2015-2016                      | 2016-2017                      | 2014-2015                                                  | 2015-2016                         | 2016-2017                         |
| NAV at the beginning of year                 | AD  |                                                                              |                                |                                |                                                            |                                   |                                   |
| NAV at the beginning of year                 | DAD |                                                                              |                                |                                |                                                            |                                   |                                   |
| NAV at the beginning of year                 | DFX |                                                                              |                                |                                |                                                            |                                   |                                   |
| NAV at the beginning of year                 | DGR |                                                                              |                                |                                |                                                            |                                   |                                   |
| NAV at the beginning of year                 | DIR |                                                                              |                                |                                |                                                            |                                   |                                   |
| NAV at the beginning of year                 | DMD |                                                                              |                                |                                |                                                            |                                   |                                   |
| NAV at the beginning of year                 | DQD |                                                                              |                                |                                |                                                            |                                   |                                   |
| NAV at the beginning of year                 | FX  |                                                                              |                                |                                |                                                            |                                   |                                   |
| NAV at the beginning of year                 | GR  |                                                                              |                                |                                |                                                            |                                   |                                   |
| NAV at the beginning of year                 | IR  |                                                                              |                                |                                |                                                            |                                   |                                   |
| NAV at the beginning of year                 | MD  |                                                                              |                                |                                |                                                            |                                   |                                   |
| NAV at the beginning of year                 | QD  |                                                                              |                                |                                |                                                            |                                   |                                   |
| Income distr per unit                        | AD  |                                                                              |                                |                                | 0                                                          | 0                                 | 0.1025                            |
| Income distr per unit                        | DAD |                                                                              |                                |                                | 0                                                          | 0                                 | 0.1244                            |
| Income distr per unit                        | DQD |                                                                              |                                |                                | 0                                                          | 0                                 | 0.1244                            |
| Income distr per unit                        | QD  |                                                                              |                                |                                | 0                                                          | 0                                 | 0.1025                            |
| NAV at the end of year                       | AD  |                                                                              |                                |                                | 0                                                          | 0                                 | 10.062                            |
| NAV at the end of year                       | DAD |                                                                              |                                |                                | 0                                                          | 0                                 | 10.0667                           |
| NAV at the end of year                       | DFX |                                                                              |                                |                                |                                                            |                                   |                                   |
| NAV at the end of year                       | DGR | 0                                                                            | 0                              | 10.2857                        | 0                                                          | 0                                 | 10.1918                           |
| NAV at the end of year                       | DIR | 0                                                                            | 0                              | 10.2857                        |                                                            |                                   |                                   |
| NAV at the end of year                       | DMD |                                                                              |                                |                                | 0                                                          | 0                                 | 10.1918                           |
| NAV at the end of year                       | DQD |                                                                              |                                |                                | 0                                                          | 0                                 | 10.0667                           |
| NAV at the end of year                       | FX  |                                                                              |                                |                                | 0                                                          | 0                                 | 10.1655                           |
| NAV at the end of year                       | GR  | 0                                                                            | 0                              | 10.2322                        | 0                                                          | 0                                 | 10.165                            |
| NAV at the end of year                       | IR  | 0                                                                            | 0                              | 10.2322                        |                                                            |                                   |                                   |
| NAV at the end of year                       | MD  |                                                                              |                                |                                | 0                                                          | 0                                 | 10.165                            |
| NAV at the end of year                       | QD  |                                                                              |                                |                                | 0                                                          | 0                                 | 10.062                            |
| Scheme Returns since inception               |     | 0                                                                            | 0                              | 2.32                           | 0                                                          | 0                                 | 1.65                              |
| Per 10000 Scheme Returns since inception-    |     | 0                                                                            | 0                              | 10232                          | 0                                                          | 0                                 | 10165                             |
| Net Assets at the end (crs)                  |     | 0                                                                            | 0                              | 43.97                          | 0                                                          | 0                                 | 23.59                             |
| ratio of recurring exp                       |     | 0                                                                            | 0                              | 2.27                           | 0                                                          | 0                                 | 0.79                              |
| Scheme Benchmark                             |     | Crisil MIP<br>Blended<br>Index                                               | Crisil MIP<br>Blended<br>Index | Crisil MIP<br>Blended<br>Index | Crisil<br>Composite<br>Bond Index                          | Crisil<br>Composite<br>Bond Index | Crisil<br>Composite<br>Bond Index |
| Benchmark Returns since inception            |     | 0                                                                            | 0                              | 2.12                           | 0                                                          | 0                                 | 1.28                              |
| Per 10000 Benchmark Returns since inception- |     | 0                                                                            | 0                              | 10212                          | 0                                                          | 0                                 | 10128                             |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                                         | 0.00                           | 0.06                           | 0.00                                                       | 0.00                              | 0.93                              |
| SECBM RETURNS- NIFTY                         |     |                                                                              |                                |                                |                                                            |                                   |                                   |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                                            | 0                              | 10006.14                       | 0                                                          | 0                                 | 10092.56                          |
| SECBM VAL10000-NIFTY                         |     |                                                                              |                                |                                |                                                            |                                   |                                   |

|                                              |     | UTI - FTIF Series XXVI-Plan-I (1182 Days)<br>(27/12/2016) |                             |                             | UTI - FTIF Series XXVI-Plan-II (1176 Days)<br>(16/01/2017) |                             |                             |
|----------------------------------------------|-----|-----------------------------------------------------------|-----------------------------|-----------------------------|------------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                                 | 2015-2016                   | 2016-2017                   | 2014-2015                                                  | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the beginning of year                 | DAD |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the beginning of year                 | DFX |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the beginning of year                 | DGR |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the beginning of year                 | DIR |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the beginning of year                 | DMD |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the beginning of year                 | DQD |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the beginning of year                 | FX  |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the beginning of year                 | GR  |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the beginning of year                 | IR  |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the beginning of year                 | MD  |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the beginning of year                 | QD  |                                                           |                             |                             |                                                            |                             |                             |
| Income distr per unit                        | AD  |                                                           |                             |                             |                                                            |                             |                             |
| Income distr per unit                        | DAD | 0                                                         | 0                           | 0.0103                      |                                                            |                             |                             |
| Income distr per unit                        | DQD | 0                                                         | 0                           | 0.0103                      |                                                            |                             |                             |
| Income distr per unit                        | QD  |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the end of year                       | AD  | 0                                                         | 0                           | 10.0589                     | 0                                                          | 0                           | 10.0322                     |
| NAV at the end of year                       | DAD | 0                                                         | 0                           | 10.0706                     | 0                                                          | 0                           | 10.0488                     |
| NAV at the end of year                       | DFX | 0                                                         | 0                           | 10.081                      | 0                                                          | 0                           | 10.0493                     |
| NAV at the end of year                       | DGR | 0                                                         | 0                           | 10.081                      | 0                                                          | 0                           | 10.0487                     |
| NAV at the end of year                       | DIR |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the end of year                       | DMD | 0                                                         | 0                           | 10.081                      | 0                                                          | 0                           | 10.0487                     |
| NAV at the end of year                       | DQD | 0                                                         | 0                           | 10.0706                     | 0                                                          | 0                           | 10.0487                     |
| NAV at the end of year                       | FX  | 0                                                         | 0                           | 10.0591                     | 0                                                          | 0                           | 10.0322                     |
| NAV at the end of year                       | GR  | 0                                                         | 0                           | 10.0589                     | 0                                                          | 0                           | 10.0322                     |
| NAV at the end of year                       | IR  |                                                           |                             |                             |                                                            |                             |                             |
| NAV at the end of year                       | MD  | 0                                                         | 0                           | 10.0588                     | 0                                                          | 0                           | 10.0322                     |
| NAV at the end of year                       | QD  | 0                                                         | 0                           | 10.0589                     | 0                                                          | 0                           | 10.0322                     |
| Scheme Returns since inception               |     | 0                                                         | 0                           | 0.59                        | 0                                                          | 0                           | 0.32                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                         | 0                           | 10059                       | 0                                                          | 0                           | 10032                       |
| Net Assets at the end (crs)                  |     | 0                                                         | 0                           | 46.56                       | 0                                                          | 0                           | 43.07                       |
| ratio of recurring exp                       |     | 0                                                         | 0                           | 0.5                         | 0                                                          | 0                           | 0.44                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                               | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                                | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                         | 0                           | -0.12                       | 0                                                          | 0                           | -0.41                       |
| Per 10000 Benchmark Returns since inception- |     | 0                                                         | 0                           | 9988                        | 0                                                          | 0                           | 9959                        |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                      | 0.00                        | -0.57                       | 0.00                                                       | 0.00                        | -0.80                       |
| SECBM RETURNS- NIFTY                         |     |                                                           |                             |                             |                                                            |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                         | 0                           | 9942.61                     | 0                                                          | 0                           | 9920.45                     |
| SECBM VAL10000-NIFTY                         |     |                                                           |                             |                             |                                                            |                             |                             |

