

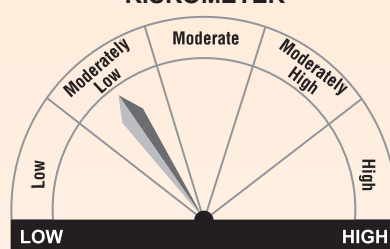
## SCHEME INFORMATION DOCUMENT

### UTI-Capital Protection Oriented Scheme – Series IX - I (1467 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%).

#### RISKOMETER



Investors understand that their principal will be at Moderately Low risk

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

**New Fund Offer Opens on: Wednesday, April 12, 2017**  
**New Fund Offer Closes on: Wednesday, April 26, 2017**

**New Fund Offer will not be kept open for more than 15 days**  
Offer of Units of ₹ 10/-each for cash during the New Fund Offer

**Rated [ICRA]AAAmfs(SO) by ICRA**

The assigned rating is provisional and is valid only for UTI Capital Protection Oriented Fund - Series IX (3 Plans) - Close Ended Capital Protection Oriented Income Scheme. The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Plan(s) have made.

**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:**invest@uti.co.in, **Website:** www.utimf.com

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

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

The Mutual Fund / AMC and its empanelled broker/s has not given and shall not give any indicative portfolio and indicative yield in any communication in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regards to the scheme

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

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

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

This Scheme Information Document is dated March 30, 2017.

**NSE DISCLAIMER**

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/90606 dated October 18, 2016 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

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**UTI- CPOS-Series IX – I (1467 days)**

**HIGHLIGHTS**

| <b>Proposed Schedule under this Series</b> | <b>Series</b>  | <b>Number of Plans proposed to be launched</b> |                                 |          |                                       |                                    |                                 |   |               |               |                 |   |               |        |                 |   |               |         |                 |   |           |        |                 |   |        |               |                 |   |        |         |                 |   |           |         |                  |   |           |               |                  |
|--|--|--|---------------------------------|----------|---------------------------------------|------------------------------------|---------------------------------|---|---------------|---------------|-----------------|---|---------------|--------|-----------------|---|---------------|---------|-----------------|---|-----------|--------|-----------------|---|--------|---------------|-----------------|---|--------|---------|-----------------|---|-----------|---------|------------------|---|-----------|---------------|------------------|
|  | UTI-Capital Protection Oriented Scheme – Series IX – Plan I to III ( days)   | 3  |                                 |          |                                       |                                    |                                 |   |               |               |                 |   |               |        |                 |   |               |         |                 |   |           |        |                 |   |        |               |                 |   |        |         |                 |   |           |         |                  |   |           |               |                  |
|  | Exact tenure of each Plan will range between 1096 days to 2200 days and will be decided at the time of the launch.   |  |                                 |          |                                       |                                    |                                 |   |               |               |                 |   |               |        |                 |   |               |         |                 |   |           |        |                 |   |        |               |                 |   |        |         |                 |   |           |         |                  |   |           |               |                  |
| <b>Type of Plan</b>                        | UTI Capital Protection Oriented Scheme – Series IX – I (1467 days) is a closed ended capital protection oriented income fund with tenure of 1467 days.   |  |                                 |          |                                       |                                    |                                 |   |               |               |                 |   |               |        |                 |   |               |         |                 |   |           |        |                 |   |        |               |                 |   |        |         |                 |   |           |         |                  |   |           |               |                  |
| <b>Investment Objective</b>                | <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>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>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.</b></p>  |  |                                 |          |                                       |                                    |                                 |   |               |               |                 |   |               |        |                 |   |               |         |                 |   |           |        |                 |   |        |               |                 |   |        |         |                 |   |           |         |                  |   |           |               |                  |
| <b>Sub Plans &amp; Options</b>             | <p><b>The Plan offers the following Sub Plans</b></p> <p>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></p> <p>Direct Sub Plan is only for investors who purchase / subscribe Units in the Plan directly 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></p> <p>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"> <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 align="center">1</td> <td align="center">Not mentioned</td> <td align="center">Not mentioned</td> <td align="center">Direct Sub Plan</td> </tr> <tr> <td align="center">2</td> <td align="center">Not mentioned</td> <td align="center">Direct</td> <td align="center">Direct Sub Plan</td> </tr> <tr> <td align="center">3</td> <td align="center">Not mentioned</td> <td align="center">Regular</td> <td align="center">Direct Sub Plan</td> </tr> <tr> <td align="center">4</td> <td align="center">Mentioned</td> <td align="center">Direct</td> <td align="center">Direct Sub Plan</td> </tr> <tr> <td align="center">5</td> <td align="center">Direct</td> <td align="center">Not Mentioned</td> <td align="center">Direct Sub Plan</td> </tr> <tr> <td align="center">6</td> <td align="center">Direct</td> <td align="center">Regular</td> <td align="center">Direct Sub Plan</td> </tr> <tr> <td align="center">7</td> <td align="center">Mentioned</td> <td align="center">Regular</td> <td align="center">Regular Sub Plan</td> </tr> <tr> <td align="center">8</td> <td align="center">Mentioned</td> <td align="center">Not Mentioned</td> <td align="center">Regular Sub Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned in the application form under Scenarios 7 or 8 above, the application shall be processed under Regular Sub Plan. UTI AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the transaction shall be reprocessed under Direct Sub Plan from the date of application without any exit load.</p> <p>For further details on Direct Sub Plan, please refer to SAI</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 |
| 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                |          |                                       |                                    |                                 |   |               |               |                 |   |               |        |                 |   |               |         |                 |   |           |        |                 |   |        |               |                 |   |        |         |                 |   |           |         |                  |   |           |               |                  |

**UTI- CPOS-Series IX – I (1467 days)**

|  |  |
|--|--|
| <b>Liquidity</b>                                   | <p>During the New Fund Offer, the units of the Plan will be sold at the face value of ₹ 10/- per unit.</p> <p>Redemption will be done on maturity date at NAV based price of the Plan.</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 Plan through transactions in the secondary market within five business days of allotment.</p>  |
| <b>Redemption / Maturity</b>                       | <p>Redemption not permitted before maturity.</p> <p>On maturity of the Scheme, the outstanding Units shall either be redeemed and proceeds will be paid to the Unitholder or will be switched-out to any existing open ended scheme/a Capital Protection Oriented Scheme of UTI Mutual Fund open for sale on the date of maturity in the respective options, as opted by the unitholder, as the case may be.</p> <p>If the investor does not select any of the aforesaid options then the units of the Scheme will be compulsorily and without any further act by the Unitholder(s) redeemed on the Maturity Date/ Final Redemption Date. On the Maturity Date / Final Redemption Date of the Scheme, the units under the Scheme will be redeemed at the Applicable NAV.</p>   |
| <b>Benchmark</b>                                   | <p>CRISIL MIP Blended Index is the benchmark.</p>  |
| <b>Transparency / NAV Disclosure</b>               | <p>The AMC will calculate and disclose the first NAV within a period of 5 business days from the date of allotment. Subsequently, the NAV will be calculated and disclosed on every business day.</p>  |
| <b>Minimum Application Amount</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>  |
| <b>Rating</b>                                      | <p>“[ICRA]AAAmfs(SO)” Rating is provisional and is being assigned by ICRA and is valid only for Plans under UTI Capital Protection Oriented Scheme - Series IX – I (1467 days). The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Plan(s) have made. The rating should not be treated as a recommendation to buy, sell or hold the units issued by the Mutual Fund.</p> <p>ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to the Mutual Fund not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.</p> <p>The rating will be reviewed on a quarterly basis.</p>   |
| <b>Option to hold Units in dematerialised form</b> | <p>The Unit holders are given an Option to hold the units in Physical form (by way of an Account Statement) or Dematerialized ('Demat') form. The Applicants intending to hold the Units in dematerialised mode will be required to have a beneficiary account with a DP of the NSDL/CDSL and will be required to mention the DP's Name, DP ID No. and Beneficiary Account No. with the DP in the application form at the time of subscription of the Units of the Plan/Sub Plan/Option.</p> <p>Further, investors also have an option to convert their physical holdings into the dematerialised mode at a later date. Each Option under each sub plan held in the dematerialised form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by National Securities Depositories Limited (NSDL) and Central Depository Services Limited (CDSL). The ISIN No. details of the respective option under the Plan can be obtained from your Depository Participant (DP) or you can access the website link <a href="http://www.nsdl.co.in">www.nsdl.co.in</a> or <a href="http://www.cdslindia.com">www.cdslindia.com</a>. The holding of units in the dematerialised mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.</p> <p>For further details refer section III 'Units and Offer' in this Scheme Information Document.</p> |
| <b>Transfer of Units</b>                           | <p>Units held in Physical Form (by way of Account statement) cannot be transferred. The Units of the Plan held in the dematerialised form will be fully and freely transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as amended from time to time and as stated in SEBI Circular No. CIR/IMD/DF/10/2010 dated August 18, 2010. Further, for the procedure of release of lien if any, the investors shall contact their respective DP.</p>   |

## I. INTRODUCTION

### A. RISK FACTORS

#### Standard Risk Factors:

1. Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
2. As the price / value / interest rates of the securities in which the Plan invests fluctuates, the value of your investment in the Plan may go up or down.
3. Past performance of the Sponsors/AMC/Mutual Fund does not guarantee future performance of the Plan.
4. UTI-Capital Protection Oriented Scheme – Series IX – I (1467 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. The Plan offered is “oriented towards protection of capital” and “not with guaranteed returns” and the orientation towards protection of the capital originates from the portfolio structure of the Plan and not from any bank guarantee, insurance cover etc.
5. **UTI-Capital Protection Oriented Scheme – Series IX - I (1467 days)** is not a guaranteed or assured return Plan.
6. The sponsors are not responsible or liable for any loss resulting from the operation of the Plan beyond the initial contribution of ₹ 10,000/- made by them towards setting up the Fund.
7. Statements/Observations made in this Scheme Information Document are subject to the laws of the land as they exist at any relevant point of time.
8. Growth, appreciation, dividend and income, if any, referred to in this Scheme Information Document are subject to the tax laws and other fiscal enactments as they exist from time to time.
9. The NAVs of the Plan may be affected by changes in the general market conditions, factors and forces affecting capital market, in particular, level of interest rates, various market related factors and trading volumes, settlement periods and transfer procedures. Unitholders in the Plan are not offered any guaranteed returns.
10. Mutual Funds and securities investments are subject to market risks and the NAVs of the units issued under the Plan may go up or down depending on the factors and forces affecting the capital markets.
11. Although it is intended to seek capital protection on maturity by investing in fixed income securities maturing on or before the tenure of the Plan and seeking capital appreciation by investing in equity and equity related instruments, investors may note that AMC/Fund Manager's investment decisions may not be always profitable. Further, the performance of the Plan may not always match the market performance.

