



*Haq, ek behtar zindagi ka.*

**UTI Mutual Fund**  
**UTI Asset Management Company Limited**  
**UTI Trustee Company Private Limited**  
UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.  
**Tel:** (022) 6678 6666,  
**Email:** service@uti.co.in, **Website:** [www.utimf.com](http://www.utimf.com)

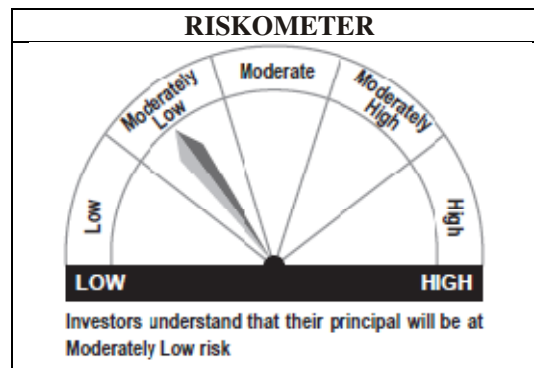
### KEY INFORMATION MEMORANDUM

#### UTI-Capital Protection Oriented Scheme – Series VIII – IV (1996 days)

(A Close-ended Capital Protection Oriented Income Fund)

The product is suitable for investors who are seeking\*:

- ❖ Capital Protection at Maturity and Capital Appreciation over medium term.
- ❖ Investment in Debt and Money Market Securities (70% - 100%) and Equity and Equity related instruments (0%-30%).



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

**New Fund Offer Opens on:** Monday, October 24, 2016

**New Fund Offer Closes on:** Monday, November 07, 2016

#### **RATED as CRISIL AAA(SO) by CRISIL**

CRISIL has rated this Scheme as CRISIL AAA (SO) (pronounced as triple A Structured Obligation). Instruments with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such instruments carry lowest credit risk. The rating is not an opinion on the stability of the scheme's NAV before its maturity date.

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, Investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the UTI Financial Centres or distributors or from the website [www.utimf.com](http://www.utimf.com).**

The scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

<p><b>Investment Objective</b></p>	<p>The investment objective of the scheme is to endeavor to protect the capital by investing in high quality fixed income securities as the primary objective and generate capital appreciation by investing in equity and equity related instruments as secondary objective.</p> <p><b>However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.</b></p> <p>The Scheme is “oriented towards protection of capital” and not “with guaranteed returns”. Further, the orientation towards protection of the capital originates from the portfolio structure of the scheme and not from any bank guarantee, insurance cover etc.</p>																
<p><b>Type of Plan</b></p>	<p>UTI Capital Protection Oriented Scheme – Series VIII - IV (1996 days) is a closed ended capital protection oriented income fund with tenure of 1996 days.</p> <p>If the maturity date falls on a non-business day, then the maturity date shall be the next Business Day.</p>																
<p><b>Asset Allocation Pattern of the Plan</b></p>	<p><b>Asset Allocation (% to NAV):</b> Under normal circumstances, the asset allocation under the Plan will be as below</p> <table border="1" data-bbox="470 1035 1375 1255"> <thead> <tr> <th rowspan="2">Instruments</th> <th colspan="2">Indicative Allocation (% of Net Assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Debt &amp; Money Market instruments</td> <td>70%</td> <td>100%</td> <td>Low to Medium</td> </tr> <tr> <td>Equity &amp; Equity related instruments</td> <td>0%</td> <td>30%</td> <td>Medium to High</td> </tr> </tbody> </table> <p>The final Asset Allocation at the time of launch of the Plan would be as per the CRISIL rating letter.</p> <p>The Plan does not intend to invest in Securitized Debt (including Pass Through Certificates), Debt Derivatives, Repo /Reverse Repo in corporate debt securities, overseas / foreign securities.</p> <p>Further, the Plan does not intend to engage in stock and securities lending and short selling or participate in credit default swap transactions.</p> <p>The Plan will make investments in debt securities maturing on or before the maturity of the Plan. <b>In accordance with SEBI (MF) Regulations and circulars thereto, the debt component of the portfolio will have the highest investment grade rating (presently, AAA and A1+).</b></p> <p>Investment in Equity Derivative instruments will not exceed 30% of the net assets of the Plan. The Plan will only invest in exchange traded options and futures. The Plan may use equity derivatives for such purposes as may be permitted by the Regulations, including for the purpose of hedging and portfolio</p>			Instruments	Indicative Allocation (% of Net Assets)		Risk Profile	Minimum	Maximum	Debt & Money Market instruments	70%	100%	Low to Medium	Equity & Equity related instruments	0%	30%	Medium to High
Instruments	Indicative Allocation (% of Net Assets)		Risk Profile														
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	<p>balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time.</p> <p>In accordance with SEBI Circular No. Cir/ IMD/ DF/ 11/ 2010 dated August 18, 2010, the cumulative gross exposure to equity, debt and equity derivative positions will not exceed 100% of the net assets of the Plan.</p> <p>Pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme as stated above, the funds of the Scheme may be invested in short term deposits of scheduled commercial banks in accordance with SEBI Circular No SEBI / IMD / Cir No 1 / 91171 /07 dated April 16, 2007, as amended from time to time.</p> <p><b>UTI-Capital Protection Oriented Scheme - Series VIII – IV (1996 days) retains the option to alter the asset allocation for short-term periods on defensive considerations. While making such asset allocation, the fund manager would endeavour that capital remains protected on maturity and ensure that rating of the Plan is not adversely affected.</b></p> <p>The exposure of the Plan in a particular sector (excluding investments in Bank CDs, CBLO, G-Secs, T-Bills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 25% of the net assets of the Plan;</p> <p>Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 10% of the net assets of the Plan shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs);</p> <p>Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total investment/ exposure in HFCs shall not exceed 25% of the net assets of the Plan as per SEBI Guideline contained in Circular No SEBI/HO/IMD/DF2/CIR/P/2016/68 dated August 10, 2016.</p> <p><b>Type of instruments in which the Plan proposes to invest in</b></p> <p>The corpus of the Plan can be invested in any (but not exclusively) of the following instruments.</p> <ul style="list-style-type: none"> <li>* Equity and Equity related instruments</li> <li>* Securities issued /guaranteed by the Central, State, and Local governments (including but not limited to coupon bearing bonds, Zero coupon bonds and treasury bills).</li> <li>* Corporate debt (Public &amp; private sector).</li> <li>* Debt instruments of domestic government agencies and statutory bodies which may or may not carry a central /state govt. guarantee [including but not limited to Municipalities, Public Sector Undertakings, and State Electricity Boards(SEBs)</li> <li>* Bonds issued by banks (public &amp; private sector) and financial institutions.</li> <li>* Money market instruments as permitted by SEBI and or RBI (including CPs, CDs and CBLOs).</li> <li>* Securities with floating rate instruments.</li> <li>* Equity Derivative instruments as permitted by SEBI.</li> <li>* Any other instruments as may be permitted by RBI/SEBI other regulatory authorities from time to time.</li> </ul>
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The securities as mentioned above could be listed, unlisted, privately placed, secured, unsecured, or rated and of any maturity. The securities may be acquired through initial public offers, private placements, secondary market transactions, rights offer or negotiated deals.