|                                              |     | UTI - FTIF Series XXVI-Plan-III (1169 Days)<br>(06/02/2017) |                             |                             | UTI - Long Term Advantage Fund Series V<br>(22/12/2016) |             |             |
|----------------------------------------------|-----|-------------------------------------------------------------|-----------------------------|-----------------------------|---------------------------------------------------------|-------------|-------------|
|                                              |     | 2014-2015                                                   | 2015-2016                   | 2016-2017                   | 2014-2015                                               | 2015-2016   | 2016-2017   |
| NAV at the beginning of year                 | AD  |                                                             |                             |                             |                                                         |             |             |
| NAV at the beginning of year                 | DAD |                                                             |                             |                             |                                                         |             |             |
| NAV at the beginning of year                 | DFX |                                                             |                             |                             |                                                         |             |             |
| NAV at the beginning of year                 | DGR |                                                             |                             |                             |                                                         |             |             |
| NAV at the beginning of year                 | DIR |                                                             |                             |                             |                                                         |             |             |
| NAV at the beginning of year                 | DMD |                                                             |                             |                             |                                                         |             |             |
| NAV at the beginning of year                 | DQD |                                                             |                             |                             |                                                         |             |             |
| NAV at the beginning of year                 | FX  |                                                             |                             |                             |                                                         |             |             |
| NAV at the beginning of year                 | GR  |                                                             |                             |                             |                                                         |             |             |
| NAV at the beginning of year                 | IR  |                                                             |                             |                             |                                                         |             |             |
| NAV at the beginning of year                 | MD  |                                                             |                             |                             |                                                         |             |             |
| NAV at the beginning of year                 | QD  |                                                             |                             |                             |                                                         |             |             |
| Income distr per unit                        | AD  |                                                             |                             |                             |                                                         |             |             |
| Income distr per unit                        | DAD |                                                             |                             |                             |                                                         |             |             |
| Income distr per unit                        | DQD |                                                             |                             |                             |                                                         |             |             |
| Income distr per unit                        | QD  |                                                             |                             |                             |                                                         |             |             |
| NAV at the end of year                       | AD  | 0                                                           | 0                           | 10.0459                     |                                                         |             |             |
| NAV at the end of year                       | DAD |                                                             |                             |                             |                                                         |             |             |
| NAV at the end of year                       | DFX |                                                             |                             |                             |                                                         |             |             |
| NAV at the end of year                       | DGR | 0                                                           | 0                           | 10.0566                     | 0                                                       | 0           | 10.0268     |
| NAV at the end of year                       | DIR |                                                             |                             |                             | 0                                                       | 0           | 10.0268     |
| NAV at the end of year                       | DMD |                                                             |                             |                             |                                                         |             |             |
| NAV at the end of year                       | DQD | 0                                                           | 0                           | 10.0566                     |                                                         |             |             |
| NAV at the end of year                       | FX  | 0                                                           | 0                           | 10.0463                     |                                                         |             |             |
| NAV at the end of year                       | GR  | 0                                                           | 0                           | 10.0459                     | 0                                                       | 0           | 10.0251     |
| NAV at the end of year                       | IR  |                                                             |                             |                             | 0                                                       | 0           | 10.0251     |
| NAV at the end of year                       | MD  | 0                                                           | 0                           | 10.0459                     |                                                         |             |             |
| NAV at the end of year                       | QD  | 0                                                           | 0                           | 10.0459                     |                                                         |             |             |
| Scheme Returns since inception               |     | 0                                                           | 0                           | 0.46                        | 0                                                       | 0           | 0.25        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                           | 0                           | 10046                       | 0                                                       | 0           | 10025       |
| Net Assets at the end (crs)                  |     | 0                                                           | 0                           | 35.23                       | 0                                                       | 0           | 154.37      |
| ratio of recurring exp                       |     | 0                                                           | 0                           | 0.99                        | 0                                                       | 0           | 2.47        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                                 | Crisil Composite Bond Index | Crisil Composite Bond Index | S&P BSE 100                                             | S&P BSE 100 | S&P BSE 100 |
| Benchmark Returns since inception            |     | 0                                                           | 0                           | 1.4                         | 0                                                       | 0           | 0.41        |
| Per 10000 Benchmark Returns since inception- |     | 0                                                           | 0                           | 10140                       | 0                                                       | 0           | 10041       |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                        | 0.00                        | 2.17                        |                                                         |             |             |
| SECBM RETURNS- NIFTY                         |     |                                                             |                             |                             | 0                                                       | 0           | 0.33        |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                           | 0                           | 10217.4                     |                                                         |             |             |
| SECBM VAL10000-NIFTY                         |     |                                                             |                             |                             | 0                                                       | 0           | 10032.75    |