#### 12. **Risk Factors specific to Debt Markets**

**Credit Risk:** Bonds /debentures as well as other money market instruments issued by corporates run the risk of down grading by the rating agencies and even default as the worst case. Securities issued by Central/State governments have lesser to

zero probability of credit/ default risk in view of the sovereign status of the issuer.

**Interest-Rate Risk:** Bonds/ Central Government securities which are fixed income securities, run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The level of interest rates is determined by the rates at which government raises new money through RBI and the price levels at which the market is already dealing in existing securities, rate of inflation etc. The extent of fall or rise in the prices is a function of the prevailing coupon rate, number of days to maturity of a security and the increase or decrease in the level of interest rates. The prices of Bonds/Central Government securities are also influenced by the liquidity in the financial system and/or the open market operations (OMO) by RBI. Pressure on exchange rate of the Rupee may also affect security prices. Such rise and fall in price of bonds/central government securities in the portfolio of the Plan may influence the NAV of the Plan as and when such changes occur. For a close ended Plan, where the maturity of the debt securities in the portfolio is in line with the maturity period of the Plan, the interest rate risk may not be there, if the investment is held upto maturity.

**Price Risk:** As long as the Plan will be invested, its Net Asset Value (NAV) is exposed to market fluctuations, and its value can go up as well as down. The portfolio of fixed-income securities that the Plan invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions. In general, price of fixed-income securities go up when interest rates fall, and vice versa.

**Market Risk:** The Plan may be subject to price volatility due to such factors as interest sensitivity, market perception or the creditworthiness of the issuer and general market liquidity

**Liquidity Risk:** The Indian debt market is such that a large percentage of the total traded volumes on particular days might be concentrated in a few securities. Traded volumes for particular securities differ significantly on a daily basis. Consequently, the Plan might have to incur a significant “impact cost” while transacting large volumes in a particular security. A lower level of liquidity affecting an individual security(ies) or an entire market may have an adverse bearing on the value of the Plan's assets. This may more importantly affect its ability to sell particular securities with minimal impact cost as and when necessary to meet requirement of liquidity or to sell stocks in response to triggers such as a specific economic/corporate event. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few of the investments.

**Risk relating to investment pattern:** The Plan would invest only in AAA rated debt which is comparatively less risky (in credit risk terms) than those rated lower (say AA or A).

**Risks relating to duration:** Fixed Income securities of any issuer that has higher duration could be more risky in terms of price movements relative to those



with lower duration. Thus any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security.

**Non-diversification Risk:** The Plan may pursue a reasonable degree of diversification adhering to the SEBI guidelines on limits for investments in a single sector, limits on investments in securities issued by a single issuer etc. It may invest a greater proportion of assets in the securities of one issuer / single sector (within the limit permitted by regulation) as compared to a diversified fund. This could have implications for the performance of the Plan. The Plan may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the Plan.

**Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the Plan are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

13. **Risk Factors specific to Equity Markets**

**Stock Market Volatility:** Stock markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. Different parts of the market can react differently to these developments. The stock-specific volatility may also change over a period of time as the characteristic of the stock undergoes a change in terms of market cap category

**Equity Price Risk:** Stock prices may rise or decline based on a number of factors. These could be a combination of company-specific and system-specific factors. Their impact on different types of stocks may vary. Prices change due to events that impact entire financial markets or industries (for example, changes in inflation, consumer demand, supply situation and GDP growth). Company specific factors may include the likes of success or failure of a new product, mergers, takeovers, earnings announcement and changes in management, to name a few. Securities owned by the Plan may offer opportunities for growth because of high potential earnings growth; they may also involve greater risks than securities that do not have the same potential.

**Dependency Risk:** The Plan may invest in stocks and mutual funds and exchange-traded funds linked to stocks. Equity confers a proportionate share of the ownership of a company. Its value will depend on the success of the company's business, income paid to stockholders by way of dividend, the value of the company's assets, quality of its corporate governance practice, its attractiveness relative to peers and general market conditions. The fund may also invest in convertible securities and warrants. Convertible securities generally are fixed-income securities or preference shares that may be converted into common stock after a prescribed period.

**Temporary Investment Risk:** If the fund manager is of the view that market or economic conditions may become unfavourable for investors in equities, he

may invest a higher proportion of the fund's assets in short-term and medium-term fixed income instruments as well as near-cash equivalents. This may be a defensive and temporary strategy. The fund manager may also adopt such a strategy while zeroing in on appropriate investment opportunities or to maintain liquidity. At times, such investments may lead to lower returns. In these circumstances, the Plan may be unable to achieve its investment goal.

**Non-diversification Risk:** The Plan may pursue only a limited degree of diversification. It may invest a greater proportion of assets in the securities of one issuer (within the limit permitted by regulation) as compared to a diversified fund. This could have implications for the performance of the schemes. The Plan may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the Plan.

**Asset-Class Risk:** Stocks have historically outpaced other asset classes such as gold, fixed deposits and bonds, to name a few, over the long term in India. Individual stocks prices may, however, tend to rise and decline in a dramatic manner. Such price movement may be due to company-specific aspects or factors such as inflation, interest rates and growth rates that affect the securities market in entirety. A slowdown in growth or a partial or full-blown recession may have a negative impact on prices of most stocks owned by the Plan.

14. **Money Market Securities** are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.

15. **Trading in equity derivatives involves certain specific risks like:**

- a. **Credit Risk:** This is the risk on default by the counter party. This is usually to the extent of difference between actual position and contracted position. This risk is substantially mitigated where derivative transactions happen through clearing corporation.
- b. **Market Risk:** Market movement may also adversely affect the pricing and settlement of derivative trades like cash trades.
- c. **Illiquidity Risk:** The risk that a derivative product may not be sold or purchased at a fair price due to lack of liquidity in the market.
- d. An exposure to derivatives can lead to losses. Success of dealing in derivatives depends on the ability of the fund manager to correctly assess the future market movement and in the event of incorrect assessment, if any, performance of the Plan could be lower.
- e. Participating in derivatives is a highly specialised activity and entails greater than ordinary investment risks. Notwithstanding such derivatives being used for limited purpose of hedging and portfolio balancing, the overall market in these segments could be highly speculative due to the action of other participants in the market.
- f. Derivative products are leveraged instruments

and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

- g. The risk associated with the use of derivatives is different from or possibly greater than, the risk associated with investing directly in securities and other traditional investments.

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

The proposed aggregate holding of assets considered “illiquid”, could be more than 10% of the value of the net assets of the Plan.

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

- 17. **Risk Factor associated with Capital Protection Orientation**

ICRA ratings should not be treated as recommendation to buy, sell or hold the rated debt instruments. Ratings should not be construed as an indication of expected returns, prospective performance of the Scheme, NAV or of volatility in its returns. The ICRA ratings are subject to a process of surveillance which may lead to a revision in ratings. ICRA reserves the right to suspend, withdraw or revise its ratings at any time on the basis of any new information or unavailability of information or any other circumstances which ICRA believes may have an impact on the rating assigned by it. Investors may visit the website ([www.icra.in](http://www.icra.in)) or contact any ICRA office for the latest information on ICRA ratings outstanding. ICRA shall not be liable for any losses incurred by users from any use of the ratings.

- 18. **Risk associated with Close Ended Scheme**

In a close ended scheme, redemption / repurchase shall not be allowed prior to maturity of the Scheme. Redemption will be allowed only on maturity of the Scheme. Scheme will mature at the end of the close ended period. For liquidity purpose units of the scheme are to be listed on Stock Exchange. Investors who wish to trade on the exchange and Investors wishing to exit / redeem before the scheduled maturity may do so through stock exchange mode where the scheme will be listed. For the units listed on the exchange it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units and investor may not get the desired return. Also there may not be sufficient liquidity on the stock exchange for the investors to exit from the stock exchange mode.

- 19. **Plan Specific Risk factors & Risk Mitigation measure:**

- a. The scheme 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 bank guarantee, insurance cover or guarantee / assurance from the Trustee / Investment Manager / Mutual Fund / Sponsor.
- 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.
- c. 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.
- d. 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.
- e. 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.
- f. 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.
- g. 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.
- h. 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. 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.

- i. 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.
- j. 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.
- k. 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.
- l. 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.
- m. 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.

**Risk Mitigation Measure :**

As the said Plan is a close ended Plan investing in a diversified portfolio with no redemption till maturity, the risk factors mentioned above will be

minimal.

**Interest Rate Risk / Reinvestment Risk:** Plan would manage the interest rate risk & reinvestment risk by adequately matching the duration of assets in line with the duration of Plan.

**Credit Risk:** Plan would predominantly invest in highly rated securities where there is an internal credit comfort which would reduce the probability of credit risk.

**Concentration Risk:** The Plan would have modest presence of issuers with reasonable limits which would mitigate the credit concentration risk.

**Portfolio Risk:** By monitoring the return deviation and adequately managing all the above risks namely interest rate risk, reinvestment risk & credit cum concentration risk the Plan would mitigate the overall portfolio risk.

**B. REQUIREMENT OF MINIMUM INVESTORS IN THE PLAN**

The Plan shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Plan. These conditions will be complied with immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfillment with the condition of minimum 20 investors, the Plan shall be wound up in accordance with Regulation 39 (2) (c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfillment with the condition of 25% holding by a single investor on the date of allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 business days of the date of closure of the New Fund Offer.

**C. DEFINITIONS**

In this Plan unless the context otherwise requires:

1. "Acceptance date" or "date of acceptance" with reference to an application made by an applicant to the UTI Asset Management Company Ltd. (UTI AMC) for purchase or changeover/ switchover of units means the day on which the UTI Financial Centres (UFCs)/Registrars or the other official points of acceptance (as per the list attached with this Scheme Information Document) or notified hereafter, after being satisfied that such application is complete in all respects, accepts the same;
2. "Accounting Year" of UTI Mutual Fund is from April to March;
3. "Act" means the Securities and Exchange Board of India Act, 1992, (15 of 1992) as amended from time to time;
4. "Alternate Applicant" in case of a minor means the parent/step-parent/court guardian who has made the application on behalf of the minor;
5. "AMFI" means Association of Mutual Funds in India;