The Plan based on views on debt and equity markets and other market conditions may review the above pattern of investment and rebalance the portfolio of the Plan. However, at all times the portfolio will adhere to the overall investment objective of the Plan and ensure that the rating of the Plan is not adversely affected.

The equity component of the Plan will mainly focus on those companies/stocks that have potential to appreciate in the medium to long run. The fundamental strengths of individual companies with medium to long term prospects will be key parameters in construction of Equity portfolio. The fund manager (s) may alter asset allocation as mentioned above at the time of any subsequent deployment of funds generated out of appreciation in the investment value to the extent deemed appropriate in the best interest of investors while endeavouring that the capital will remain protected on maturity and ensuring that the rating of the Plan is not adversely affected. This appreciation may be used for trading in derivatives.

**OTHER DISCLOSURES FOR CLOSE ENDED DEBT ORIENTED PLANS**

**Credit Evaluation Policy :**

Fund house follows a Credit Evaluation Process based on the objective assessment of the business risk, industry risk, financial risk, liquidity & funding risk and a subjective assessment of management quality, corporate governance, auditor comments, banker’s feedback, risk management systems & processes. The Fund House also takes into account the external rating of the company by accredited rating agencies. It is an ongoing process that includes continuous monitoring and surveillance of companies to adjust for the latest developments within the sector & corporate actions within the group / company.

**Sectors in which the Plan shall not invest**

The Plan will not invest in the securities issued by the companies in the Aviation, Gems & Jewellery and Real Estate Sectors.

**Intended Portfolio allocation (for Debt and Money Market Instruments) :**

Instruments	AAA**
CDs	-
CPs	-
NCDs	100%
Fixed Deposit / Repo / CBLO / T-Bills	-

\*\* or equivalent to a short term rating

**Note :**

- a) All investments shall be made based on rating prevalent at the time of investment. Where any paper is having dual rating (rated differently by more than one rating agency) then for the purpose of meeting intended range, the most conservative publicly available rating would be considered.

	<p>b) There will not be any deviation between the intended allocation and actual allocation except the following.</p> <ul style="list-style-type: none"> <li>i. At the time of building the portfolio post NFO and towards the maturity of the Plan, there may be a higher allocation to cash and cash equivalents.</li> <li>ii. The above allocation may vary during the duration of the Plan. Some of these instances are (i) coupon inflow; (ii) the instrument is called or brought back by the issuer; (iii) in anticipation of any adverse credit event (iv) CPs/NCDs of desired credit quality are not available or the Fund Manager is of the view that the risk-reward analysis of such instruments are not in the best interest of the Unit holders. In case of such deviations, the Plan may invest in Bank CDs having highest ratings (i.e., A1+ or equivalent), CBLOs, Reverse Repos and T-Bills. Such deviations may exist till suitable CPs/NCDs of desired credit quality are not available.</li> </ul> <p>c) <b>Change in Asset Allocation:</b> Further in the event of any deviations below the minimum limits or beyond the maximum limits as specified in the above table and subject to the notes mentioned herein, the Fund Manager shall - rebalance the portfolio within 30 days from the date of said deviation. In case the same is not aligned to the above asset allocation pattern within 30 days, justification shall be provided to the Investment Committee of the AMC and reasons for the same shall be recorded in writing. The Investment committee shall then decide on the course of action.</p> <p>d) The Plan shall not invest in unrated debt instruments. For this purpose, unrated debt securities shall exclude instruments such as CBLO, Reverse Repo, Short Term Deposit and such similar instruments to which rating is not applicable.</p> <p>e) The Plan is rated by CRISIL. However, the Plan shall not invest more than 20% (in value) of the net assets of the Plan at the time of investment in securities rated by CRISIL, as CRISIL has rated the Plan. In computing the ceiling of 20%, any security issued by Public Sector Undertakings (PSUs), Nationalized Banks and Government Companies will be excluded.</p> <p>f) <b>Reporting :</b> After the closure of NFO, the AMC will report in the next meeting of AMC / Trustees, the publicized percentage allocation and the final portfolio</p>
<p><b>Risk Profile of the Plan</b></p>	<p>Mutual Fund investments are subject to market risks. Please read the SID carefully for details on risk factors before investment.</p> <p>Past performance of the Sponsors / AMC / Mutual Fund does not guarantee future performance of the Plan.</p> <p>UTI- Capital Protection Oriented Scheme - Series VIII – IV (1996 days) is only the name of the Plan and does not in any manner indicate either the quality of the Plan or its future prospects or returns. There may be instances where no dividend distribution could be made.</p> <p><b>Plan Specific Risk factors:</b></p> <ul style="list-style-type: none"> <li>a. The Plan offered is "oriented towards protection of capital" and "not with guaranteed returns". Further, the orientation towards protection of the capital originates from the portfolio structure of the Plan and not from any</li> </ul>