|                                              |     | UTI - Dual Advantage Fixed Term Fund<br>Series IV-II (1278 Days) (09/01/2017) |                                |                                | UTI - Dual Advantage Fixed Term Fund Series<br>IV-III (1279 Days) (24/01/2017) |                                |                                |
|----------------------------------------------|-----|-------------------------------------------------------------------------------|--------------------------------|--------------------------------|--------------------------------------------------------------------------------|--------------------------------|--------------------------------|
|                                              |     | 2014-2015                                                                     | 2015-2016                      | 2016-2017                      | 2014-2015                                                                      | 2015-2016                      | 2016-2017                      |
| NAV at the beginning of year                 | AD  |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the beginning of year                 | DAD |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the beginning of year                 | DFX |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the beginning of year                 | DGR |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the beginning of year                 | DIR |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the beginning of year                 | DMD |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the beginning of year                 | DQD |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the beginning of year                 | FX  |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the beginning of year                 | GR  |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the beginning of year                 | IR  |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the beginning of year                 | MD  |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the beginning of year                 | QD  |                                                                               |                                |                                |                                                                                |                                |                                |
| Income distr per unit                        | AD  |                                                                               |                                |                                |                                                                                |                                |                                |
| Income distr per unit                        | DAD |                                                                               |                                |                                |                                                                                |                                |                                |
| Income distr per unit                        | DQD |                                                                               |                                |                                |                                                                                |                                |                                |
| Income distr per unit                        | QD  |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the end of year                       | AD  |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the end of year                       | DAD |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the end of year                       | DFX |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the end of year                       | DGR | 0                                                                             | 0                              | 10.0699                        | 0                                                                              | 0                              | 10.0765                        |
| NAV at the end of year                       | DIR | 0                                                                             | 0                              | 10.0699                        | 0                                                                              | 0                              | 10.0765                        |
| NAV at the end of year                       | DMD |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the end of year                       | DQD |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the end of year                       | FX  |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the end of year                       | GR  | 0                                                                             | 0                              | 10.0392                        | 0                                                                              | 0                              | 10.0519                        |
| NAV at the end of year                       | IR  | 0                                                                             | 0                              | 10.0392                        | 0                                                                              | 0                              | 10.0519                        |
| NAV at the end of year                       | MD  |                                                                               |                                |                                |                                                                                |                                |                                |
| NAV at the end of year                       | QD  |                                                                               |                                |                                |                                                                                |                                |                                |
| Scheme Returns since inception               |     | 0                                                                             | 0                              | 0.39                           | 0                                                                              | 0                              | 0.52                           |
| Per 10000 Scheme Returns since inception-    |     | 0                                                                             | 0                              | 10039                          | 0                                                                              | 0                              | 10052                          |
| Net Assets at the end (crs)                  |     | 0                                                                             | 0                              | 47.9                           | 0                                                                              | 0                              | 51.12                          |
| ratio of recurring exp                       |     | 0                                                                             | 0                              | 2.26                           | 0                                                                              | 0                              | 2.26                           |
| Scheme Benchmark                             |     | Crisil MIP<br>Blended<br>Index                                                | Crisil MIP<br>Blended<br>Index | Crisil MIP<br>Blended<br>Index | Crisil MIP<br>Blended<br>Index                                                 | Crisil MIP<br>Blended<br>Index | Crisil MIP<br>Blended<br>Index |
| Benchmark Returns since inception            |     | 0                                                                             | 0                              | 0.58                           | 0                                                                              | 0                              | 2.02                           |
| Per 10000 Benchmark Returns since inception- |     | 0                                                                             | 0                              | 10058                          | 0                                                                              | 0                              | 10202                          |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                                          | 0.00                           | -0.81                          | 0.00                                                                           | 0.00                           | 2.09                           |
| SECBM RETURNS- NIFTY                         |     |                                                                               |                                |                                |                                                                                |                                |                                |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                                             | 0                              | 9919.21                        | 0                                                                              | 0                              | 10208.77                       |
| SECBM VAL10000-NIFTY                         |     |                                                                               |                                |                                |                                                                                |                                |                                |

|                                              |     | UTI - Dual Advantage Fixed Term Fund<br>Series IV-IV (1997 Days) (09/02/2017) |                                |                                | UTI - FTIF Series XXVI-Plan-V (1160 Days)<br>(27/02/2017) |                                   |                                   |
|----------------------------------------------|-----|-------------------------------------------------------------------------------|--------------------------------|--------------------------------|-----------------------------------------------------------|-----------------------------------|-----------------------------------|
|                                              |     | 2014-2015                                                                     | 2015-2016                      | 2016-2017                      | 2014-2015                                                 | 2015-2016                         | 2016-2017                         |
| NAV at the beginning of year                 | AD  |                                                                               |                                |                                |                                                           |                                   |                                   |
| NAV at the beginning of year                 | DAD |                                                                               |                                |                                |                                                           |                                   |                                   |
| NAV at the beginning of year                 | DFX |                                                                               |                                |                                |                                                           |                                   |                                   |
| NAV at the beginning of year                 | DGR |                                                                               |                                |                                |                                                           |                                   |                                   |
| NAV at the beginning of year                 | DIR |                                                                               |                                |                                |                                                           |                                   |                                   |
| NAV at the beginning of year                 | DMD |                                                                               |                                |                                |                                                           |                                   |                                   |
| NAV at the beginning of year                 | DQD |                                                                               |                                |                                |                                                           |                                   |                                   |
| NAV at the beginning of year                 | FX  |                                                                               |                                |                                |                                                           |                                   |                                   |
| NAV at the beginning of year                 | GR  |                                                                               |                                |                                |                                                           |                                   |                                   |
| NAV at the beginning of year                 | IR  |                                                                               |                                |                                |                                                           |                                   |                                   |
| NAV at the beginning of year                 | MD  |                                                                               |                                |                                |                                                           |                                   |                                   |
| NAV at the beginning of year                 | QD  |                                                                               |                                |                                |                                                           |                                   |                                   |
| Income distr per unit                        | AD  |                                                                               |                                |                                |                                                           |                                   |                                   |
| Income distr per unit                        | DAD |                                                                               |                                |                                |                                                           |                                   |                                   |
| Income distr per unit                        | DQD |                                                                               |                                |                                |                                                           |                                   |                                   |
| Income distr per unit                        | QD  |                                                                               |                                |                                |                                                           |                                   |                                   |
| NAV at the end of year                       | AD  |                                                                               |                                |                                | 0                                                         | 0                                 | 10.0314                           |
| NAV at the end of year                       | DAD |                                                                               |                                |                                | 0                                                         | 0                                 | 10.0376                           |
| NAV at the end of year                       | DFX |                                                                               |                                |                                | 0                                                         | 0                                 | 10.0377                           |
| NAV at the end of year                       | DGR | 0                                                                             | 0                              | 10.0531                        | 0                                                         | 0                                 | 10.0377                           |
| NAV at the end of year                       | DIR | 0                                                                             | 0                              | 10.0531                        |                                                           |                                   |                                   |
| NAV at the end of year                       | DMD |                                                                               |                                |                                | 0                                                         | 0                                 | 10.0377                           |
| NAV at the end of year                       | DQD |                                                                               |                                |                                | 0                                                         | 0                                 | 10.0377                           |
| NAV at the end of year                       | FX  |                                                                               |                                |                                |                                                           |                                   |                                   |
| NAV at the end of year                       | GR  | 0                                                                             | 0                              | 10.0379                        | 0                                                         | 0                                 | 10.0314                           |
| NAV at the end of year                       | IR  | 0                                                                             | 0                              | 10.0379                        |                                                           |                                   |                                   |
| NAV at the end of year                       | MD  |                                                                               |                                |                                | 0                                                         | 0                                 | 10.0314                           |
| NAV at the end of year                       | QD  |                                                                               |                                |                                | 0                                                         | 0                                 | 10.0314                           |
| Scheme Returns since inception               |     | 0                                                                             | 0                              | 0.38                           | 0                                                         | 0                                 | 0.31                              |
| Per 10000 Scheme Returns since inception-    |     | 0                                                                             | 0                              | 10038                          | 0                                                         | 0                                 | 10031                             |
| Net Assets at the end (crs)                  |     | 0                                                                             | 0                              | 20.7                           | 0                                                         | 0                                 | 181.43                            |
| ratio of recurring exp                       |     | 0                                                                             | 0                              | 2.2                            | 0                                                         | 0                                 | 0.75                              |
| Scheme Benchmark                             |     | Crisil MIP<br>Blended<br>Index                                                | Crisil MIP<br>Blended<br>Index | Crisil MIP<br>Blended<br>Index | Crisil<br>Composite<br>Bond Index                         | Crisil<br>Composite<br>Bond Index | Crisil<br>Composite<br>Bond Index |
| Benchmark Returns since inception            |     | 0                                                                             | 0                              | 1.6                            | 0                                                         | 0                                 | 1.58                              |
| Per 10000 Benchmark Returns since inception- |     | 0                                                                             | 0                              | 10160                          | 0                                                         | 0                                 | 10158                             |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                                          | 0.00                           | 1.79                           | 0.00                                                      | 0.00                              | 1.50                              |
| SECBM RETURNS- NIFTY                         |     |                                                                               |                                |                                |                                                           |                                   |                                   |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                                             | 0                              | 10178.68                       | 0                                                         | 0                                 | 10150.46                          |
| SECBM VAL10000-NIFTY                         |     |                                                                               |                                |                                |                                                           |                                   |                                   |