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6. "Applicant" means an investor who is eligible to participate in the Plan and who is not a minor and shall include the alternate applicant mentioned in the application form;
7. "Asset Management Company/UTI AMC/AMC/Investment Manager" means the UTI Asset Management Company Limited incorporated under the Companies Act, 1956, [replaced by The Companies Act, 2013 (No.18 of 2013)] and approved as such by Securities and Exchange Board of India (SEBI) under sub-regulation (2) of Regulation 21 to act as the Investment Manager to the Schemes of UTI Mutual Fund;
8. "Body Corporate" or "Corporation" includes a company incorporated outside India but does not include (a) a corporation sole, (b) a co-operative society registered under any law relating to co-operative societies and (c) any other body corporate (not being a company as defined under the Companies Act), which the Central Government may, by notification in the Official Gazette, specify in this behalf;
9. "Business Day" means a day other than (i) Saturday and Sunday or (ii) a day on which the principal stock exchange with reference to which the valuation of securities under the Plan is done is closed, or the Reserve Bank of India or banks in Mumbai are closed for business, or (iii) a day on which the UTI AMC offices in Mumbai remain closed or (iv) a day on which purchase and changeover/ switchover of unit is suspended by the Trustee or (v) a day on which normal business could not be transacted due to storm, floods, bandhs, strikes or such other events as the AMC may specify from time to time.  
The AMC reserves the right to declare any day as a Business Day or otherwise at any or all Official Points of Acceptance;
10. "CDSL" means Central Depository Services (India) Ltd.
11. "Closed Ended Scheme" or "Plan" means UTI-Capital Protection Oriented Scheme – Series IX – I (1467 days) for which the period of maturity is specified. The Plan offered is "oriented towards protection of capital" and "not with guaranteed returns" and the orientation towards protection of the capital originates from the portfolio structure of the Plan and not from any bank guarantee, insurance cover etc.
12. "Custodian" means a person who has been granted a certificate of registration to carry on the business of custodian under the Securities and Exchange Board of India (Custodian of Securities) Regulations, 1996, and who may be appointed for rendering custodian services for the Plan in accordance with the Regulations.
13. "Depository" means a body corporate as defined in Depositories Act, 1996 (22 of 1996) and includes National Securities Depository Ltd. (NSDL) and Central Depository Services Ltd. (CDSL).
14. "Dividend" Income distributed by the Plan on the Units.
15. "Eligible Trust" means - (i) a trust created by or in pursuance of the provisions of any law which is for the time being in force in any State, or (ii) a trust, the properties of which are vested in a treasurer under the Charitable Endowments Act 1890 (Act 6 of 1890), or (iii) a religious or charitable trust which is administered or controlled or supervised by or under the provisions of any law, which is for the time being in force relating to religious or charitable trusts or, (iv) any other trust, being an irrevocable trust, which has been created for the purpose of or in connection with the endowment of any property or properties for the benefit or use of the public or any section thereof, or (v) a trust created by a will which is valid and has become effective, or (vi) any other trust, being an irrevocable trust, which has been created by an instrument in writing and includes 'depository' within the meaning of Clause(e) of Sub-section (1) of Section 2 of The Depository Act, 1996;
16. "Firm", "partner" and "partnership" have the meanings assigned to them in the Indian Partnership Act, 1932 (9 of 1932), but the expression "partner" shall also include any person who being a minor is admitted to the benefits of the partnership;
17. "Fund Manager" means the manager appointed for the day-to-day management and administration of the Plan;
18. "Investment Management Agreement or IMA" means the Investment Management Agreement (IMA) dated December 9, 2002, executed between UTI Trustee Company Private Limited and UTI Asset Management Company Limited;
19. "Investor Service Centre" such offices as are designated as Investor Service Centre (ISC) by the AMC from time to time;
20. "Rating" means an opinion regarding securities, expressed in the form of standard symbols or in any other standardized manner, assigned by a Credit Rating Agency and used by the issuer of such securities, to comply with any requirement of the SEBI (Credit Rating Agencies) Regulations, 1999.
21. "Market" means any recognized Stock Exchange(s) including the National Stock Exchange (NSE) where UTI-Capital Protection Oriented Scheme - Series IX – I (1467 days) are proposed to be listed and traded;
22. "Maturity Date / Final Redemption Date" The Maturity Date / Final Redemption Date(s) is the date (or the immediately following Business Day, if that date is not a Business Day) on which the Outstanding Units under the Plan will be compulsorily and without any further act by the Unitholder(s) redeemed at the Applicable NAV;
23. "Mutual Fund" or "Fund" or "UTIMF" means UTI Mutual Fund, a Trust under the Indian Trust Act, 1882 registered with SEBI under registration number MF/048/03/01 dated January 14, 2003;
24. "NAV" means Net Asset Value per Unit of the Sun Plan and the Options therein, calculated in

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- the manner provided in this Scheme Information Document and in conformity with the SEBI Regulations as prescribed from time to time;
25. "New Fund Offer or NFO or New Fund Offer Period " means offer of the units of the UTI-Capital Protection Oriented Scheme – Series IX – I (1467 days) during the New Fund Offer Period;
26. "New Fund Offer Period of the Plan" Offer of units of the Plan during the New Fund Offer Period of the Plan and as determined by the AMC at the launch of the Plan;  
The Plan would be open, for a period not exceeding 15 days as may be decided by the Asset Management Company Limited;
27. "Non Resident Indian (NRI)" shall have the meaning as defined under Foreign Exchange Management (Deposit) Regulations, 2000 (FEMA Regulation 2000) framed by Reserve Bank of India under Foreign Exchange Management Act, 1999 (42 of 1999). As per FEMA Regulation 2000, "Non-Resident Indian (NRI)" means a person resident outside India who is a citizen of India or is a person of Indian origin. A person shall be deemed to be a "person of Indian origin" if he is a citizen of any country other than Bangladesh or Pakistan and if (a) he at any time held Indian passport; or (b) he or either of his parents or any of his grand parents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or a person referred to in sub-clause (a) or (b) herein;
28. "NSDL" means the National Securities Depository Ltd.;
29. "Number of units deemed to be in issue" means the aggregate of the number of units issued and still remaining outstanding;
30. "Official points of acceptance"- UTI Financial Centres (UFCs), Offices of the Registrars of the Plan and any other authorised centre as may be notified by UTI AMC from time to time are the official points of acceptance of purchase/changeover applications of the Plan. The cut off time as mentioned in the Scheme Information Document will be applicable at these official points of acceptance. The list of places as official points of acceptance is attached with this Scheme Information Document.  
For purchase applications received at any authorised collection centres, which is not an official point of acceptance, the cut off time at the official point of acceptance alone, will be applicable for determination of NAV;
31. "RBI" means the Reserve Bank of India, constituted under the Reserve Bank of India Act, 1934;
32. "Record date" the date announced by the Fund for any benefits like dividends etc. The person holding the units as per the records of UTI AMC/ Registrars, on the record date are eligible for such benefits;
33. "Registrars" means a person whose services may be retained by the UTI AMC to act as the Registrar under the Plan, from time to time;
34. "Regulations" or "SEBI Regulations" mean the SEBI (Mutual Funds) Regulations, 1996 as amended or re-enacted from time to time;
35. "Scheme Information Document" this document issued by UTI Mutual Fund offering units of Plan covered under this document for subscription;
36. "Scheme/Plan" means the UTI-Capital Protection Oriented Scheme – Series IX – I (1467 days);
37. "SEBI" means the Securities and Exchange Board of India set up under the Securities and Exchange Board of India Act, 1992 (15 of 1992);
38. "Society" means a society established under the Societies Registration Act of 1860 (21 of 1860) or any other society established under any State or Central law for the time being in force;
39. "Sponsors" are Bank of Baroda, Punjab National Bank, Life Insurance Corporation of India and State Bank of India;
40. "Time" all time referred to in the Scheme Information Document stands for Indian Standard Time;
41. "Trust Deed" means the Trust Deed dated December 9, 2002 of UTI Mutual Fund;
42. "Trustee" means UTI Trustee Company Private Limited, a company incorporated under the Companies Act, 1956, (1 of 1956) [replaced by The Companies Act, 2013 (No.18 of 2013)] and approved by SEBI to act as the Trustee to the schemes of UTI Mutual Fund;
43. "Unit" means the interest of the unitholders in the Plan, which consists of each unit representing one undivided share in the assets of the Plan;
44. "Unit Capital" of the Plan means the aggregate of the face value of units issued under the Plan and outstanding for the time being;
45. "Unitholder" means a person holding units in the Plan of the Mutual Fund;
46. "UTI-Capital Protection Oriented Scheme - Series IX – I (1467 days)" means a capital protection oriented Plan which endeavours to protect capital invested therein through suitable orientation of its portfolio structure. The Plan offered is "oriented towards protection of capital" and "not with guaranteed returns" and the orientation towards protection of the capital originated from the portfolio structure of the Plan and not from any bank guarantee, insurance cover etc.;
47. In this Scheme Information Document, unless the context otherwise requires, (i) the singular includes the plural and vice versa, (ii) reference to any gender includes a reference to all other genders, (iii) heading and bold typeface are only for convenience and shall be ignored for the purposes of interpretation.

**D. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

**Due Diligence Certificate submitted to SEBI for  
UTI-Capital Protection Oriented Scheme - Series IX**

It is confirmed that:

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

Sd/-

Date : November 02, 2016  
Place : Mumbai

**Vivek Maheshwari**  
Compliance Officer



**II. INFORMATION ABOUT THE PLAN**

**A. TYPE OF THE PLAN**

UTI-Capital Protection Oriented Scheme – Series IX – I (1467 days) is a close-ended capital protection oriented income fund with a tenure from 1467 days.

If the maturity date falls on a non-business day, then the maturity date shall be the next Business Day.

**B. WHAT IS THE INVESTMENT OBJECTIVE OF THE PLAN?**

**Investment objective:** 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.

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.

**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.**

**C. HOW WILL THE PLAN ALLOCATE ITS ASSETS?**

**1. Asset Allocation (% to NAV):**

Under normal circumstances, the asset allocation under the Plan will be as below

| 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 |

The final Asset Allocation at the time of launch of the plan would be as per the ICRA rating letter.

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.

Further, the Plan does not intend to engage in stock and securities lending and short selling or participate in credit default swap transactions.

The Plan is proposed to make investments in debt securities maturing on or before the maturity of the Plan. **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+).**

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 balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time.

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.

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.

UTI-Capital Protection Oriented Scheme - Series IX – I (1467 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.

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;

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

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

**Group exposure –**

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

The debt component of the portfolio structure shall have the highest investment grade rating. The securities could be listed, unlisted, privately placed, secured, unsecured and of any maturity. However the maturity of the individual securities will not exceed the maturity of the Plan, as per SEBI guidelines. 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 those companies/stocks that have



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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 PLAN**

#### **(a) 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

#### **(b) 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.

#### **(c) Type of instruments which the Plan proposes to invest in**

Please refer to "Section D – Where will the Plan invest" appearing in this Scheme Information Document.

#### **(d) 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..
- b) There will not be any deviation between the intended allocation and actual allocation except the following.
  - 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.

- 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, T-Bills, Such deviations may exist till suitable CPs/ NCDs of desired credit quality are not available.
  - c) **Change in Asset Allocation:** 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.
  - 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.
  - e) The Plan is rated by ICRA. 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 ICRA, as ICRA 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
  - f) **Reporting :**  
After the closure of NFO, the AMC will report in the next meeting of AMC / Trustees, the publicized percentage allocation and the final portfolio.
- ### **2. Debt market in India**
- (i) Debt Instrument Characteristics:**  
A Debt Instrument is basically an obligation which the borrower has to service periodically and generally has the following features:
- Face Value : Stated value of the paper / Principal Amount
- Coupon : Zero; fixed or floating
- Frequency : Semi-annual; annual, sometimes quarterly
- Maturity : Bullet, staggered

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Redemption : FV; premium or discount  
 Options : Call/Put  
 Issue Price : Par (FV) or premium or discount

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

### (ii) Debt Market Structure:

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

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

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

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

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

**Corporate debt** segment on the other hand includes bonds/debentures issued by private corporates, public sector units (PSUs) and development financial institutions (DFIs). The debentures are rated by a rating agency and based on the feedback from the market, the issue is priced accordingly. Benchmarks range from Overnight rates or Treasury benchmarks.