	<p>bank guarantee, insurance cover or guarantee / assurance from the Trustee / Investment Manager / Mutual Fund / Sponsor.</p> <p>b. The ability of the portfolio to meet capital protection on maturity to the investors can be impacted by interest rate movements in the market, credit defaults by bonds, expenses, credit risk, interest rate risk, liquidity risk, market risk, price risk, reinvestment risk and risks specific to closed ended Plans. The risks pertaining to equity and debt markets may also impact the NAV of the Plan. This is only an illustrative list and not an exhaustive one.</p> <p>c. The rating provided by CRISIL is not a comment on Net Asset Value of the Plan in relation to its face value, if units are redeemed any time prior to the Plan's maturity date.</p> <p>d. CRISIL reserves the right to suspend, withdraw or revise the above ratings at any time, on the basis of any new information or unavailability of information or any other circumstances, which CRISIL believes may have impact on the above ratings.</p> <p>e. The performance of the Plan may be affected by changes in Government policies, general levels of interest rates and risk associated with trading volumes, liquidity and settlement systems in equity and debt markets.</p> <p>f. Investments in debt instruments are subject to default risk and interest rate risk. Interest rate risk results from changes in demand and supply for money and other macroeconomic factors and creates price changes in the value of debt instruments. Consequently, the Net Asset Value of the Plan may be subject to fluctuation.</p> <p>g. Though it is the endeavor of fund manager to invest in debt securities maturing in line with the maturity of the Plan there could be instances of not finding debt instruments with appropriate maturity date and hence there may be reinvestment risk. Investments in debt instruments are subject to reinvestment risks as interest rates prevailing on interest or maturity due dates may differ from the original coupon of the bond, which might result in the proceeds being invested at a lower rate.</p> <p>h. Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, even though it is intended to generate capital appreciation and maximize the returns by actively investing in equity/equity related securities.</p> <p>i. The value of the Plan's investments, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or policies of any appropriate authority and other political and economic developments and closure of stock exchanges which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Plan may fluctuate and can go up or down.</p> <p>j. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the equity and equity related investments made by the Plan which could cause the Plan to miss certain investment opportunities.</p>
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	<p>Different segments of the Indian financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The inability of the Plan to make intended securities purchases due to settlement problems could also cause the Plan to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the Plan’s portfolio due to the absence of a well developed and liquid secondary market for debt securities would result, at times, in potential losses to the Plan, in case of a subsequent decline in the value of securities held in the Plan’s portfolio.</p> <p>k. Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the regulatory limits, the AMC may choose to invest in unlisted securities that offer attractive yields. This may however increase the risk of the portfolio.</p> <p>l. The Plan may use various equity derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Usage of derivatives will expose the Plan to certain risks inherent to such derivatives.</p> <p>m. The Plan intends to deploy funds in money market instruments to maintain liquidity. To the extent that some assets/funds are deployed in money market instruments, the Plan will be subject to credit risk as well as settlement risk, which might affect the liquidity of the Plan.</p> <p>n. Different types of securities in which the Plan would invest as given in the scheme information document carry different levels and types of risk. Accordingly the Plan's risk may increase or decrease depending upon its investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government securities. Further even among corporate bonds, bonds which are AAA (SO) rated are comparatively less risky than bonds which are AA rated.</p> <p>o. Redemption will be done on the maturity date at the Net Asset Value on the date of maturity. As per SEBI guidelines, the AMC/MF shall not redeem the units of the Plan before the date of maturity.</p>		
Sub Plans and Options Offered	<b>The Plan offers the following Investment Options under Series VIII – IV (1996 days):</b>		
	<b>Name of the Plan</b>	<b>Tenure of Plan</b>	<b>Options</b>
	UTI-Capital Protection Oriented Scheme – Series VIII – IV (1996 days)	1996 days	<p><b>The Plan offers the following Sub Plans</b> Regular Sub Plan and Direct Sub Plan</p> <p>Both Sub Plans offer Growth Option and Dividend Payout Option</p> <p><b>Direct Sub Plan:</b> Direct Sub Plan is only for investors who purchase / subscribe Units in the Plan directly</p>

		<p>with UTI Mutual Fund and is not available for investors who route their investments through a Distributor (AMFI registered distributor / ARN Holder).</p> <p><b>Regular Sub Plan:</b> Regular Sub Plan is for investors who purchase /subscribe Units in the Plan through a Distributor.</p> <p>The Direct Sub Plan shall have a lower expense ratio as compared to the Regular Sub Plan to the extent of distribution expenses, commission, etc and no commission or distribution expenses for distribution of Units will be paid / charged under the Direct Sub Plan. The Direct Sub Plan shall have a separate NAV.</p> <p>The Direct Sub Plan and Regular Sub Plan will have a common portfolio.</p> <p><b>Treatment of applications under "Direct" / "Regular" Sub Plans:</b></p> <table border="1" data-bbox="859 936 1373 1612"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Sub Plan mentioned by the investor</th> <th>Default Sub Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Sub Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Sub Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Sub Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Sub Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Sub Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Sub Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Sub Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Sub Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Sub Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under</p>	Scenario	Broker Code mentioned by the investor	Sub Plan mentioned by the investor	Default Sub Plan to be captured	1	Not mentioned	Not mentioned	Direct Sub Plan	2	Not mentioned	Direct	Direct Sub Plan	3	Not mentioned	Regular	Direct Sub Plan	4	Mentioned	Direct	Direct Sub Plan	5	Direct	Not Mentioned	Direct Sub Plan	6	Direct	Regular	Direct Sub Plan	7	Mentioned	Regular	Regular Sub Plan	8	Mentioned	Not Mentioned	Regular Sub Plan
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			Direct Sub Plan from the date of application without any exit load.
<p><b>Eligible Investors</b></p>	<p><b>Applicants:</b>  An application for issue of units may be made by any resident or non-resident Indian as well as non-individuals as indicated below:</p> <ul style="list-style-type: none"> <li>(a) a resident individual or a NRI or person of Indian origin residing abroad either singly or jointly with another or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court;</li> <li>(b) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Units can be held on ‘Joint’ or ‘Anyone or Survivor’ basis.</li> <li>(c) an association of persons or body of individuals whether incorporated or not;</li> <li>(d) a Hindu Undivided Family both resident and non-resident;</li> <li>(e) a body corporate including a company formed under the Companies Act, 1956, (1 of 1956) replaced by The Companies Act, 2013 (No.18 of 2013) or established under State or Central Law for the time being in force;</li> <li>(f) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc;</li> <li>(g) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing;</li> <li>(h) a society as defined under the Plan;</li> <li>(i) a Financial Institution;</li> <li>(j) an Army/Navy/Air Force/Paramilitary Fund;</li> <li>(k) a partnership firm;</li> <li>(l) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014;</li> <li>(m) Mutual Funds registered with SEBI;</li> <li>(n) Scientific and Industrial Research Organisation</li> <li>(o) Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India</li> <li>(p) Other Schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations</li> <li>(q) Such other individuals / institutions / body corporate etc. as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations</li> </ul>		