|                                              |     | UTI - FTIF Series XXVI-Plan-VI (1146 Days)<br>(10/03/2017) |                             |                             | UTI - FTIF Series XXVI-Plan-VII (1140 Days)<br>(16/03/2017) |                             |                             |
|----------------------------------------------|-----|------------------------------------------------------------|-----------------------------|-----------------------------|-------------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                                  | 2015-2016                   | 2016-2017                   | 2014-2015                                                   | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the beginning of year                 | DAD |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the beginning of year                 | DFX |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the beginning of year                 | DGR |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the beginning of year                 | DIR |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the beginning of year                 | DMD |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the beginning of year                 | DQD |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the beginning of year                 | FX  |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the beginning of year                 | GR  |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the beginning of year                 | IR  |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the beginning of year                 | MD  |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the beginning of year                 | QD  |                                                            |                             |                             |                                                             |                             |                             |
| Income distr per unit                        | AD  |                                                            |                             |                             |                                                             |                             |                             |
| Income distr per unit                        | DAD |                                                            |                             |                             |                                                             |                             |                             |
| Income distr per unit                        | DQD |                                                            |                             |                             |                                                             |                             |                             |
| Income distr per unit                        | QD  |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the end of year                       | AD  |                                                            |                             |                             | 0                                                           | 0                           | 10.0107                     |
| NAV at the end of year                       | DAD | 0                                                          | 0                           | 10.0546                     | 0                                                           | 0                           | 10.0116                     |
| NAV at the end of year                       | DFX |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the end of year                       | DGR | 0                                                          | 0                           | 10.0546                     | 0                                                           | 0                           | 10.0116                     |
| NAV at the end of year                       | DIR |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the end of year                       | DMD | 0                                                          | 0                           | 10.0546                     | 0                                                           | 0                           | 10.0116                     |
| NAV at the end of year                       | DQD | 0                                                          | 0                           | 10.0546                     | 0                                                           | 0                           | 10.0116                     |
| NAV at the end of year                       | FX  | 0                                                          | 0                           | 10.0539                     | 0                                                           | 0                           | 10.0107                     |
| NAV at the end of year                       | GR  | 0                                                          | 0                           | 10.0539                     | 0                                                           | 0                           | 10.0107                     |
| NAV at the end of year                       | IR  |                                                            |                             |                             |                                                             |                             |                             |
| NAV at the end of year                       | MD  | 0                                                          | 0                           | 10.0539                     | 0                                                           | 0                           | 10.0107                     |
| NAV at the end of year                       | QD  | 0                                                          | 0                           | 10.0539                     | 0                                                           | 0                           | 10.0107                     |
| Scheme Returns since inception               |     | 0                                                          | 0                           | 0.54                        | 0                                                           | 0                           | 0.11                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                          | 0                           | 10054                       | 0                                                           | 0                           | 10011                       |
| Net Assets at the end (crs)                  |     | 0                                                          | 0                           | 122.37                      | 0                                                           | 0                           | 127.4                       |
| ratio of recurring exp                       |     | 0                                                          | 0                           | 0.08                        | 0                                                           | 0                           | 0.75                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                                | Crisil Composite Bond Index | Crisil Composite Bond Index | Crisil Composite Bond Index                                 | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                          | 0                           | 1.2                         | 0                                                           | 0                           | 0.21                        |
| Per 10000 Benchmark Returns since inception- |     | 0                                                          | 0                           | 10120                       | 0                                                           | 0                           | 10021                       |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                       | 0.00                        | 1.29                        | 0.00                                                        | 0.00                        | 0.41                        |
| SECBM RETURNS- NIFTY                         |     |                                                            |                             |                             |                                                             |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                          | 0                           | 10128.81                    | 0                                                           | 0                           | 10040.51                    |
| SECBM VAL10000-NIFTY                         |     |                                                            |                             |                             |                                                             |                             |                             |