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

### (iii) Regulators:

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

### (iv) Market Participants:

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

#### Primary Dealers

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

#### Brokers

Brokers bring together counterparties and negotiate terms of the trade.

#### Investors

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

### (v) Types of security issuance and eligible investors:

| Issuer                    | Instruments             | Yields<br>(as on 21.03.2017) | Maturity        | Investors  |
|---------------------------|-------------------------|------------------------------|-----------------|--|
| Central Government        | Dated Securities        | 6.30% - 7.50%                | 1-30 years      | Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI |
| Central Government        | T-Bills                 | 6.30% - 5.87%                | 364/91 days     | Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI |
| State Government          | Dated Securities        | 7.65% - 7.80%                | 10 years        | Banks, Insurance Co, PFs, MFs, PDs, Individuals      |
| PSUs Corporates           | Bonds                   | 7.40% - 7.85%                | 5-10 years      | Banks, Insurance Co, PFs, MFs, PDs, Individuals, FPI |
| Corporates<br>(AAA rated) | Bonds                   | 7.30% - 8.05%                | 1-10 years      | Banks, MFs, Corporates, Individuals, FPI             |
| Corporates                | Commercial Papers       | 6.65% - 7.30%                | 15 days to 1 yr | Banks, MFs, Fin Inst, Corporates, Individuals, FPIs  |
| Banks                     | Certificates of Deposit | 6.25% - 6.65%                | 15 days to 1 yr | Banks, Insurance Co, PFs, MFs, PDs, Individuals      |
| Banks                     | Bonds                   | 8.00% - 8.20%                | 10-15 years     | Banks, Companies, MFs, PDs, Individuals              |

## UTI- CPOS-Series IX – I (1467 days)

### (vi) Trading Mechanism:

#### Government Securities and Money Market Instruments

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

### D. WHERE WILL THE PLAN INVEST?

1. The corpus of the Plan can be invested in any (but not exclusively) of the following instruments.

- \* Equity and Equity related instruments
- \* Securities issued /guaranteed by the Central, State, and Local governments (including but not limited to coupon bearing bonds, Zero coupon bonds and treasury bills).
- \* Corporate debt (Public & private sector).
- \* 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)
- \* Bonds issued by banks (public & private sector) and financial institutions.
- \* Money market instruments as permitted by SEBI and or RBI (including CPs / CDs and CBLOs).
- \* Securities with floating rate instruments.
- \* Equity Derivative instruments as permitted by SEBI.
- \* Any other instruments as may be permitted by RBI/SEBI other regulatory authorities from time to time.

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 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.

UTI-Capital Protection Oriented Scheme – Series IX – I (1467 days) retains the option to alter the asset allocation for short-term periods i.e. not exceeding 30 days on defensive considerations.

### (2) Participating in Equity Derivative Products:

- (i) The Plan may take derivatives position based on the opportunities available and in line with the overall investment objective of the Plan. These may be taken to hedge the portfolio and rebalance the same.
- (ii) As per the current norms of UTI AMC, the value of derivative contracts outstanding at any point of time will be limited to 30% of the net assets

of the Plan. Such derivative position will comply with overall limits and norms of SEBI Circular No Cir / IMD / DF / 11 / 2010 dated August 18, 2010, DNPD/CIR-29/2005 dated September 14, 2005, SEBI/DNPD/Cir-31/2006 dated September 22, 2006 and DNPD/CIR-31/2006 dated January 20, 2006.

### (iii) Derivatives:

A derivative instrument, broadly, is a financial contract whose payoff structure is determined by the value of an underlying security, index, etc. Thus a derivative instrument derives its value from some underlying variable.

### Exposure limits:

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

### Definition of Exposure in case of Derivative Positions

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

### Exposure in derivative positions shall be computed as follows:

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

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

### (3) Investment in units of Mutual Fund Schemes

The Plan may invest in Debt and Liquid schemes managed by the AMC or in the schemes of any other mutual funds without charging any fees, in conformity with the investment objective of the Plan and in terms of the prevailing SEBI (MF) Regulations. Provided that aggregate inter-scheme investment made by all schemes under the same management or in the schemes under the management of any other Mutual Fund/Asset Management Company shall not exceed 5% (or such other permitted limit), of the Net Asset Value of the Fund.

### E. WHAT ARE THE INVESTMENT STRATEGIES?

The Plan endeavors 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. The Plan shall follow a passive investment strategy for the fixed-income component of the Scheme. Active trading in debt instruments can be done only if the additional yield on the new instruments, with the same residual tenor as the original instrument, more than compensates for the impact cost incurred on selling the original security.

The equity component of the Plan will mainly focus on those companies / stocks that have the potential to appreciate in the medium to long term. The initial investment mix between the fixed securities and equity shall be such that the maturity value of the fixed income portfolio, at the time of Plan's maturity, net of all expenses is more than or equal to the face value of units issued. The investment manager would endeavor that the capital remains protected on maturity and also ensure that the Plan rating is not adversely affected.

#### Portfolio Turnover Policy

Portfolio Turnover is defined as the least of purchase or sales as a percentage of average size of a fund during any specified period of time. As sales and purchases of securities can be made on daily basis, it would be difficult to estimate with reasonable level of accuracy the likely turnover in portfolios. There could be instances of churning of portfolio to take advantage of trading opportunity existing in the market. But it would be difficult to set the target for the portfolio turnover as it would be a function of purchases, general market conditions, trading opportunities,

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

### F. FUNDAMENTAL ATTRIBUTES

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

(i) **Type of a Plan:** UTI-Capital Protection Oriented Scheme - Series IX I (1467 days) is a close-ended capital protection oriented income fund

#### (ii) Investment Objective

**Main Objective** – As given in clause II (B)

**Investment pattern** - As given in clause II (C) 1, while retaining the option to alter the asset allocation for a short term period i.e. not exceeding 30 days on defensive considerations.

#### (iii) Terms of Issue

Aggregate fees and expenses charged to the Plan as given in the SID.

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

- a) 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
- b) The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

### G. HOW WILL THE PLAN BENCHMARK ITS PERFORMANCE?

CRISIL MIP Blended Index is the benchmark for UTI-Capital Protection Oriented Scheme - Series IX - I (1467 days). CRISIL MIP Blended Fund Index seeks to track the performance of a debt-oriented hybrid portfolio having a blend of the Nifty 50 Index (15%) and CRISIL Composite Bond Fund Index (85%).

Benchmark has been chosen as the benchmark on the basis of investment pattern/objective of the scheme, the composition of the index and as the fund intends to invest primarily in Debt and Money Market Securities, and upto 30% in Equity. The benchmark is the closest available benchmark to the asset allocation and hence has been chosen.



**UTI- CPOS-Series IX – I (1467 days)**

**H. WHO MANAGES THE PLAN?**

**Management of UTI-Capital Protection Oriented Scheme – Series IX- I (1467 days)**

Shri Sunil Patil (debt portfolio) and Shri V. Srivatsa (equity portfolio) are the Fund Managers.

| Name        | Age (in yrs) | Qualifications   | Experience  | Other schemes managed  |
|-------------|--------------|--|---|--|
| Sunil Patil | 48           | M.Com, MFM, CAIIB-I, Certificate Examination of IIB for the Employees of UTI | He joined UTI AMC in October 1989. He has 18 years of experience in Primary Market Investment and Dealing and 9 years of experience in Fund Management.   | UTI-Fixed Maturity Plans, UTI-Fixed Term Income Funds, UTI-Fixed Income Interval Fund Series I & II, UTI-Capital Protection Oriented Schemes (Debt Portfolio) UTI-Dual Advantage Fixed Term Funds (Debt Portfolio)   |
| V. Srivatsa | 41           | B. Com., ICMA, CA, 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. | UTI Balanced Fund, UTI Retirement Benefit Pension Fund (Equity Portfolio). UTI-Monthly Income Scheme (Equity Portfolio), UTI-CRTS (Equity Portfolio) UTI-Capital Protection Oriented Schemes (Equity Portfolio) UTI India Fund Unit Scheme - 1986 The India Pharma Fund Unit Scheme UTI-Dual Advantage Fixed Term Funds (Equity Portfolio) |

**I. WHAT ARE THE INVESTMENT RESTRICTIONS?**

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

- (a) The Plan shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company:  
Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and collateralized borrowing and lending obligations.
- (b) Debentures, irrespective of any residual maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments. It is further clarified that the investment limits are applicable to all debt securities, which are issued by public bodies/institutions such as electricity boards, municipal corporations, state transport corporations etc. guaranteed by either state or central government. Government securities issued by central/state government or on its behalf by the RBI are exempt from the above investment limits.
- (c) Pending deployment of funds of the Plan in securities in terms of the investment objective of the Plan as stated above, the funds of the Plan 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.
- (d) No term loans will be advanced by the Plan for any purpose as per SEBI regulation 44 (3) of SEBI (Mutual Funds) Regulations, 1996.
- (e) The Plan shall not make any investment in any fund of fund Scheme.
- (f) UTI Mutual Fund shall, get the securities purchased by a Plan transferred in the name of the Plan, wherever investments are intended to be of long term nature.
- (g) The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relative securities and in all cases of sale, deliver the securities and shall in no case put itself in a position whereby it has to make short sale or carry forward transaction unless allowed by SEBI.  
However, the Plan may also enter into equity derivatives transactions as may be permissible under the guidelines issued by SEBI.
- (h) The Mutual Fund under all its schemes taken together will not own more than 10% of any Company's paid up capital carrying voting rights.