	<p>Subject to the Regulations, the sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the Plan. The AMC shall not be entitled to charge any fees on its investments in the Plan.</p> <p>The fund reserves the right to include / exclude new/existing categories of investors to invest in the Plan from time to time, subject to SEBI Regulations, if any.</p> <p><b>Non-acceptance of subscriptions from Overseas Corporate Bodies (OCBs) in the Schemes of UTI MF. For detailed information please refer to SID and SAI</b></p>	
<b>Applicable NAV</b>	<p>Units can be purchased only during the New Fund Offer (NFO) period. During the New Fund Offer period the units will be sold at face value i.e. ₹10/- per unit.</p>	
	<p><b>Redemption: At Maturity</b></p> <p>Redemption will be done on maturity date at the applicable NAV.</p> <p>As per SEBI guidelines, the AMC / Mutual Fund shall not redeem the units of the plan before the date of maturity.</p> <p>The units of the Plan will be listed on the National Stock Exchange after the closure of the New Fund Offer period. Investors will be able to enter and exit the fund through transactions in the secondary market within five business days of allotment.</p> <p>The listing fees shall be charged under Regulations 52(4). The listing fees during NFO may not be charged to the Plan, only subsequent listing fees may be charged to the Plan.</p>	
<b>Dematerialisation</b>	<p>(a) Units of each Plan of the fund will normally also be available in the dematerialised form.</p> <p>(b) In case the unit holder wishes to transfer the units prior to maturity, then he / she may need to approach the stock market where the Plan is listed. Applicants under the Plan may then be required to have a beneficiary account with a DP of NSDL/CDSL. Applicants may indicate in the application form the DP's name, DP ID number and its beneficiary account number with the DP at the time of investment or can convert his units into demat mode at a later date.</p> <p>(c) The unit holders will have an option to hold units in demat form in addition to the account statement as per the current practice.</p> <p>(d) Unit holders who wish to trade in units would be required to have a demat account.</p> <p>(e) The option to have the units in demat or physical form may be exercised in the appropriate place in the application form</p>	
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Redemption</b>
	<p>Minimum amount of investment under Regular Sub Plan and Direct Sub Plan is ₹5,000/- and in multiples of ₹1/- thereafter without any upper limit.</p>	<p><b>At Maturity</b></p> <p>The Plan will be listed on the National Stock Exchange. Redemption prior to maturity is not allowed.</p>
<b>Additional</b>	<p>Investors may apply for the UTI-Capital Protection Oriented Scheme - Series</p>	

<b>Mode of Payment during NFO</b>	VIII – IV (1996 days) through Applications Supported by Blocked Amount (ASBA) process during the NFO period by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the subscription amount in the said account as per the authority contained in ASBA form and undertake other tasks as per the procedure specified therein. (The details of banks' branches accepting ASBA form are available on the websites of BSE ( <a href="http://www.bseindia.com">www.bseindia.com</a> ), NSE ( <a href="http://www.nseindia.com">www.nseindia.com</a> ) and SEBI ( <a href="http://www.sebi.gov.in">www.sebi.gov.in</a> ) or at your nearest UTI Financial Centre). For applicants applying through ASBA, on the date of allotment, the amount will be unblocked in their respective bank accounts and account will be debited to the extent required to pay for allotment of Units applied in the application form.
<b>Despatch of Redemption Proceeds</b>	The redemption proceeds shall be despatched to the unitholders within 10 business days from the date of maturity of the Plan.  In case of funds received through Cash Payment, the redemption or repurchase proceeds shall be remitted only to the designated bank account.
<b>Benchmark Index</b>	CRISIL MIP Blended Index is the benchmark.
<b>Dividend Policy</b>	The unitholder shall have a choice to join either the Growth Option or the Dividend Option. (i) <b>Growth Option:</b> Ordinarily no dividend distribution will be made under this option. All income generated and profits booked will be ploughed back and returns shall be reflected through the NAV.  (ii) <b>Dividend Option:</b> Subject to availability of distributable surplus under the Dividend option of the Plan, dividend will be distributed on the Maturity Date / Final Redemption Date of the Plan as computed in accordance with SEBI Regulations. Dividend declared will be paid out (subject to deduction of dividend distribution tax and statutory levy, if any) to those Unitholders, whose names appear in the Register of Unit holders on the notified record date. Under the Dividend Option only Payout facility is available.  (iii) There is no assurance or guarantee to the Unit holders as to the rate of dividend distribution.
<b>Name of the Fund Manager</b>	Shri. Sunil Patil (Debt Portfolio) & Shri. V Srivatsa (Equity Portfolio)
<b>Name of the Trustee Company</b>	UTI Trustee Company Private Limited
<b>Performance of the Plan</b>	This Plan is a new Plan and does not have any performance track record.
<b>Expenses of the Plan</b>	Units can be purchased only during the New Fund Offer (NFO) Period. During the New Fund Offer Period the units will be sold at face value i.e. Rs.10/-.
<b>(i) Load Structure</b>	No Exit Load is applicable for the Plan. No redemption is permitted before maturity of the Plan, being a close ended Plan.
<b>(ii) Recurring Expenses</b>	(a) First ₹100 crores – 2.25% (b) Next ₹300 crores - 2.00% (c) Next ₹300 crores – 1.75% (d) Balance – 1.50%
<b>Tax Treatment</b>	Investors are advised to refer to the details in the Statement of Additional