|                                              |     | UTI - FTIF Series XXVI-Plan-VIII (1154 Days) (24/03/2017) |                             |                             |
|----------------------------------------------|-----|-----------------------------------------------------------|-----------------------------|-----------------------------|
|                                              |     | 2014-2015                                                 | 2015-2016                   | 2016-2017                   |
| NAV at the beginning of year                 | AD  |                                                           |                             |                             |
| NAV at the beginning of year                 | DAD |                                                           |                             |                             |
| NAV at the beginning of year                 | DFX |                                                           |                             |                             |
| NAV at the beginning of year                 | DGR |                                                           |                             |                             |
| NAV at the beginning of year                 | DIR |                                                           |                             |                             |
| NAV at the beginning of year                 | DMD |                                                           |                             |                             |
| NAV at the beginning of year                 | DQD |                                                           |                             |                             |
| NAV at the beginning of year                 | FX  |                                                           |                             |                             |
| NAV at the beginning of year                 | GR  |                                                           |                             |                             |
| NAV at the beginning of year                 | IR  |                                                           |                             |                             |
| NAV at the beginning of year                 | MD  |                                                           |                             |                             |
| NAV at the beginning of year                 | QD  |                                                           |                             |                             |
| Income distr per unit                        | AD  |                                                           |                             |                             |
| Income distr per unit                        | DAD |                                                           |                             |                             |
| Income distr per unit                        | DQD |                                                           |                             |                             |
| Income distr per unit                        | QD  |                                                           |                             |                             |
| NAV at the end of year                       | AD  | 0                                                         | 0                           | 10.0068                     |
| NAV at the end of year                       | DAD | 0                                                         | 0                           | 10.0077                     |
| NAV at the end of year                       | DFX | 0                                                         | 0                           | 10.0077                     |
| NAV at the end of year                       | DGR | 0                                                         | 0                           | 10.0077                     |
| NAV at the end of year                       | DIR |                                                           |                             |                             |
| NAV at the end of year                       | DMD | 0                                                         | 0                           | 10.0077                     |
| NAV at the end of year                       | DQD | 0                                                         | 0                           | 10.0077                     |
| NAV at the end of year                       | FX  |                                                           |                             |                             |
| NAV at the end of year                       | GR  | 0                                                         | 0                           | 10.0068                     |
| NAV at the end of year                       | IR  |                                                           |                             |                             |
| NAV at the end of year                       | MD  | 0                                                         | 0                           | 10.0068                     |
| NAV at the end of year                       | QD  | 0                                                         | 0                           | 10.0068                     |
| Scheme Returns since inception               |     | 0                                                         | 0                           | 0.07                        |
| Per 10000 Scheme Returns since inception-    |     | 0                                                         | 0                           | 10007                       |
| Net Assets at the end (crs)                  |     | 0                                                         | 0                           | 128.88                      |
| ratio of recurring exp                       |     | 0                                                         | 0                           | 0.24                        |
| Scheme Benchmark                             |     | Crisil Composite Bond Index                               | Crisil Composite Bond Index | Crisil Composite Bond Index |
| Benchmark Returns since inception            |     | 0                                                         | 0                           | 0.21                        |
| Per 10000 Benchmark Returns since inception- |     | 0                                                         | 0                           | 10021                       |
| SECBM RETURNS- C10YRGSEC                     |     | 0.00                                                      | 0.00                        | 0.41                        |
| SECBM RETURNS- NIFTY                         |     |                                                           |                             |                             |
| SECBM VAL10000-C10YRGSEC                     |     | 0                                                         | 0                           | 10040.51                    |
| SECBM VAL10000-NIFTY                         |     |                                                           |                             |                             |

For Schemes launched during the year, the starting NAV is Rs.10/-

| Definition of Option Code |                                  | Definition of Benchmark |                        |
|---------------------------|----------------------------------|-------------------------|------------------------|
| AD                        | Annual Dividend Option           | C10YRGSEC               | CRISIL 10YR GILT INDEX |
| DAD                       | Annual Dividend Option Direct    |                         |                        |
| FX                        | Flexi Dividend Option            |                         |                        |
| DFX                       | Flexi Dividend Option Direct     |                         |                        |
| GR                        | Growth Option                    |                         |                        |
| DGR                       | Growth Option Direct             |                         |                        |
| IR                        | Dividend Option                  |                         |                        |
| DIR                       | Dividend Option Direct           |                         |                        |
| MD                        | Maturity Dividend Option         |                         |                        |
| DMD                       | Maturity Dividend Option Direct  |                         |                        |
| QD                        | Quarterly Dividend Option        |                         |                        |
| DQD                       | Quarterly Dividend Option Direct |                         |                        |
| MR                        | Monthly Dividend Option          |                         |                        |
| DMR                       | Monthly Dividend Option Direct   |                         |                        |
| GI                        | Growth Option Institution        |                         |                        |

Amount in Rs.

Simple returns for schemes launched during the year

Considering movement of NAV during the year and after adjustment of dividend and bonus, if any. Returns have been computed for growth options



### 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:** : 2<sup>nd</sup> 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, 1<sup>st</sup> Floor, Near Kashak Circle, Bharuch – 392 001, Gujarat, Tel.:(02642) 227331, **Bhavnagar:** Shree Complex, 6-7 Ground Floor, Opp. Gandhi Smruti, Crescent Circle, Crescent, Bhavnagar – 364 001, Tel.:(0278)-2519961/2513231, **Bhuj:** First Floor 13 & 14, Jubilee Circle, Opposite All India Radio, Banker's Colony, Bhuj – 370 001, Gujarat, Tel: (02832) 220030, **Gandhinagar:** Shop No.1 & 2, Shree Vallabh Chambers, Nr. Trupti Parlour, Plot 382, Sector 16, Gandhinagar – 382 016, Gujarat Tel : (079) 23240461, 23240786, **Jamnagar:** "Keshav Complex", First Floor, Opp. Dhanvantary College, Pandit Nehru Marg, Jamnagar – 361 001, Tel.:(0288)-2662767/68, **Navsari:** 1/4 Chinmay Arcade, Sattapir, Sayaji Road, Navsari – 396 445, Gujarat, Tel: (02637)-233087, **Rajkot:** Race Course Plaza, Shop No.5,6,7, Ground Floor, Near Income Tax, Rajkot-360 001, Tel.:(0281)2433525/244 0701, **Surat:** B-107/108, Tirupati Plaza, Near Collector Office, Athwa Gate, Surat-395 001, Tel: (0261) 2474550, **Vadodara:** G-6 & G-7, "Landmark" Bldg., Transpeck Centre, Race Course Road, Vadodara-390 007, Tel.:(0265) 2336962, **Vapi:** GF 1 & GF 2, Shoppers Stop, Near Jay Tower-1, Imran Nagar, Silvassa Road, Vapi – 396 195, Gujarat, Tel: (0260) 2421315.

##### MUMBAI REGION

**Bandra Kurla Complex:** UTI Tower, 'Gn' Block, Ground Floor, Bandra-Kurla Complex, Bandra (E), Mumbai-400051, Tel: (022) 66786354/6101, **Borivali :** Purva Plaza, Ground Floor, Juntion of S V Road & Shimpoli, Soni Wadi Corner, Borivali (West), Mumbai – 400 092. Tel. No.: (022) 2898 0521/ 5081, **Ghatkopar :** Shop No.1-4, Ground Floor, Sai Plaza, Junction of Jawahar Road and R. B. Mehta Road, Near Ghatkopar Rly Station, Ghatkopar (East), Mumbai - 400 077, Tel: (022) 25012256/25010812/715/833, **Goregaon:** 101, 1<sup>st</sup> Floor, Accord Commercial Complex, Opposite Bus Depot, Station Road, Goregaon (East), Mumbai – 400 063. Maharashtra, Tel. No.: 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:** Suraj Arcade, Ground Floor, Next to Deodhar Hospital, Opp. To HDFC Bank, Gokhale Road, Thane (West)-400 602, Tel: (022) 2533 2409, **Vashi:** Shop no. 4, 5 & 6, Plot no. 9, Ganesh Tower, Sector 1, Vashi, Navi Mumbai – 400 703, Tel.: (022) 27820171/74/77.