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- (i) The Plan would not participate in the securities lending programme.
- (j) The Plan shall not make any investment in any unlisted security of an associate or group company of the sponsors; or any security issued by way of private placement by an associate or group company of the sponsors; or the listed securities of group companies of the sponsors which is in excess of 25% of the net assets.
- (k) Investment in non-publicly offered debt: Depending upon the available yields the Plan may invest in non-publicly offered debt securities to the extent to which such investment can be made by the Plan.
- (l) Based upon the liquidity needs, Plan may invest in Government of India Securities to the extent to which such investment can be made by the Plan.
- (m) Investment in the equity shares or equity related instruments of any company shall not exceed more than 10% of the NAV of the Plan at the time of investment.
- (n) The Plan shall not invest more than 5% of its NAV in the unlisted equity shares or equity related instruments.
- (o) The aggregate value of “illiquid securities” of Plan, which are defined by SEBI as non traded, thinly traded and unlisted equity shares, shall not exceed 15% of the total assets of the Plan and any illiquid securities held above 15% of the total assets shall be assigned zero value.  
The proposed aggregate holding of assets considered “illiquid”, could be more than 10% of the value of the net assets of the Plan.
- (p) Transfers of investments from one Scheme to another Scheme in the same mutual fund shall be allowed only if
- a) Such transfers are done at the prevailing market price for quoted instruments on spot basis - “Spot basis” shall have same meaning as specified by stock exchange for spot transactions
  - b) The securities so transferred shall be in conformity with the investment objective of the Plan to which such transfer has been made
- (q) Investment by this Plan in other Mutual Fund Schemes will be in accordance with Regulation 44(1), Seventh Schedule of the SEBI (MFs) Regulations as under:  
A Plan may invest in another Scheme under the same asset management company or any other mutual fund without charging any fees, provided that aggregate inter scheme investment made by all Schemes under the same management or in Schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.  
Such investment will be consistent with the investment objective of the Schemes. No investment management fees will be charged by the AMC on such investments.
- (r) The yield of purchase shall not be more than 100 bps over CRISIL/ICRA/ FIMMDA Bond “AAA” matrix level. The credit quality of the fixed income portfolio shall be consistent with the credit factor applicable for AAA rated instruments in accordance with ICRA’s credit rating methodology throughout the tenure of the Plan.
- (s) The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual fund for

the purpose of repurchase, redemption of units or payment of interest or dividend to the unitholders:

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

- (t) In addition to the above regulatory restrictions the Plan would follow the following norms.
- (i) The fixed-income component of the Plan shall be invested only in Government of India Securities (G-Secs) and/or other fixed-income instruments rated ICRA AAA/ ICRA AAA(SO) or its equivalent. The credit quality of the fixed-income portfolio shall be consistent with the credit factor applicable for instruments rated ICRA AAA or its equivalent in accordance with ICRA’s credit quality rating methodology at all points in time. Towards this, the AMC shall seek ICRA’s view on a continuous basis on instruments not rated by ICRA. If, however, any fixed-income security gets downgraded during the tenure of the Plan, the AMC will ensure that the credit quality of the fixed income portfolio should be equivalent to ICRA AAAMfs (the rating definition of AAAMfs is as follows – Plans with this rating are considered to have the highest degree of safety regarding timely receipt of payments from the investments that the Plans have made). If otherwise, ICRA will analyze the protection available from the debt and equity holdings of the Plan at that time, to decide whether the rating of ICRA AAA(SO) on the capital protected fund can be maintained.
  - (ii) While selecting the fixed-income securities for the debt component, the Plan shall as far as possible invest in securities with maturity (or a put option with the investor) within 30 days prior to the date of the Plan’s redemption. In no circumstances the Plan shall invest in fixed-income securities with final maturities beyond the Plan’s redemption date. While selecting fixed-income securities for the debt portfolio, as far as possible, the Plan shall invest in securities with onetime bullet payments of principal at maturity to minimize reinvestment risks. The Plan shall not invest in securities with early call options.
  - (iii) Based on the tenure of the Plan being launched under the Scheme, the initial indicative Asset Mix as provided by ICRA vide its letter dated December 02, 2016 shall be as under:

| Tenure  | Debt : Equity |
|---------|---------------|
| 4 years | 86:14         |

### J. HOW HAS THE PLAN PERFORMED?

This Plan is a new Plan and does not have any performance track record

### K. RATING DETAILS:

ICRA has rated this Plan as [ICRA]AAAMfs(SO). The rating indicates highest degree of safety regarding timely receipt of payments from the investments that the Plan have made. The rating is subject to the Plan receiving the regulatory approvals and fulfilment of all conditions specified in the structural provisions by ICRA.

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### III. UNITS AND OFFER

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

#### A. NEW FUND OFFER (NFO)

|  |  |
|--|--|
| <p><b>New Fund Offer Period</b><br/>This is the period during which a new Plan sells its units to the investors.</p>   | <p>UTI-Capital Protection Oriented Plan - Series – IX - I (1467 days)<br/>New Fund Offer Opens on: Wednesday, April 12, 2017<br/>New Fund Offer Closes on: Wednesday, April 26, 2017<br/>New Fund Offer will not be kept open for more than 15 days.</p>   |
| <p><b>New Fund Offer Price:</b><br/>This is the price per unit that the investors have to pay to invest during the NFO.</p>  | <p>During the New Fund Offer Period, the units of the Plan will be sold at face value i.e. ₹ 10/- per unit.</p>  |
| <p><b>Minimum Amount for Application in the NFO</b></p>  | <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>Dematerialisation</b></p>  | <p>(a) Units of the Plan of the fund will normally also be available in the dematerialised form.<br/>(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.<br/>(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.<br/>(d) Unit holders who wish to trade in units would be required to have a demat account.<br/>(e) The option to have the units in demat or physical form may be exercised in the appropriate place in the application form.</p> |
| <p><b>Minimum Target amount</b><br/>This is the minimum amount required to operate the Plan and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 business days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of 5 business days from the date of closure of the subscription period.</p> | <p>An amount of ₹ 20 crore is targeted to be raised during the New Fund Offer Period of the Plan. If the targeted amount of ₹ 20 crore is not subscribed to, UTI AMC shall refund the entire amount collected under a Plan by an account payee cheque/refund order or by any other mode of payment as may be decided by UTI AMC within 5 business days from the close of the New Fund Offer period of the Plan. In the event of any failure to refund such amount within 5 business days from the close of the New Fund Offer period of the Plan, UTI AMC shall be liable to pay to the concerned applicant interest @ 15% p.a. or such rate as may be prescribed by SEBI from time to time from the 6th day of the date of closure of the New Fund Offer period of the Plan till the date of despatch of refund order.</p>  |
| <p><b>Maximum Amount to be raised (if any)</b><br/>This is the maximum amount which can be collected during the NFO period, as decided by the AMC</p>  | <p>No maximum limit. Over subscription above ₹ 20 crore will be retained in full.</p>  |
| <p><b>Know Your Customer (KYC) Norms</b></p>   | <p>Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time.</p> <p><b>A. For Individual Investors</b></p> <p><b>I. Central KYC Norms for Individual Investors new to KYC system with effect from 1<sup>st</sup> February 2017</b></p> <p>Government of India, vide Gazette notification dated November 26, 2015, had authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI), to act and perform the functions of Central KYC Records Registry (CKYCR) including receiving, storing, safeguarding and retrieving the Know Your Client (KYC) records of an investor in digital form.</p>   |

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

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

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

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

### **III Aadhaar based e KYC process**

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

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

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

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

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

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

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

### **IV PAN-Exemption for micro financial products**

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

#### **B. For Non-Individual Investors**

Investors have to fill up and sign the KYC application form available on the UTI Mutual Fund's website, [www.utimf.com](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 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.

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|   | <p><b>C. <u>For both Individual and Non-Individual Investors</u></b></p> <ol style="list-style-type: none"> <li>1. Existing investors in mutual funds who have already complied with the KYC requirement are exempt from following the new KYC procedure effective January 01, 2012 but only for the purpose of making additional investment in the Scheme(s) / Plan(s) of any Mutual Fund registered with SEBI</li> <li>2. For 'KYC-On-Hold' cases, investor need to submit missing information or update pending KYC related information so as to enable AMC to process purchase transaction (whether fresh or additional) and switches</li> <li>3. In terms of AMFI guidelines, with effect from January 1, 2016,             <ol style="list-style-type: none"> <li>(a) to make additional subscription (including switches), it shall be mandatory for all existing investors to provide additional KYC information such as Income details, Occupation, association with politically exposed person, net worth etc. where such information was not provided to KRAs earlier.</li> <li>(b) However, SIP and STP already registered till December 31, 2015 in such existing folios are exempted from the above stipulations.</li> </ol> </li> <li>4. <b><u>Non-Applicability of KYC guidelines</u></b><br/>             The new KYC guidelines shall not be applicable to the following categories / transactions:             <ul style="list-style-type: none"> <li>- 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.</li> <li>- Investments received from Government bodies/authorities/Departments in favour of beneficiaries identified by them.</li> <li>- Bonus/dividend reinvestment</li> <li>- Existing Systematic Investment Plan (SIP) / Systematic Transfer Investment Plan (STRIP) / Dividend Transfer Plan (DTP) registrations (and similar facilities) including those received till 31st December 2015.</li> <li>- Renewal Contribution received under UTI Unit Linked Insurance Plan (UTI-ULIP) of Investors registered under UTI ULIP upto 31st December 2015.</li> </ul> </li> </ol> <p><b>For further details on KYC requirements to be complied with by the Investors, please refer to SAI.</b></p>  |
| <p>Details under Foreign Account Tax Compliance provisions (commonly known as FATCA) / Foreign Tax Laws and Common Reporting Standard (CRS)</p> | <p>FATCA is United States (US) Federal Law, aimed at prevention of tax evasion by US citizens and residents ("US persons" as defined in the applicable extant laws of the United States of America) through use of offshore accounts. FATCA provisions are part of Hiring Incentives to Restore Employment (HIRE) Act, enacted by US Legislature. Under FATCA, withholding tax may be levied on certain US source income/receipt of the Schemes of the Mutual Fund, unless they are FATCA compliant.</p> <p>FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons as well as passive NFFEs in which controlling interest is held by specified US person. The term FFI is defined widely to cover a large number of non-US based financial service providers, such as mutual funds, depository participants, brokers, custodians, as well as banks. FATCA requires enhanced due diligence processes by the FFI so as to identify US reportable accounts.</p> <p>The identification of US person will be based on one or more of following "US indicia"-</p> <ul style="list-style-type: none"> <li>• Identification of the Account Holder as a US citizen or resident;</li> <li>• Unambiguous indication of a US place of birth;</li> <li>• Current US mailing or residence address (including a US post office box);</li> <li>• Current US telephone number;</li> <li>• Standing instructions to transfer funds to an account maintained in USA;</li> <li>• Current effective power of attorney or signing authority granted to a person with a US address; or</li> <li>• 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.</li> </ul> <p>FATCA due diligence will be applicable to each unit holder (including joint holders) irrespective of the country of residence/citizenship, and on being identified as reportable person/specified US person, all folios/accounts will be reported. Such information may include (not limited to) their identity, direct or indirect beneficiaries, beneficial owners and controlling persons. Unit holders will therefore be required to comply with the request of the AMC / Fund to furnish such information as and when deemed necessary by the AMC / Fund in accordance with the Applicable Laws.</p> |