<b>for the Investors (Unitholders)</b>	Information and also independently refer to his tax advisor.	
<b>Daily Net Asset Value (NAV) Publication</b>	The NAVs will be declared by 9 p.m. on all business days and will be published in atleast two daily newspapers having nationwide circulation and will also be available on website of UTI Mutual Fund, <a href="http://www.utimf.com">www.utimf.com</a> by 9 p.m. on every business day and website of AMFI namely <a href="http://www.amfiindia.com">www.amfiindia.com</a> . You can also call us at 1800 22 1230 (toll free number) or (022) 2654 6200 (non toll free number).	
<b>For Investor Grievance please contact</b>	<b>Name and Address of Registrar</b>  Karvy Computershare Pvt. Ltd, Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32 Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032, Board No: 040 - 6716 2222, Fax no : 040- 6716 1888, Email:uti@karvy.com	<b>All investors could refer their grievances giving full particulars of investment at the following address:</b>  Shri G S Arora Vice President – Department of Operations, UTI Asset Management Company Ltd., UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051. Tel: 022-6678 6666, Fax: 022-26523031  Investors may post their grievances at our website: <a href="http://www.utimf.com">www.utimf.com</a> or e-mail us at <a href="mailto:service@uti.co.in">service@uti.co.in</a>
<b>Unitholders Information</b>	Accounts statement and abridged annual financial results shall be provided to investors by post/any other mode. Half yearly scheme portfolio disclosure will be mailed to unitholders or published in the newspapers as permitted under SEBI (Mutual Funds) Regulations, 1996.	

Date: October 04, 2016

**GENERAL INSTRUCTIONS FOR FILLING THE FORM**

**Application Form should be filled in Capital letters only  
[Fields marked with (\*) must be Mandatorily filled in]**

- (a) Please read the terms of the Key Information Memorandum, Scheme Information Document and Statement of Additional Information carefully before filling the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- (b) Before submission of application form at UTI Financial Centres and other authorised collection centres investors may please ensure that the form has been filled in completely and signed by all the applicants properly as incomplete application is liable to be rejected.
- (c) NRI applicants should preferably submit the application at NRI Branch, Mumbai, Dubai Representative Office or any Financial Centre of UTI AMC along with NR(E) / NR(O) cheque or a rupee draft payable at the place where the application is submitted.
- (d) **Please write the application serial number on the reverse of the cheque / draft.**
- (e) Please fill in the names of the applicant(s) / institution / parent or lawful guardian / minor / alternate applicant / nominee etc. at the appropriate places in the application form. PIN code no. must be given with address to avoid delay / loss in transit.
- (f) Attach any one of the documents as proof of date of birth and relationship with minor viz., birth certificate, School leaving certificate/mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport of the minor or any other suitable proof evidencing the date of birth and relationship with the minor.
- (g) It is mandatory for an applicant to furnish full and correct particulars of bank account such as nature and number of the account, name and address of the bank, name of the branch, MICR code of the branch (where applicable) etc. at the appropriate place in the application form. Application without such bank particulars is liable to be rejected. If the credit of dividend distribution is delayed or not effected at all for reason of incomplete or incorrect information furnished by the applicant, UTI AMC cannot be held responsible.
- (h) If you have invested through a distributor, kindly specify the Name and ARN Code, Sub ARN Code of the distributor, else for Direct Investment, please mention "Direct" in the Column "Name & Broker Code/ARN / Sub ARN Code". In case nothing is specified, then by default, the Broker Code will be treated as Direct and the application form will be treated as Direct Application.
- (i) **Transaction Charges**  
For Investments of value Rs 10000/- and above only, a transaction charge of Rs100 ( for existing investors) and Rs 150 (for first time investor in mutual funds) will be deducted from the subscription amount and paid to the Distributor whose information is provided in the Application Form. However, upfront commission, if any, shall be paid directly by the Investor to the Distributor based on his assessment of various factors including service rendered by the Distributor. For further details on Transaction charges, refer to SAI/SID of the respective Scheme.
- (j) **Direct Sub Plan**  
Direct Sub Plan is for all category of eligible investors (whether existing or new Unitholders) who purchase/subscribe Units directly with the Fund and is not available for investors who route their investments through a Distributor.

The Direct Sub Plan will be a separate Sub Plan under the Plan shall have a lower expense ratio excluding distribution expenses, commission etc and will have a separate NAV. No commission

shall be paid from Direct Sub Plan. Portfolio of the Plan under the Regular Sub Plan and Direct Sub Plan will be common.

For further details refer to SAI.

- (k) **‘Friend In Need’** details will be used by UTI MF only for ascertaining the present address of the unit holder (without disclosing investment details of the investor) if no response is received from the unit holder on sending communication in any form to his/ her registered address or e-mail ID, if available, atleast for two occasions. For further details, please refer to SAI.
- (l) SEBI has made it mandatory for all applicants, irrespective of amount of investment, to furnish Income Tax PAN. An application without PAN will be rejected. Investors are required to provide the photocopy (self attested by the investor) of the PAN card along with the application form. If the investment is in the name of minor the PAN of the minor or his father / mother / guardian whose particulars are provided in the application form is to be provided.

### **Investment & Payment Details**

- (m) The cheque/draft accompanying an application should be made payable in favour of “UTI-Capital Protection Oriented Scheme – Series VIII -\_\_\_\_\_” In the case of ‘Direct Sub Plan’, the cheque/draft shall be payable in favour of “UTI-Capital Protection Oriented Scheme – Series VIII -\_\_\_\_\_ - Direct Sub Plan”.
- (n) Outstation cheques are not accepted. In case the payment is made by demand draft, the draft commission will have to be borne by the applicants. However for investment made from areas where there are no UTI Financial Centres or authorised collection centres (where local cheques are accepted), UTI AMC may, if it so decides, bear draft charges to the extent of ₹ 250/- per application or the actual as is prescribed by banks, whichever is lower or such amount as may be decided by UTI AMC from time to time.

The investors have to attach proof of the DD charges paid to a bank (i.e. acknowledgement issued by the bank where DD is purchased). The reimbursement/adjustment of DD charges is solely at the discretion of UTI AMC and in case if it is found that such charges are unreasonably higher than normal market rates, such charges may not be admissible. For further details, refer to SAI/SID of the scheme.

- (o) UTI AMC/MF shall not accept application for subscription of units accompanied with Third Party Payment except in certain exceptional cases as may be permitted. For details please refer to SID/SAI.