##### NAGPUR REGION

Amravati: C-1, VIMACO Tower, S.T. Stand Road, Amravati – 444 602, Maharashtra, Tel.: (0721) 2553126/7/8, Bhilai: 38 Commercial Complex, Nehru Nagar (East), Bhilai – 490 020, Distt. Durg, Chhattisgarh, Tel.: (0788) 2293222, 2292777, Bhopal: 2nd Floor, V. V. Plaza, 6 Zone II, M. P. Nagar, Bhopal-462 011, Tel: (0755) 2558308, Gwalior: 45/A, Alaknanda Towers, City Centre, Gwalior-474011, Tel: (0751) 2234072, Indore: UG 3 & 4, Starlit Tower, YN Road, Indore-452 001, Tel:(0731) 2533869/4958, Jabalpur: 74-75, 1<sup>st</sup> 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, 1<sup>st</sup> Floor, Above Trimurti Sweets, Do Batti Square, Ratlam – 457 001, Madhya Pradesh, Tel.: (07412) 222771/72.

### REST OF MAHARASHTRA AND GOA

**Aurangabad:** "Yashodhan", Near Baba Petrol Pump, 10, Bhagya Nagar, Aurangabad – 431 001, Maharashtra, Tel.: (0240) 2345219 / 29, **Chinchwad** : City Pride, 1st Floor, Plot No.92/C, D III Block, MIDC, Mumbai-Pune Highway, Kalbhor Nagar, Chinchwad, Pune-411 019, Tel: (020) 65337240, **Jalgaon:** First Floor, Plot No-68, Zilha Peth, Behind Old Court, Near Gujrat Sweet Mart, Jalgaon (Maharashtra), Pin - 425 001, Tel.: (257) 2240480/2240486, **Kolhapur:** 11 & 12, Ground Floor, Ayodhya Towers, C S No 511, KH-1/2, 'E' Ward, Dabholkar Corner, Station Road, Kolhapur-416 001, Tel.: (0231) 2666603/2657315, **Margao:** Shop No. G-6 & G-7, Jeevottam Sundara, 81, Primitive Hospicio Road, Behind Cine Metropole, Margao, Goa-403 601, Tel.: (0832) 2711133, **Nasik:** Apurva Avenue, Ground Floor, Near Kusumagraj Pratishthan, Tilak Wadi, Nasik-422002, Tel: (0253) 2570251/252, **Panaji:** E.D.C. House, Mezzanine Floor, Dr. A.B. Road, Panaji, Goa-403 001, Tel: (0832) 2222472, **Pune:** Ground Floor, Shubhadra Bhavan, Apte Road, Opposite Ramee Grand Hotel, Pune – 411 004, Tel.: (020) 25521052/53/54/55/60/63, Fax: (020) 25521061, **Solapur:** 157/2 C, Railway Lines, Rajabhau Patwardhan Chowk, Solapur – 413 003, Maharashtra, Tel.: (0217) 223 11767,

### NORTH ZONE CHANDIGARH REGION

**Ambala:** 5686-5687, Nicholson Road, Ambala Cantt, Haryana, Pin-133 001, Tel.: (0171) 2631780, **Amritsar:** 69, Court Road, Amritsar-143001, Tel: (0183) 2564388, **Bhatinda:** 2047, II Floor, Crown Plaza Complex, Mall Road, Bhatinda – 151 001, Punjab, Tel: (0164) 223 6500, **Chandigarh:** Jeevan Prakash (LIC Bldg.), Sector 17-B, Chandigarh-160 017, Tel: (0172) 2703683, **Jalandhar:** "Ajit Complex", First Floor, 130 Ranjit Nagar, G. T. Road, Jalandhar-144 001, Tel: (0181) 22324756, **Jammu:** Gupta's Tower, CB-13, 2<sup>nd</sup> Floor, Rail Head Complex, Jammu – 180 004, Tel.: (0191) 247 0627, Fax: (0191) 2474825, **Ludhiana:** Ground Floor, S CO 28, Feroze Gandhi Market, Ludhiana-141 001, Tel: (0161) 2441264, **Panipat:** Office no.7, 2<sup>nd</sup> Floor, N K Tower, Opposite ABM AMRO Bank, G T Road, Panipat – 132 103, Haryana, Tel.: (0180) 263 1942, **Patiala:** SCO No. 43, Ground Floor, New Leela Bhawan, Patiala, Punjab-147 001, Tel: (0175) 2300341, **Shimla:** Bell Villa, 5th Floor, Below Scandal Point, The Mall, Shimla, Himachal Pradesh - 171 001, Tel. No.: (0177) 2657 803.

### DELHI REGION

**Dehradun:** 56, Rajpur Road, Hotel Classic International, Dehradun-248 001, Tel: (0135) 2743203, **Faridabad:** Shop No.6, First Floor, Above AXIS Bank, Crown Complex, 1 & 2 Chowk, NIT, Faridabad-121 001, Tel: (0129) 2424771, **Ghaziabad:** C-53 C, Main Road, RDC, Opp. Petrol Pump, Ghaziabad - 201001, Uttar Pradesh, Tel: (0120) 2820920/23, **Gurgaon:** SCO 28, 1st floor, Sector 14, Gurgaon-122 001, Haryana, Tel: (0124) 4245200, **Haridwar:** First Floor, Ashirwad Complex, Near Ahuja Petrol Pump, Opp Khanna Nagar, Haridwar – 249407, Tel.: (01334) 312828, **Janak Puri:** Bldg. No.4, First Floor, B-1, Community Centre, B-Block, Janak Puri, New Delhi – 110 058, Tel.: (011) 25523246/47/48, **Laxmi Nagar:** Flat No. 104-106, 1<sup>st</sup> Floor, Laxmi Deep Building, Laxmi Nagar District Centre, Laxmi Nagar, New Delhi – 110092, Tel. No. (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:** 13th Floor, Jeevan Bharati, Tower II, Connaught Circus, New Delhi – 110 001. Tel: (011) 2332 7497, 2373 9491/2, **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, 1<sup>st</sup> Floor, Opposite Chhapan Bhog, Rani Bazar, Bikaner – 334 001, Rajasthan, Tel: (0151) 2524755, **Jaipur:** Vasanti, 1<sup>st</sup> Floor, Plot No. 61-A, Dhuleshwar Garden, Sardar Patel Marg, 'C' Scheme, Jaipur-302 001, Tel: (0141)-4004941/42 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, 1<sup>st</sup> 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, 2<sup>nd</sup> 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, Laherisara, Dist – Darbhanga, Bihar – 846 003, Tel.: (06272) 250 033, **Gaya:** 1<sup>st</sup> 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:** 3<sup>rd</sup> Floor, Harshwardhan Arcade, Beside Lok Nayak Jai Prakash Bhawan, (Near Dak Bunglow Crossing), Fraser Road, Patna – 800 001, Bihar, Tel: (0612) 2200047.

**NORTH EAST REGION**

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

**ORISSA & JHARKHAND REGION**

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

**WEST BENGAL REGION**

**Baharampur:** 1/5 K K Banerjee Road, 1<sup>st</sup> 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, 2<sup>nd</sup> Floor, Parbithata, 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., 1<sup>st</sup> 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.12-25-170, Ground Floor, Kothapet Main Road, Guntur-522 001, Tel: (0863)-2333819, **Hyderabad :** Lala II Oasis Plaza, 1st floor, 4-1-898 Tilak Road, Abids, Hyderabad-500 001, Tel: (040) 24750281/24750381/382, **Kadapa:** No. 2/790, Sai Ram Towers, Nagarajpeta, Kadapa-516 001, Tel: (08562) 222121/131, **Nellore:** Plot no.16/1433, Sunshine Plaza, 1<sup>st</sup> Floor, Ramalingapuram Main Road, Nellore – 524 002, Andhra Pradesh, Tel: (0861) 2335818/19, **Punjagutta :** 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjagutta, 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:** House No.9-2-31, Shop No.23 & 24, 1st Floor, Nirmala Mall, J P N Road, Warangal-506 002, Tel: (0870) 2441099 / 2440766.