**UTI- CPOS-Series IX – I (1467 days)**

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|                                      | <p>FATCA provisions are relevant not only at on-boarding stage of unit holders but also throughout the life cycle of investment with the Mutual Fund. Unit holders therefore should immediately intimate to the Fund/the AMC, any change in their status with respect to FATCA related declaration provided by them previously.</p> <p>In case unit holder / investor fails to furnish the relevant information and/or documentation in accordance with the Applicable Laws, the AMC / Fund reserves the right to reject the application or redeem the units held directly or beneficially and may also require reporting of such accounts/levy of withholding tax on payments made to investors. Prospective investors / Unit holders should consult their own advisors to understand the implications of FATCA provisions/requirements. The AMC reserves the right to change/modify the provisions mentioned at a later date.</p> <p><b>Common Reporting Standard (CRS) – The New Global Standard for Automatic Exchange of Information</b></p> <p>On similar lines as FATCA, the Organisation of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a “Standard for Automatic Exchange of Financial Account Information in Tax Matters”, in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, requiring cooperation amongst tax authorities. The G20 and OECD countries have together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI).</p> <p>All Applicants whose country of tax residence is not India shall fill in the prescribed FATCA &amp; CRS Form.</p> <p><b>AMC reserves right to reject the application in case the applicant / investor fails to submit information /documentation for any of the above.</b></p> <p>Please refer to Instructions given in the FATCA/CRS Form before filling in the particulars and for further details relating to FATCA/CRS, refer to AMFI India’s Circular No.135/BP/63/2015-16 dated 18th September 2015 and SEBI Circular Nos. CIR/MIRSD/2/2015 dated 26th August 2015 &amp; CIR/MIRSD/3/2015 dated 10th September 2015.</p> |
| Pre Closure & Extension of the Offer | The New Fund Offer shall not be kept open for more than 15 days. The AMC/ Trustee may close the New Fund Offer earlier by giving one day’s notice in one daily newspaper.  |
| Sub Plans and Options offered        | <p><b>Each Plan offers the following Sub Plans</b></p> <p>Direct Sub Plan<br/>Regular Sub Plan</p> <p><b>Each Sub Plan offers the following Options:</b></p> <p>(i) Growth Option<br/>(ii) Dividend Option with Payout facility.</p> <p>In case no option is indicated in the application form, then the default option will be the growth option.</p> <p><b>Direct Sub Plan:</b></p> <p>Direct Sub Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor.</p> <p>All categories of Investors (whether existing or new Unitholders) as permitted under the SID of the Fund/Scheme are eligible to subscribe under Direct Sub Plan. Investments under the Direct Sub Plan can be made through various modes (except all Platform(s) where investor’s applications for subscription of units are routed through Distributors).</p> <p>The Direct Sub Plan will be a separate sub plan under the Plan and 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.</p> <p>The Direct and Regular Sub Plans will have a common portfolio.</p> <p><b>How to apply:</b> Investors subscribing under Direct Sub Plan of Plan will have to indicate “Direct Sub Plan” against the Plan and Plan name in the application form, as for example., “UTI-Capital Protection Oriented Scheme – Series IX – I (1467 days) - Direct Sub Plan”</p> <p>Investors should also indicate “Direct” in the ARN column of the application form.</p>  |



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|   | <p><b>Treatment of applications under “Direct”/”Regular” Sub Plans:</b></p> <table border="1" data-bbox="628 271 1506 661"> <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 in the application form under Scenarios 7 or 8 above, the application shall be processed under Regular Sub Plan. UTI AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the transaction shall be reprocessed under Direct Sub Plan from the date of application without any exit load.</p> <p>For further details on Direct Sub Plan, please refer to SAI</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 |
|---|--|------------------------------------|---------------------------------------|------------------------------------|---------------------------------|---|---------------|---------------|-----------------|---|---------------|--------|-----------------|---|---------------|---------|-----------------|---|-----------|--------|-----------------|---|--------|---------------|-----------------|---|--------|---------|-----------------|---|-----------|---------|------------------|---|-----------|---------------|------------------|
| 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                      |                                    |                                 |   |               |               |                 |   |               |        |                 |   |               |         |                 |   |           |        |                 |   |        |               |                 |   |        |         |                 |   |           |         |                  |   |           |               |                  |
| Dividend Policy                                     | <p>The unitholder shall have a choice to join either the Growth Option or the Dividend Option</p> <p>(i) <b>Growth Option:</b><br/>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.</p> <p>(ii) <b>Dividend Option:</b><br/>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.<br/>Under the Dividend Option only Payout facility is available.</p> <p>(iii) There is no assurance or guarantee to the Unit holders as to the rate of dividend distribution.</p>  |                                    |                                       |                                    |                                 |   |               |               |                 |   |               |        |                 |   |               |         |                 |   |           |        |                 |   |        |               |                 |   |        |         |                 |   |           |         |                  |   |           |               |                  |
| Policy on Unclaimed Redemption and Dividend Amounts | <p>As per SEBI guidelines, the unclaimed redemption and dividend amounts, that are currently allowed to be deployed only in call money market or money market instruments, shall also be allowed to be invested in a separate plan of Liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts.</p> <p>As per the regulations, AMC shall not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps.</p> <p>Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> <p>The Fund will make continuous efforts to remind the investors through letters to take their unclaimed amounts.</p>   |                                    |                                       |                                    |                                 |   |               |               |                 |   |               |        |                 |   |               |         |                 |   |           |        |                 |   |        |               |                 |   |        |         |                 |   |           |         |                  |   |           |               |                  |
| Additional Mode of Payment during NFO               | <p>Investors may apply for the UTI-Capital Protection Oriented Scheme - Series IX – I (1467 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 allotment, the amount will be unblocked in their respective bank accounts and account will be debited to the extent required to pay for allotment of Units applied in the application form.</p>   |                                    |                                       |                                    |                                 |   |               |               |                 |   |               |        |                 |   |               |         |                 |   |           |        |                 |   |        |               |                 |   |        |         |                 |   |           |         |                  |   |           |               |                  |

**UTI- CPOS-Series IX – I (1467 days)**

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| <p>Allotment</p>  | <p>Subject to the receipt of the specified Minimum Subscription Amount for the Plan, full allotment will be made to all valid applications received during the New Fund Offer. The Trustee reserves the right, at their discretion without assigning any reason thereof, to reject any application. Allotment will be completed within 5 (Five) Business days after the closure of the New Fund Offer</p> <p>(a) At the time of joining the Plan the UTI AMC shall arrange to issue to the applicant, a statement of account indicating his admission to the Plan and other relevant details within a period not later than 5 business days from the closure of the New Fund Offer.</p> <p>b. Every unitholder will be given a membership/folio number, which will be appearing in SoA for his initial investment. Further investments in the same name(s) and in the same order would be registered under the same folio, if folio number is mentioned by the unitholder. In all future correspondence with the UTI AMC the unitholder shall have to quote the membership/folio number.</p> <p>c. SoA will be valid evidence of admission of the applicant into the Plan. However, where the units are issued subject to realization of cheque/draft such issue of units will be cancelled if the cheque/draft is returned unpaid and treated having not been issued.</p> <p>d. The NRI applicant may choose to receive the SoA at his/her Indian/foreign address or at the address of his/her relative resident in India.</p> <p>(e) UTI AAMC shall send the SoA at the address mentioned in the application form and recorded with UTI AMC and shall not incur any liability for loss, damage, mis-delivery or non-delivery of the SoA.</p> <p>(f) If a unitholder desires to have a Unit Certificate (UC) in lieu of SoA the same would be issued to him within 30 days from the date of receipt of such request.</p> <p>In case the Unit Certificate or SoA is mutilated/defaced/lost, UTI AMC may issue a duplicate SoA on receipt of a request to that effect from the unitholder on a plain paper or in the manner as may be prescribed from time to time.</p>   |
| <p>Refund</p>   | <p>If application is rejected, full amount will be refunded within 5 business days of closure of NFO. If refunded later than 5 business days, interest @ 15% p.a. for delay period will be paid and charged to the AMC.</p>  |
| <p>Who can invest</p> <p>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the Plan is suitable to your risk profile.</p> | <p><b>Applicants:</b></p> <p>An application for issue of units may be made by any resident or non-resident Indian as well as non-individuals as indicated below:</p> <p>(a) a resident individual or an 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;</p> <p>(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.</p> <p>(c) an association of persons or body of individuals whether incorporated or not;</p> <p>(d) a Hindu Undivided Family both resident and non-resident;</p> <p>(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;</p> <p>(f) a bank including a scheduled bank, a regional rural bank, a co-operative bank etc;</p> <p>(g) an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing;</p> <p>(h) a society as defined under the Plan;</p> <p>(i) a Financial Institution;</p> <p>(j) an Army/Navy/Air Force/Paramilitary Fund;</p> <p>(k) a partnership firm;</p> <p>(An application by a partnership firm shall be made by not more than two partners of the firm and the first named person shall be recognised by UTI AMC for all practical purposes as the unitholder. The first named person in the application form should either be authorised by all remaining partners to sign on behalf of them or the partnership deed submitted by the partnership firm should so provide.)</p> <p>(l) Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(h) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2014;</p> <p>(m) Mutual Funds registered with SEBI;</p> <p>(n) Scientific and Industrial Research Organisation</p> <p>(o) Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India</p> |

## UTI- CPOS-Series IX – I (1467 days)

- (p) Other Schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations
- (q) Such other individuals / institutions / body corporate etc. as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations

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.

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.

**Note:**

- (a) In terms of the notification No. FERA/195/99-RB dated March 30, 1999 and FERA/212/99-RB dated October 18, 1999, the RBI has granted a general permission to mutual funds, as referred to in Clause 23(D) of Section 10 of the Income Tax Act, 1961 to issue and repurchase Units of their Schemes which are approved by SEBI to NRIs/PIOs and FPIs respectively, subject to conditions set out in the aforesaid notifications. Further, general permission is also granted to send such Units to NRIs/PIOs and FPIs to their place of residence or location as the case may be.
- (b) Returned cheques are liable not to be presented again for collection, and the accompanying Application Forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.