### **Payment Modes**

- (p) **No money orders, outstation cheques, post-dated cheques and postal orders will be accepted.** However, cash payment to the extent of ₹ 50,000/- per investor, per Mutual Fund, per financial year through designated branches of Axis Bank will be accepted subject to the following procedure:-
  - i. Investors who desire to invest upto ₹ 50,000/- per financial year shall contact any of our UTI UFCs and obtain a Form for Deposit of Cash and fill-up the same.
  - ii. 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.
  - iii. 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.
  - iv. 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 acknowledgment slip at the UTI Financial Centre (UFC)/Official Point of Acceptance (OPA).

For further details please refer to SAI.

(q) **Know Your Customer (KYC) Norms:**

Common Standard KYC through CDSL Ventures Ltd (CVL) is applicable for all categories of investors and for any amount of investment. KYC done once with a SEBI registered intermediary will be valid with another intermediary. Intermediaries shall carry out In-Person Verification (IPV) of their clients.

For further details related to KYC, please refer to SAI/SID of the respective scheme.

**PAN-Exemption for micro financial products**

Only individual Investors (including NRIs, Minors & Sole proprietary firms) who do not have a PAN, and who wish to invest upto ₹50000/- in a rolling 12 month period or in a financial year under any Scheme including investments, if any, under SIPs shall be exempted from the requirement of PAN on submission of duly filled in purchase application forms, payment amount/instrument and KYC application form with other prescribed documents towards proof of identity as specified by SEBI. Eligible investors of micro investment should attached a copy of KYC Acknowledgement further quoting PAN exempt KYC reference number (PEKRN) along with the application form.

For all other categories of investors, this exemption is not applicable.

Please refer to the SAI for further details on KYC.

**Details of Beneficial Ownership**

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) read with Prevention of Money Laundering Act, 2002 also require that all the beneficial owner(s) shall identify themselves with the intermediary through whom his/her/their investments are made in the scheme.

**Applicability:**

It is applicable to all categories of investors except a) Individuals and b) a company listed on a stock exchange or is a majority owned subsidiary of such a company.

Above information 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).

Details of the identity of the beneficial owner/ all natural person(s) such as their Name(s), PAN number/Passport details, Address etc together with a self attested PAN Card copy is to be provided by the Investor to the Official Points of Acceptance (OPAs) of the UTI MF Schemes/aforesaid Registrar while submitting the Application Form. Such beneficial owners/natural persons include those 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. In case of any change in the beneficial ownership, the investor will be responsible to intimate UTI AMC / its Registrar / KRA as may be applicable immediately about such change.

For further details regarding manner of determination of beneficial ownership in doubtful cases (relating to investors other than Trust and Foreign investors), investments by Trust and Foreign

Investors and for other details regarding disclosure of information regarding beneficial ownership etc., please refer to SAI/relevant Addendum.

(r) **Aadhar Card**

**In addition to KYC compliance proof / self attested PAN Card copy, the investors are advised to provide Aadhar Card No., if any.**

(s) **Consolidated Account Statement (CAS)**

The AMC will issue a Consolidated Account Statement (CAS) for each calendar month to the investor in whose folios transactions has taken place during that month and such statement will be issued on or before the 10th day of the succeeding month detailing all the transactions and holding at the end of month including transaction charges paid to the distributor, if any, across all schemes of all mutual funds.

Further, CAS as above, will also be issued every half yearly (September/March), on or before the 10th day of succeeding month detailing holding at the end of the sixth month, across all schemes of all mutual funds, to all such investors in whose folios no transactions has taken place during that period. The word “transaction” for the purposes of CAS would include dividend payout and merger, if any.

However, Folios under Micropension arrangement shall be exempted from the issuance of CAS.

Statement of Account for Demat Account holders:-

(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.
- f. 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.

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

(t) **MF Utility for Investors**

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

Accordingly, all financial and non-financial transactions pertaining to Schemes of UTI Mutual Fund excluding UTI Nifty Index Fund, UTI Children’s Career Balanced Plan, UTI Children’s



career Advantage Fund and UTI ULIP are available through MFU either electronically on [www.mfuonline.com](http://www.mfuonline.com) as and when such a facility is made available by MFUI or physically through authorised Points of Service (“POS”) of MFUI with effect from the respective dates as published on MFUI website against the POS locations. However, all such transactions shall be subject to the eligibility of investors, any terms and conditions and compliance with the submission of documents and procedural requirements as stipulated by UTI MF/UTI AMC from time to time in addition to the conditions specified by MFU, if any.

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

The uniform cut off time as prescribed by SEBI and as mentioned in the SID/KIM of the respective Schemes shall be applicable for applications received by MFUI. However, in case of investment of any amount in liquid funds and ₹ 2 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.

For further details regarding procedures for obtaining CAN and other particulars about MFU etc, please refer to Addendum No 50 dated 6th February 2015/SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.

- (u) **E-mail communication:** Unitholders who have opted to receive documents/communication by e-mail will be required to download and print the documents/communication after receiving the e-mail from UTI AMC. Should the unitholder experience any difficulty in accessing the electronically delivered documents/communication, the unitholder should advise the Registrars immediately to enable UTI AMC to send the same through alternate means. In case of non receipt of any such intimation of difficulty within 24 hours from receiving the e-mail, it will be regarded as receipt of email by the unitholder. It is deemed that the unitholder is aware of all the security risks including possible third party interception of the documents/communications and contents of the same becoming known to third parties. SMS and Email on the registered address of the investor shall be sent confirming the number of unit allotted within 5 business days from the closure of NFO.
- (v) **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. 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)).
- (w) Note on EUIN: Investors should mention the EUIN of the person who has advised the investor. If left blank, please sign the declaration provided in the application form. EUIN will assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the ARN holder /Sub broker.

**Applicability of EUIN:**

Transactions to be included – Purchases.

- (x) Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

(y) **Risk Mitigation process against Third Party Cheques**

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

“Third Party Payments” means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form.

However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made.

For further details on documents to be submitted under the process to identify third party payments, Exceptions for accepting such cheques etc, refer to SAI/relevant addenda.