## KARNATAKA REGION

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

## TAMIL NADU & KERALA

**Annanagar :** W 123, III Avenue, Annanagar, Chennai – 600 040, Tel: (044) 65720030, **Chennai Main :** Capital Towers, Ground Floor, 180, Kodambakkam High Road, Nungambakkam, Chennai – 600 034, 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, Tel: (0422) 2220874/2221875/2220973, Fax: (0422) 2222399, **Kottayam:** Muringampadam Chambers, Ground Floor, Door No.17/480-F, CMS College Road, CMS College Junction, Kottayam-686 001, Tel.: (0481) 2560734, **Kozhikode:** Aydeed Complex, YMCA Cross Road, Kozhikode - 673 001, Kerala, Tel.: (0495) 2367284 / 324, **Madurai:** "Jeevan Jyothi Building", First Floor, 134 Palace Road, Opp. to Christian Mission Hospital, Madurai - 625 001, Tel.: (0452) 2333317, **Salem:** No.2/91, Sri Vari Complex, First Floor, Preethee Bajaj Upstairs, New Bus Stand Road, Meyyanur, Salem - 636 004, Tel.: (0427) 2336163, **T Nagar :** 1st Floor, 29, North Usman Road, T Nagar, Chennai-600 017, Tel: (044) 65720011/12, **Thiruvananthapuram:** T C 15/49(2), 1st Floor, Saran Chambers, Vellayambalam, Thiruvananthapuram-695 010, Tel: (0471) 2723674, **Trichur:** 26/621-622, Kollannur Devassy Building, 1st Floor, Town Hall Road, Thrissur-680 020, Tel. No.:(0487) 2331 259/495, **Tirunelveli:** 1st Floor, 10/4 Thaha Plaza, South Bypass Road, Vannarpet, Tirunelveli-627 003. Tel.: (0462) 2500186, **Tirupur:** 47, Court Street, Sabhapathipuram, Tirupur – 641 601, Tamil Nadu, Tel.: (0421) 223 6337/6339, **Trichy:** Kingston Park No.19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirapalli-620 017, Tel.: (0431) 2770713, **Vellore:** S R Arcade, 1st floor, 15/2 No.30, Officers Line, Vellore – 632 001, Tamil Nadu, Tel.: (0416) 223 5357/5339.

## 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, 7<sup>th</sup> Chowk, Abohar, Punjab – 152 116, Tel.: 01634 – 221238, **Ahmednagar:** C/o. Mr. Santosh H. Gandhi, 3312, Khist Lane, Ahmednagar – 414 001, Maharashtra, Mob.: 9850007454, **Akola:** Shop No.30, Ground Floor, Yamuna Tarang Complex, N H No.06, Murtizapur Road, Akola – 444 004, Tel.: 0724 – 2451 874, **Alleppey:** C/o. Mr K Thankachan, MJM Building, Mullackal, Alleppey, Kerala – 688 011, Tel. No.: (0477) 2251110, **Ananthapur:** # 15-149, 2nd Floor, S.R.Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur-515 001, Tel.: (08554) 244449, **Andaman & Nicobar Islands:** C/o Shri P N Raju, 5, Middle Point, 112, M G Road, Midyna Tower, Ground Floor, Port Blair, Andaman & Nicobar Islands – 744 101, Tel.: 03192-233083, **Angul:** C/o Shri Surya Narayan Mishra, 1<sup>st</sup> 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, **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, **Bankura:** C/o Shri Subhasis Das, Rampur Road (Old Rathtola), Near City Nursing Home, P O & Dist Bankura - 722101 West Bengal, Phone No. 03242-259584, **Bhojpur:** C/o Mr. V P Gupta, Mahadeva Road, Ara, Bhojpur, Bihar – 802 301, Tel. No.: (06182) 244 334, **Bilaspur:** C/o Mr Vijay Kumar Khaitan, Investor Centre, 1st Floor, Hotel Mid Town Complex, Telephone Exchange Road, Bilaspur – 495 001, Tel. No.: (07752) 414 701, **Bongaigaon:** C/o Shri Uday Chatterjee, Natun Para, College Road, P.O. Bongaigaon Dist. Bongaigaon-783380 Assam. Phone No. 03664-230488, **Chandrapur:** C/o. Mr. Balraj Singh Wadhawan, Opp. Laxmi Narayan Temple, Chandrapur – 442 402, Tel.: 07172 – 255562, **Chhindwara:** C/o Shri Arun Kumar Pandey, Char Fatak, Station Road, Behind Sub Post Office, Shanichara Bazar, Chhindwara-480002 Madhya Pradesh. Phone No. 07168-235223, **Dhule:** Ground Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule – 424 001, Tel: (02562) 282823, **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul-624 001, Tel.: (0451) 2436077/177, **East Midnapore:** C/o Shri Manoj Kumar Dolai, Town Padumbasan, P O Tamluk, East Midnapore, West Bengal, Pin-721636, Mob.: 953228266242, **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru - 534 002, Tel.: (08812) 227851 to 54, **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode-638 003, Tel.: (0424) 2225615, **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad-382 011, Tel.: (079) 28529222 / 23249943 / 4955, **Hajipur:** C/o Mr. V N Jha, Business Development Associate for UTI Mutual Fund, 2nd Floor, Canara Bank Campus Kachhari Road, Hajipur -844101, Bihar Phone No. 06224 (260520), **Hazaribagh:** C/o Surendra Nath Singh, Business Development Associate for UTI Mutual Fund, Prabhu Niwas Market, Ananda Chowk, Guru Gobind Singh Road, Hazaribagh – 825301, Jharkhand Tel (06546) 261015, **Himatnagar:** C/o Shri Mohamedarif S Memon, B-1, Deshkanta Memon Complex, Opp Power House, Hajipura, Himatnagar -383001 Gujarat Phone No. 02772-240796, **Hissar:** C/o Shri Sanjeev Kumra, 79-S, Model Town, Hissar – 125 005, Haryana, **Howrah:** C/o Shri Asok Pramanik, Uluberia – R.S., Majherraati, 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, **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. Phone No. 0376-2322092, **Junagadh:** 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat-362 001, Tel.: (0285) 2624154, **Kaithal:** C/o Mr. Parvesh Bansal, Business Development Associate, Chandni Chowk, Old Sabzi Mandi, Kaithal, Haryana – 136027, Tel. No.: (01746) 232 486, **Kannur:** C/o Mr T Prakashan, 1<sup>st</sup> Floor, Supex Corner, Near Training School, Kannur – 670002, Tel. No.: (0497) 2702157, **Karimnagar:** H. No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001, Tel.: (0878) 2244773/ 75/79, **Karnal:** 18/369, Char Chaman, Kunjpura Road, Karnal – 132 001, Haryana, Tel:(0184) 2251524 / 2251525 / 2251526, **Katihar:** C/o Mr Rabindra Kumar Sah, Keshri Market, Barbanna Gali, Baniatola Chowk, M G Road, Katihar, Dist-Katihar, Bihar – 854 105, Tel. No.: (06452) 244 155, **Khammam:** 2-3-117, Gandhi Chowk, Opp. Siramvari Satram, Khammam-507 003, Tel.: (08742) 258567, **Kheda:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, Kheda – 387001, Gujarat, Tel.: (0268) 2565557, **Kollam:** Vigneshwara Bhavan, Below Reliance Web World, Kadapakkada, Kollam-691 008, Tel.: (0474) 3012778, **Korba:** C/o Mr Vijay Kumar Rajak, Shop No.31, Pandit Din Dayal Upadhyaya Shubhada Complex, T P Nagar, Korba – 495 450, **Krishna:** C/o Shri Mamidi Venkateswara Rao, D. No. 25-474, Kojjilipet, Machilipatnam, Dist Krishna, Andhra Pradesh, Pin-521001, Tel.: 08672-221520, **Kumbakonam:** C/o Shri A Giri, Ground Floor, KVG Complex, 49 TSR Street, Kumbakonam – 612001, Tamilnadu, Tel.: (0435) 2403782, **Kurnool:** Shop No.43, 1st Floor, S V Complex, Railway Station Road, Kurnool - 518 004, Tel.: (08518) 228850/950, **Madhubani:** C/o Shri Anand Kumar, Bimal Niwas, 7/77, Narial Bazar, P.O. & Dist. Madhubani, Bihar, Pin-847211, Tel.: 06276-223507, **Malout:** S/o. S. Kartar Singh, Back Side SBI Bank, Ward No.18 H. No.202, Heta Ram Colony, Malout, Distt. Muktsar – 152 107, Punjab, Mob.:9417669417, **Mathura:** Ambey Crown II Floor, In front of BSA Collage, Gaushala Road, Mathura – 281 001, Mob.: 9369918618, **Mehsana:** C/o Mr. Kamlesh C Shah, 148-149 Sardar Vyapar Sankul Mal Godown, Urban Bank Road, Mehsana – 384 002, Tel.: (02762) 256377, **Munger:** C/o Mr. Bijoy Kumar, Business Development Associate, Between Bazar, Bari Sangat Road, Munger – 811 201. Tel. No.: (06344) 222 230, **Nadia:** C/o Shri Prokash Chandra Podder, Udayan, 20, M.M. Street, (Nr. Sadar Hospital, Traffic More), PO Krishnagar, Dist. Nadia, West