**Note :**

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

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

**Non-acceptance of subscriptions from OCBs in the Schemes of UTI MF.**

**Investments by Overseas Corporate Bodies (OCBs)**

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

**'Overseas Corporate Body' (OCB)**

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

**Investment by Individuals – Foreign Nationals**

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

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

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|  | <p>UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies.</p> <p><b>Holding Basis:</b> In the event an account has more than one registered holder the first-named Unit holder shall receive the account statements, all notices and correspondence with respect to the account, as well as the proceeds of any Redemption requests or dividends or other distributions. In addition, such holder shall have the voting rights, as permitted, associated with such Units as per the applicable guidelines.</p> <p>Applicants can specify the 'mode of holding' in the prescribed application form as 'Jointly' or 'Anyone or Survivor'. In the case of holding specified as 'Jointly', Redemption requests would have to be signed by all joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unit holders will have the power / authority to make Redemption requests, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the Redemption will be paid to the first-named Unit holder.</p> <p>In case of death / insolvency of any one or more of the persons named in the Register of Unit holders as the joint holders of any Units, the AMC shall not be bound to recognise any person(s) other than the remaining holders. In all such cases, the proceeds of the Redemption will be paid to the first-named of such remaining Unit holders.</p> |
| Where can you submit the filled up applications.                                       | <p><b>Name and Address of Registrar:</b><br/> M/s. Karvy Computershare Pvt. Ltd,<br/> Unit: UTI MF,<br/> Karvy Selenium Tower B,<br/> Plot Nos. 31 &amp; 32, Financial District,<br/> Nanakramguda, Serilingampally Mandal,<br/> Hyderabad – 500032,<br/> Board No : 040 - 6716 2222,<br/> Fax No : 040- 6716 1888,<br/> Email:uti@karvy.com</p> <p>The details of Official Points of Acceptance are given on the back cover page.</p>   |
| Custodian of the Plan  | The Trustees have appointed Stock Holding Corporation of India Ltd (SCHIL) as the Custodian of the Plan.   |
| How to Apply   | Please refer to the SAI and Application form for the instructions.   |
| Listing  | <p>Units of the Plan will be listed on the National Stock Exchange (NSE) by UTI AMC after the closure of the New Fund Offer period within 5 business days.</p> <p>The listing fees shall be borne by the AMC in the first year and from second year onwards, the listing fees shall be charged under Regulations 52(4).</p>  |
| Special Products / facilities available during the NFO                                 | <p>Systematic Investment Plan - Not Available<br/> Systematic Withdrawal Plan – Not Available<br/> Systematic Transfer Plan – Not Available</p>  |
| Restrictions, if any, on the right to freely retain or dispose of units being offered. | <p>In the event of the death of the unitholder, the joint holder(s)/nominee/legal representative of the unitholder may, if he is otherwise eligible for joining the Plan as unitholder, be permitted to hold the units and become a unitholder. In that event a fresh SoA will be issued in his name in respect of units so desired to be held by him subject to his complying with the condition of minimum holding and the required procedure as may be prescribed by UTI AMC from time to time.</p> <p><b>Refer to Statement of Additional Information (SAI) on Settlement of claims under Clause III.</b></p>  |
| MF Utility for Investors   | <p>UTI AMC Ltd has entered into an agreement with MF Utilities India Private Ltd (MFUI) for usage of MF Utility (MFU), a shared service initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument through a Common Account Number (CAN).</p> <p>Accordingly, all financial and non-financial transactions pertaining to the Scheme is available through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through authorised Points Of Service ("POS) of MFUI with effect from the respective dates as published on MFUI website against the POS locations. However, all such transactions shall be subject to the eligibility of investors, any terms and conditions and compliance with the submission of documents and procedural requirements as stipulated by UTI MF/UTI AMC from time to time in addition to the conditions specified by MFU, if any</p>  |

## UTI- CPOS-Series IX – I (1467 days)

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|  | <p>The online portal of MFUI i.e. <a href="http://www.mfuonline.com">www.mfuonline.com</a> and the POS locations aforesaid shall act as Official Points of Acceptance (OPAs) in addition to the existing OPAs of the UTI AMC Ltd and any transaction submitted at such POS will be routed through MFUI or as may be decided by UTI AMC. Investors not registered with MFUI also can submit their transactions request by giving reference to their existing folio number. All valid applications received for any other scheme apart from eligible schemes as stated above may be accepted by UTI AMC at its own discretion.</p> <p>The uniform cut off time as prescribed by SEBI and as mentioned in the SID/KIM of the Scheme shall be applicable for applications received by MFUI. However, in case of investment of Rs 2 lacs and above, the applicability of NAV will be subject to the date and time of receipt of credit of amount to the specified bank account of AMC.</p> <p><b>For further details regarding procedures for obtaining CAN and other particulars about MFU etc, please refer to Addendum No 50/2014-15 dated 5th February 2015/SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.</b></p> |
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### B. ONGOING OFFER DETAILS

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| <p>Ongoing Offer Period</p> <p>This is the date from which the Plan will reopen for subscriptions/redemptions after the closure of the NFO period.</p>                                    | <p>Not Applicable.</p> <p>Units can be purchased only during the New Fund Offer (NFO) Period.</p> <p>Withdrawal prior to maturity is not allowed. The units issued under Plan will be listed on the National Stock Exchange.</p>  |
| <p>Ongoing price for subscription (purchase) / switch-in (from other Schemes/plans of the mutual fund) by investors.</p> <p>This is the price you need to pay for purchase/switch-in.</p> | <p><b>Subscription (purchase):</b></p> <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/-. The New Fund Offer shall not be kept open for more than 15 days.</p> <p>Switchover to any other Scheme/plan allowed only on maturity.</p>  |
| <p>Ongoing price for redemption (sale) /switch outs (to other Schemes/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p>  | <p><b>Maturity Date / Final Redemption Date</b></p> <p>The Plan will have a Maturity Date / Final Redemption Date on which the Plan will be compulsorily and without any further act by the Unitholder(s) redeemed. On the Maturity / Final Redemption Date of the Plan, the units under the Plan will be redeemed at the Applicable NAV.</p> <p>Please note that if the maturity date for redemption falls on a non-business day, then the Plan will mature on the following business day for the Plan.</p> <p>As per the SEBI guidelines, the AMC shall not redeem units of the Plan before the end of the maturity period.</p> <p><b>Payment of maturity proceeds:</b> Upon maturity, the redemption proceeds will be paid by cheque and payments will be made in favour of the unitholders registered name and bank account number. Redemption cheques will be sent to the unitholders address (or, if there is more than one holder of record, the address of the first named holder on the original application for units) or the redemption proceeds may be credited to the bank account of the investor if the investor so instructs, subject to the AMC having necessary arrangements with the bank. Further redemption proceeds may also be paid through Electronic Clearing System (ECS), which is subject to applicable policies of the Reserve Bank of India and working of the banking system. All redemption payments will be made in favour of the registered holder of the units or, if there is more than one registered holder, of the first registered holder on the original application for units.</p> <p>The redemption cheque will be dispatched to the unitholders within the statutory time limit of 10 business days of the maturity of the Plan as prescribed by SEBI.</p> <p>The Plan will come to an end on the maturity date. On maturity of the Plan, the outstanding Units shall either be redeemed and proceeds will be paid to the Unitholder or will be switched-out to any existing open ended scheme/a Capital Protection Oriented Scheme of UTI Mutual Fund open for sale on the date of maturity in the respective options, as opted by the unitholder, as the case may be.</p> <p>If the investor does not select any of the aforesaid options then the units of the Plan will be compulsorily and without any further act by the Unitholder(s) redeemed on the Maturity Date/Final Redemption Date. On the Maturity / Final Redemption Date of the Scheme, the units under the Plan will be redeemed at the Applicable NAV. For Redemptions made on the Maturity Date / Final Redemption Date, the AMC will not charge any Exit Load.</p> |



**UTI - CPOS-Series IX – I (1467 days)**

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| <p>Cut off timing for subscriptions/ redemptions/ switches</p> <p>This is the time before which your application (complete in all respects) should reach the official points of acceptance.</p> | <p><b>Units can be purchased only during the New Fund Offer (NFO) period.</b></p> <p>During the New Fund Offer period the units will be sold at face value i.e. ₹ 10/-</p> <p><b>Redemption: At Maturity</b></p> <p>The Plan will be listed on the National Stock Exchange. Withdrawal prior to maturity is not allowed.</p>   |
| <p>Where can the applications for purchase/redemption switches be submitted?</p>  | <p>The details of official points of acceptance are given on the back cover page.</p> <p>In addition to the circumstances mentioned in the SAI, the Trustee/AMC shall have the absolute discretion to accept/reject any application for purchase of units, if in the opinion of the Trustee/AMC, increasing the size of the Plan's Unit Capital is not in the general interest of the Unit holders, or the Trustee/AMC for any other reason believes it would be in the best interest of the Plan or the unitholders to accept / reject such an application.</p> <p>It is mandatory for investors to mention their bank account particulars in their applications</p>  |
| <p>Minimum amount for purchase/ redemption/ switches</p>  | <p><b>(a) Minimum amount for purchase:</b></p> <p>Minimum amount of investment under Regular Sub Plan and Direct Sub Plan is ₹ 5,000/- and in multiple of ₹ 1 /- thereafter without any upper limit.</p> <p><b>(b) Minimum amount of redemption/switches:</b></p> <p>Not applicable as redemption / switchover is not allowed prior to maturity.</p>   |
| <p>Uniform Procedure for Updation / Change of Address &amp; Change / Updation of Bank details</p>   | <p><b>A. Updation / Change of address</b></p> <p>Investors are requested to update their change of address within 30 days from the date of change.</p> <p>Investors are required to submit the documents to the intermediaries of KYC Registration Agency (KRA) as may be specified by them, from time to time.</p> <p>For further details on list of documents to be submitted/acceptable etc, please refer to SAI.</p> <p><b>B. Updation/Change of Bank details</b></p> <p>Investors are requested to update/change their bank details using the Form for registration of multiple bank accounts. Investors are required to submit self attested copy of the supporting documents, having validity at the time of submission, each towards Proof of Identity and proof of old and new bank accounts for updating / changing the bank details</p> <p>For further details on documents to be submitted/acceptable in respect of old investments where bank details are not updated, procedural requirements to be completed in respect of investments made in the name of minor child on attaining majority, receiving of dividend/redemption payment in bank account etc, please refer to SAI.</p> <p><b>Non-submission of required documents</b></p> <p>In case of non-submission of required documents as required under A and B aforesaid, UTI Mutual Fund, at its sole and absolute discretion, may reject the transaction or may decide alternate method of processing such requests.</p> <p>For further details, refer to SAI</p> |
| <p>Minimum balance to be maintained and consequences of non maintenance.</p>  | <p>Not Applicable</p>  |
| <p>Mode of Payment – Cash / Transfer of funds through NEFT/ RTGS</p>  | <p>Cash payment to the extent of ₹ 50,000/- per investor, per Mutual Fund, per financial year through designated branches of Axis Bank will be accepted (even from such small investors who may not be tax payers and may not have Permanent Account Number (PAN)/bank accounts, subject to their following the prescribed procedure.</p> <p>For further details regarding the procedure etc, refer to SAI.</p> <p><b>Transfer of funds through National Electronic Funds Transfer (NEFT) / Real Time Gross Settlement (RTGS) :</b></p> <p>Investor shall ensure that the payment is made from one of his/her registered bank accounts in the folio. If the name of the remitter/account number from where the amount is remitted is not matching with the registered / to be registered bank accounts details, such remittances shall be treated as third party payments and such applications are liable to be rejected. In such cases, UTI MF will refund the amount to the remitter within 30 calendar days from the date of receipt of the funds, as per the details made available to UTI MF by the remitting Bank.</p>  |