**Bank Mandate registration as part of the New Folio creation**

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

(z) **Foreign Account Tax Compliance Act (FATCA) is a United States (US) Law aimed at prevention of tax evasion by us Citizens and residents (“US Persons”) through use of offshore accounts.**

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

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

Common Reporting Standard - The New Global Standard for Automatic Exchange of Information

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

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

**(aa) Power of Attorney**

If the investment is made by a Constituted Attorney on behalf of the investor, please furnish the following details and enclose a Notarised copy of the Power of Attorney (PoA) and register the same with the Registrars to the Scheme. If you have already registered your PoA, please provide the PoA Registration Number in the space provided below the signature box in the Application Form

1. PoA Holder's Name: Mr / Ms
2. PoA for First/Sole Applicant Second Applicant Third Applicant
3. PAN of PoA Holder (Attach Pan Card Copy)  
Please Note that PoA Holder must comply with applicable KYC requirements
4. Date of Birth: (dd/mm/yyyy) & Email:

**CHECK LIST**

Please ensure that

**Application Form is filled in Capital letters only**

- ❖ Your name and address is given in full.
- ❖ Your preferred Sub Plan and option is selected.
- ❖ Your investment is not less than the minimum investment amount.
- ❖ Your application is complete and signed by all applicants.
- ❖ Cheques are drawn in favour of 'UTI-Capital Protection Oriented Scheme – Series VIII - \_\_\_' (in case of Direct Sub Plan, "UTI-Capital Protection Oriented Scheme – Series VIII - \_\_\_ - Direct Sub Plan") dated, signed and crossed 'A/c Payee only'.
- ❖ On the reverse of each cheque submitted, the Application Form number is written.
- ❖ PAN details of all holders are given failing which your application will be rejected.
- ❖ Copy of KYC acknowledgement for all holders provided by service provider is given, failing which your application will be rejected.
- ❖ Your bank account details are entered completely and correctly. This is mandatory. If this is not included, your application will be rejected.
- ❖ Only CTS-2010 complied cheques are submitted.

**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, Junction of S V Road & Shimpoli, Soni Wadi Corner, Borivali (West), Mumbai – 400 092. Tel. No.: (022) 2898 0521/ 5081, **Ghatkopar :** Shop No.1-4, Ground Floor, Sai Plaza, Junction of Jawahar Road and R. B. Mehta Road, Near Ghatkopar Rly Station, Ghatkopar (East), Mumbai - 400 077, Tel: (022) 25012256/25010812/715/833, **Goregaon:** 101, 1<sup>st</sup> Floor, Accord Commercial Complex, Opposite Bus Depot, Station Road, Goregaon (East), Mumbai – 400 063, Tel: 022 – 26850849, 26850850, **JVPD:** Unit No.2, Block 'B', Opp. JVPD Shopping Centre, Gul Mohar Cross Road No.9, Andheri (W), Mumbai-400049, Tel:(022) 26201995/26239841, **Kalyan:** Ground Floor, Jasraj Commercial Complex, Chitroda Nagar, Valli Peer, Station Road, Kalyan (West) - 421 301, Tel: (0251) 2316063/7191, **Lotus Court :** Lotus Court Building, 196, Jamshedji Tata Road, Backbay Reclamation, Mumbai-400020, Tel: (022) 22821357, **Marol:** Plot No.12, Road No.9 Behind Hotel Tunga Paradise MIDC Marol, Andheri (East), Mumbai – 400 093, Maharashtra, Tel.: (022) 2836 5138, **Powai :** A-1, Ground Floor, Delphi Orchard Avenue, Hiranandani Business Park, Hiranandani Gardens, Powai, Mumbai-400 076, Tel: (022) 67536797/98, **Thane:** 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 Pratishtan, Tilak Wadi, Nasik-422002, Tel: (0253) 2570251/252, **Panaji:** E.D.C. House, Mezzanine Floor, Dr. A.B. Road, Panaji, Goa-403 001, Tel: (0832) 2222472, **Pune:** Ground Floor, Shubhadra Bhavan, Apte Road, Opposite Ramee Grand Hotel, Pune – 411 004. Maharashtra, Tel.: (020) 25521052 / 53 / 54 / 55 / 63, **Solapur:** 157/2 C, Railway Lines, Rajabhau Patwardhan Chowk, Solapur – 413 003, Maharashtra, Tel.: (0217) 223 11767,

#### NORTH ZONE

##### CHANDIGARH REGION

**Ambala:** 5686-5687, Nicholson Road, Ambala Cantt, Haryana, Pin-133 001, Tel.: (0171) 2631780, **Amritsar:** 69, Court Road, Amritsar-143001, Tel: (0183) 2564388, **Bhatinda:** 2047, II Floor, Crown Plaza Complex, Mall Road, Bhatinda – 151 001, Punjab, Tel: (0164) 223 6500, **Chandigarh:** Jeevan Prakash (LIC Bldg.), Sector 17-B, Chandigarh-160 017, Tel: (0172) 2703683, **Jalandhar:** "Ajit Complex", First Floor, 130 Ranjit Nagar, G. T. Road, Jalandhar-144 001, Tel: (0181) 22324756, **Jammu:** Gupta's Tower, CB-13, 2<sup>nd</sup> Floor, Rail Head Complex, Jammu – 180 004, Jammu & Kashmir, Tel.: (0191) 2470627, **Ludhiana:** Ground Floor, S CO 28, Feroze Gandhi Market, Ludhiana-141 001, Tel: (0161) 2441264, **Panipat:** Office no.7, 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, Niranjan Vatika, Begum Bridge Road, Near Bachcha Park, Meerut - 250 001, Uttar Pradesh, Tel.: (0121) 648031/2, **Moradabad:** Shri Vallabh Complex, Near Cross Road Mall, Civil Lines, Moradabad – 244 001, Uttar Pradesh, Tel.: (0591) 2411220, **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, **Pitam Pura:** G-5-10 Aggarwal Cyber Plaza, Netaji Subhash Place, Pitam Pura, Delhi – 110 034, Tel: (011) 27351001.