Bengal, Pin-741101, Mob.: 953472255806, **Nadiad:** 104-105, City Point, Near Paras Cinema, Opp. IFFCO Vala Hall, Nadiad-387 001, Gujarat, Tel: (0268) 256 3245, **Nagaon:** C/o Shri Sajal Nandi, A D P Road, Christianpatty, Nagaon, Assam, Pin-782001, Tel.: 03672-233016, **Nagarcoil:** 3 A, South Car Street, Parfan Complex, Nr The Laxmi Vilas Bank, Nagarcoil –629 001, Tel: (04652) 233551/52/53, **Nalanda:** C/o MD Mokhtar Alam, Business Development Associate, Najam Complex, Ground Floor, Bain House, Opposite SBI Bazar Branch, Post Office Road, P.O. Biharsharif, Dist. Nalanda, Bihar, Pin-803101, 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, 2<sup>nd</sup> Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha-754142, Tel. No.: (06722) 223 542, **Pondicherry:** No. 7, First Floor, Thiagarajar Street, Pondicherry – 605 001 Tel: (0413) 2220 640, **Puri:** C/o Shri Pradeep Kumar Nayak, Lavanyapuri, Sarvodaya Nagar, Puri, Orissa, Pin-752002, Tel.: 06752-251788, **Ratnagiri:** C/o V L Ayare, Chief Agent for UTI Mutual Fund, Gala No.3, Shankeshwar Plaza, Nachane Road, Ratnagiri – 415 639, Tel.: (02352) 270502, **Rewari:** C/o Shri Raghu Nandan, Business Development Associate for UTI Mutual Fund, SCO-7, Brass Market (Opposite LIC office) Rewari – 123401, Haryana Tel (01274) 224864, **Rohtak:** C/o Shri Kamal Dureja, G-32, Ashok Plaza, Behind ICICI Bank, Rohtak – 124 001, Haryana, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee- 247 667, Tel.: (01332) 277664/667, **Sagar:** C/o Mr. Mahesh Raikwar, Shop No.9, 1<sup>st</sup> Floor, Satyam Complex, In front of Cant Mall, 5, Civil Lines, Sagar – 470 002, Madhya Pradesh. Tel. No.: (07582) 221 871, **Saharanpur:** 18 Mission Market, Court Road, Saharanpur– 247 001, Uttar Pradesh, Tel.: (0132) 3297451, **Sangli:** C/o. Shri Shridhar D Kulkarni, “Gurukrupa Sahniwas” CS No.478/1, Gala No. B-4, Sambhare Road, Gaon Bhag, Near Maruti Temple, Sangli – 416 416, Maharashtra, Tel.: (0233) 2331228, **Satara:** C/o. Shri Deepak V. Khandake, ‘Pratik’, 31 Ramkrishna Colony Camp, Satara – 415 001, Tel.: (02162) 230657, **Satna:** C/o Mr Ajay Dinkar Modak, Prem Nagar, Near MPEB Office, Satna – 485 001, Tel. No.: (07672) 237030, **Shimoga:** LLR Road, Opp. Telecom Gm Office, Durgi Gudi, Shimoga–577 201, Tel.: (08182) 227485, **Thanjavur:** Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur–613 001, Tel.: (04362) 279407/08, **Thiruvalla:** 2<sup>nd</sup> Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank Ltd, Thiruvalla, Pathanamthitta, Kerala – 689 107. Tel. No.: (0469) 3205676, **Tuticorin:** 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin–628 003, Tel.: (0461) 2334601/602, **Udupi:** C/o Shri Walter Cyril Pinto, C/o Feather Communications, 13-3-22A1, Vishnu Prakash Building, Ground Floor, Udupi, Karnataka, Pin-576101, Tel.: 0820-2529063, **Ujjain:** C/o Shri Sumit Kataria, Business Development Associate of UTI Mutual Fund, 68, Mussadipura, Sati Marg, Ujjain, MP – 456006 Tel.: (0734) 2554795, **Uttar Dinajpur:** C/o Shri Prasanta Kumar Bhadra, Sudarshanpur, Near Telecom Exchange, P.O. Raiganj, Uttar Dinajpur, West Bengal, Pin-733134, Tel.: 03523-253638, **Valsad:** Shop No 2, Phiroza Corner, ICICI Bank Char Rasta, Tithal Road, Valsad–396 001, Tel.: (02632) 326902.

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#### MF UTILITY FOR INVESTORS

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