### RAJASTHAN REGION

**Ajmer:** Uday Jyoti Complex, First Floor, India Motor Circle, Kutchery Road, Ajmer-305 001, Tel: (0145) 2423948, **Alwar:** Plot No.1, Jai Complex (1st Floor), Above AXIS Bank, Road No.2, Alwar – 301 001, Rajasthan, Tel.:(0144) 2700303/4, **Bhilwara:** B-6 Ground Floor, S K Plaza, Pur Road, Bhilwara – 311 001, Rajasthan, Tel.: (01482) 242220/21, **Bikaner:** Gupta Complex, 1<sup>st</sup> Floor, Opposite Chhapan Bhog, Rani Bazar, Bikaner – 334 001, Rajasthan, Tel: (0151) 2524755, **Jaipur:** 2nd Floor, Anand Bhavan, Sansar Chandra Road, Jaipur-302 001, Tel: (0141)-4004941/43 to 46, **Jodhpur:** 51 Kalpataru Shopping Centre, Shastri Nagar, Near Ashapura Mall, Jodhpur - 342 005, Tel.: (0291)-5135100, **Kota:** Sunder Arcade, Plot No.1, Aerodrome Circle, Kota-324007, Tel: (0744)-2502242/07, **Sikar:** 9-10, 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, Laherisarai, 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, **Bhubaneswar:** 1st & 2nd Floor, OCHC Bldg., 24, Janpath, Kharvela Nagar, Nr. Ram Mandir, Bhubaneswar-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, Parbirhata, Bardhaman – 713 101, West Bengal, Tel.: (0342) 2647238, **Durgapur:** 3rd Administrative Bldg., 2nd Floor, Asansol Durgapur Dev. Authority, City Centre, Durgapur-713216, Tel: (0343) 2546831, **Kalyani:** B-12/1 Central Park, Kalyani -741 235, District: Nadia, West Bengal, Tel.: (033) 25025135/6, **Kharagpur:** M/s. Atwal Real Estate Pvt. Ltd., 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. Tamil Nadu, Tel.: (044) 48574545/46/47, **Kochi**: Ground Floor, Palackal Bldg., Chittoor Road, Nr. Kavitha International Hotel, Iyyattu Junction, Ernakulam, Cochin-682 011, Kerala, Tel: (0484) 238 0259/2163, 286 8743, Fax: (0484) 237 0393, **Coimbatore**: U R House, 1st Floor, 1056-C, Avinashi Road, Opp. Nilgiris Dept. Stores, Coimbatore-641 018, Tel: (0422) 2244973, **Kottayam**: Muringampadam Chambers, Ground Floor, Door No.17/480-F, CMS College Road, CMS College Junction, Kottayam–686 001, Tel.: (0481) 2560734, **Kozhikode**: Aydeed Complex, YMCA Cross Road, Kozhikode - 673 001, Kerala, Tel.: (0495) 2367284 / 324, **Madurai**: “Jeevan Jyothi Building”, First Floor, 134 Palace Road, Opp. to Christian Mission Hospital, Madurai - 625 001, Tel.: (0452) 2333317, **Salem**: No.2/91, Sri Vari Complex, First Floor, Preethee Bajaj Upstairs, New Bus Stand Road, Meyyanur, Salem - 636 004, Tel.: (0427) 2336163, **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, Thriuvananthapuram-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., Majherrati, Jaduberia, Dist. Howrah, West Bengal, Pin-711316, Tel.: 033-26610546, **Jalpaiguri:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri-735 101, Tel.: (03561) 224207/225351, **Jammu & Kashmir:** C/o Smt Sunita Malla (Koul), Near New Era Public School, Rajbagh, Srinagar, Jammu & Kashmir -190008, Tel.: (0194) 2311868, **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi-284 001, Tel.: (0510) 2333685, **Jorhat:** C/o Shri Mohan Chandra Hazarika, T R Phookan Road, Opp. Assam Gramin Vikas Bank, Abul Kamal Memorial Building, Ist Floor, Jorhat 785001 Assam. Phone No. 0376-2322092, **Junagadh:** 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat-362 001, Tel.: (0285) 2624154, **Kaithal:** C/o Mr. Parvesh Bansal, Business Development Associate, Chandni Chowk, Old Sabzi Mandi, Kaithal, Haryana – 136027, Tel. No.: (01746) 232 486, **Kannur:** 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 Shri Bijoy Kumar, Business Development Associate, Betwen Bazar, Bari Sangat Road, Munger – 811 201. Bihar, Tel: (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 Shri Md Mokhtar Alam, Najam Complex, Ground Floor, Bain House, Opposite SBI Bazar Branch, Post Office Road, Biharsharif, Dist. Nalanda, Bihar – 803 101, Tel.: 06112-233580, **Nanded:** Shop No.4, First Floor, Opp. Bank of India, Santkrupa Market, Gurudwara Road, Nanded, Maharashtra – 431 602 – Tel.: 02462 – 237885, **Nizamabad:** C/o Mr Chouti Giridhar, H.No.5-6-570/A2, Beside Bombay Nursing Home, Hyderabad Road, Nizamabad – 503 002, Telangana. Tel. No.: (08462) 243266, **Ongole:** Y R Complex, Near Bus Stand, Opp. Power House, Kurnool Road, Ongole-523 002, Tel.: (08592) 657801/282258, **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat, Tel.: (0491) 2547143/373, **Paradip:** C/o Mr Prasanna Kumar Routaray, New Trade Center-1, Unit No-5, 2nd Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha - 754142 Tel. No.: (06722) 223 542 **Pondicherry:** No. 7, First Floor, Thiayagaraja Street, Pondicherry – 605 001 Tel: (0413) 2220 640, **Puri:** C/o Shri Pradeep Kumar Nayak, Lavanyapuri, Sarvodaya Nagar, Puri, Orissa, Pin-752002, Tel.: 06752-251788, **Ratnagiri:** C/o V L Ayare, Chief Agent for UTI Mutual Fund, Gala No.3, Shankeshwar Plaza, Nachane Road, Ratnagiri – 415 639, Tel.: (02352) 270502, **Rewari:** C/o Shri Raghu Nandan, Business Development Associate for UTI Mutual Fund, SCO-7, Brass Market (Opposite LIC office) Rewari – 123401, Haryana Tel (01274) 224864, **Rohtak:** C/o Shri Kamal Dureja, G-32, Ashok Plaza, Behind ICICI Bank, Rohtak – 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.

#### DUBAI REPRESENTATIVE OFFICE

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

#### MF UTILITY FOR INVESTORS

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