**UTI- CPOS-Series IX – I (1467 days)**

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|                            | <p><b>However, for transfer of funds through RTGS, the Investment amount shall be of ₹ 2 lacs and above.</b></p> <p>For further details, please refer to SAI.</p>   |
| Special Products available | As indicated in clause III (A) New Fund Offer.  |
| Statement of Account (SoA) | <ol style="list-style-type: none"> <li>1. SoA will be a valid evidence of admission of the applicant into the scheme. However, where the units are issued subject to realisation of cheque/ draft any issue of units to such unitholders will be cancelled and treated having not been issued if the cheque/draft is returned unpaid.</li> <li>2. Every unitholder will be given a folio number which will be appearing in SoA for his initial investment. Further investments in the same name(s) would come under the same folio, if the folio number is indicated by the applicant at the time of subsequent investment. The folio number is provided for better record keeping by the unitholder as well as by UTI AMC.</li> <li>3. The AMC shall issue to the investor whose application has been accepted, a SoA specifying the number of units allotted. UTI AMC shall issue a SoA within 5 business days from the date of closure of the New Fund Offer.</li> <li>4. The AMC will issue a Consolidated Account Statement (CAS) for each calendar month to the investor in whose folios transactions has taken place during that month and such statement will be issued on or before the 10th day of the succeeding month detailing all the transactions and holding at the end of month including transaction charges paid to the distributor, if any, across all schemes of all mutual funds.<br/><br/>Further, CAS as above, will also be issued to investors (where PAN details of 1st holder are available) every half yearly (September/March), on or before the 10th day of succeeding month detailing holding at the end of the sixth month, across all schemes of all mutual funds, to all such investors in whose folios no transactions has taken place during that period.<br/><br/>The word “transaction” for the purposes of CAS would include purchase, redemption, switch, dividend payout, Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer of Investment Plan (STRIP), and merger, if any.<br/><br/>However, Folios under Micro pension arrangement shall be exempted from the issuance of CAS.</li> <li>5. Pursuant to SEBI Circular no. CIR /MRD /DP /31/2014 dated November 12, 2014 requiring Depositories to generate and dispatch a single consolidated account statement for investors having mutual fund investments and holding demat accounts, the following modifications are made to the existing guidelines on issuance of CAS – <ol style="list-style-type: none"> <li>a. Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.</li> <li>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.</li> <li>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.</li> <li>d. The CAS will be generated on monthly basis.</li> <li>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.</li> <li>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.</li> </ol> <p><b>For further details on other Folios exempted from issuance of CAS, PAN related matters of CAS etc, please refer to SAI.</b></p> <li>6. <b>For those unit holders who have provided an e-mail address/mobile number:-</b><br/><br/>The AMC shall continue to allot the units to the unit holders whose application has been accepted and also send confirmation specifying the number of units allotted to the unit holders by way of e-mail and/or SMS to the unit holder’s registered e-mail address and/or mobile number as soon as possible but not later than five business days from the date of closure of the New Fund Offer.</li> </li></ol> |

**UTI- CPOS-Series IX – I (1467 days)**

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|                | <p>The unit holder will be required to download and print the SoA/other correspondences after receiving e-mail from the Mutual Fund. Should the Unit holder experience any difficulty in accessing the electronically delivered SoA/ other correspondences, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to advise UTI Mutual Fund of such difficulty within 24 hours after receiving the e-mail, will serve as an affirmation regarding the acceptance by the Unit holder of the SoA/other correspondences.</p> <p>It is deemed that the Unit holder is aware of all securities risks including possible third party interception of the SoA/other correspondences and the content therein becoming known to third parties.</p> <p>Under no circumstances, including negligence of the Unit Holder , shall the Mutual Fund or anyone involved in creating, producing, delivering or managing the SoA of the Unit Holder, be liable for any direct, indirect, incidental, special or consequential damages that may result from the use of or inability to use the service or out of the breach of any warranty. The use and storage of any information including, without limitation, the password, account information, transaction activity, account balances and any other information available on the Unit holder's personal computer is at risk and sole responsibility of the Unit holder.</p> <p><b>The unitholder may request for a physical account statement by writing/ calling the AMC/R&amp;T.</b></p> <p>7. Pursuant to SEBI Circular no. SEBI/HO/IMD/DF2/ CIR/ P/2016/42 dated March 18, 2016 and SEBI Circular no. SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 -</p> <p>a. Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.</p> <p>b. Further, CAS issued for the half-year (ended September/ March) shall also provide:</p> <p>(i) The amount of actual commission paid by AMCs/Mutual Funds (MFs) to the distributor in absolute terms during the half-year period against the concerned investor's total investments in each MF scheme. The commission paid to Distributors is the gross commission and does not exclude costs incurred by distributors such as service tax (wherever applicable, as per existing rates), operating expenses, etc. The term 'commission' refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors.</p> <p>(ii) The scheme's average Total Expense Ratio (in percentage terms) for the half-year period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.</p> |
| Friend in Need | <p>"Friend in Need" facility is introduced for the Individual investors (Resident as well as Non-resident) of UTI MF under all the Schemes, whereby there is an option to furnish the contact details including name, address, relationship, telephone number and email ID of any person other than the applicant/s and nominee. This will facilitate obtaining the latest contact details of the investors, if UTI MF is unable to establish contact with the investors.</p> <p>For further details, please refer to SAI</p>  |
| Dividend       | <p>The dividend warrants shall be dispatched to the unitholders within 30 days of the date of declaration of the dividend.</p> <p>In case of funds received through Cash Payment mode, the dividend proceeds shall be remitted only to the designated bank account.</p> <p>In case of delay in payment of dividend amount, the Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).</p>  |
| Redemption     | <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 10 business days from the date of maturity of the Plan.</p> <p>In case of funds received through Cash Payment mode, the redemption or repurchase proceeds shall be remitted only to the designated bank account.</p>  |

### UTI- CPOS-Series IX – I (1467 days)

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| Delay in payment of redemption / repurchase proceeds | The Asset Management Company shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delay (presently @ 15% per annum).   |
| Book Closure Period/Record Date                      | Book closure period/s not exceeding 15 days in a year for Plan.  |
| Transfer/Pledge/Assignment of Units                  | <p>(a) <b>Transfer</b></p> <p>Units of the Plan of the fund are transferable.</p> <p>Transfers should be only in favour of transferees who are capable of holding units. The AMC shall not be bound to recognize any other transfer.</p> <p>The AMC will effect the transfer only in electronic form provided that the intended transferee is otherwise eligible to hold units under the Plan.</p> <p>The delivery instructions for transfer of units will have to be lodged with the DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules / regulations as maybe in force governing transfer of securities in dematerialised mode.</p> <p>Under special circumstances, holding of units by a company or other body corporate with another company or body corporate or an individual/ individuals, none of whom is a minor, may be considered by the AMC.</p> <p>(b) <b>Pledge/Assignment of units permitted only in favour of banks/other financial institutions:</b></p> <p>The unitholders may pledge/assign units in favour of banks/other financial institutions as a security for raising loans. Units can be pledged by completing the requisite forms/formalities as may be required by the Depository.</p> <p>The pledger may not be allowed to redeem units so pledged until the bank/ financial institution to which the units are pledged provides a written authorization to the Depository that the pledge/charge/lien may be removed.</p> |

#### C. PERIODIC DISCLOSURES

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| <p>Net Asset Value</p> <p>This is the value per unit of the Plan on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p> | <p>The Mutual Fund shall declare the Net asset value of the Plan by 9 p.m. on every business day on website of UTI Mutual Fund, <a href="http://www.utimf.com">www.utimf.com</a> and website of AMFI namely <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>The NAV shall be calculated for all business days.</p> <p>The NAV shall be published in atleast two daily newspapers having nationwide circulation on every business day.</p>   |
| Monthly Portfolio Disclosure   | <p>The Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month for all its Schemes on its website on or before the tenth day of the succeeding month in a user-friendly and downloadable format.</p> <p>The format for monthly portfolio disclosure shall be the same as that of half yearly portfolio disclosures.</p> <p>The Mutual Fund shall also disclose additional information (such as ratios etc) subject to compliance with the SEBI Advertisement Code.</p>  |
| Disclosure of Assets Under Management  | <p>The Mutual Fund shall disclose the following on monthly basis, in the prescribed format, on its website and also share the same with Association of Mutual Funds in India (AMFI):</p> <ol style="list-style-type: none"> <li>a. AUM from different categories of schemes such as equity schemes, debt schemes, etc.</li> <li>b. Contribution to AUM from B-15 cities (i.e. other than top 15 cities as identified by AMFI) and T-15 cities (Top 15 cities).</li> <li>c. Contribution to AUM from sponsor and its associates.</li> <li>d. Contribution to AUM from entities other than sponsor and its associates.</li> <li>e. Contribution to AUM from investors type (retail, corporate, etc.) in different scheme type (equity, debt, ETF, etc.).</li> </ol> <p>In order to have a holistic picture, Mutual Fund wise and consolidated data on the above parameters shall also be disclosed on AMFI website in the prescribed format.</p> |

**UTI- CPOS-Series IX – I (1467 days)**

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| Half Yearly Disclosure : Portfolio / Financial Results | <p>The Mutual Fund shall within one month from the close of each half year, (i.e. 31st March and 30th September), host a soft copy of its unaudited financial results on its website.</p> <p>The Mutual Fund shall publish an advertisement disclosing the hosting of such financial results on the website, in atleast two newspapers one national English daily newspaper having nationwide circulation and one in a newspaper having wide circulation published in the language of the region where the Head Office of UTI MF is situated.</p> <p>The Mutual Fund shall also, within one month from the close of each half year, (i.e. 31st March and 30th September), publish by way of an advertisement a complete statement of its Plan portfolio in one English daily circulating in the whole of India and in a newspaper published in the language of the region where the head office of UTI MF is situated.</p>   |
| Additional Disclosure                                  | <p>The Mutual Fund shall, in addition to the total commission and expenses paid to distributors, make additional disclosures regarding distributor-wise gross inflows, net inflows, AAUM and ratio of AUM to gross inflows on its website on an yearly basis.</p> <p>In case, the data mentioned above suggests that a distributor has an excessive portfolio turnover ratio, i.e., more than two times the industry average, the AMC shall conduct additional due-diligence of such distributors.</p> <p>The Mutual Fund shall also submit the data to AMFI and the consolidated data in this regard shall be disclosed on AMFI website.</p>  |
| Annual Report  | <p>An abridged annual report in respect of the Plan shall be mailed to the Unit holders not later than four months from the date of closure of the relevant accounting year and the full annual report shall be made available for inspection at UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. A copy of the full annual report shall also be made available to the Unit holders on request on payment of nominal fee, if any.</p>   |
| Disclosures of Votes Cast by the Mutual Funds          | <ol style="list-style-type: none"> <li>The AMC shall record and disclose, in the prescribed format, specific rationale supporting its voting decision (for, against or abstain) with respect to each vote proposal on matters relating to Corporate governance, changes to capital structure, stock option plans, social &amp; corporate responsibility issues, appointment of Directors and their removal etc as stated in SEBI Circular SEBI/IMD/CIR No 18/198647/2010 dated March 15, 2010</li> <li>The AMC shall additionally publish in the prescribed format summary of the votes cast across all its investee company and its break-up in terms of total number of votes cast in favor, against or abstained from.</li> <li>The AMC shall disclose votes cast on their website on a quarterly basis, in the prescribed format, within 10 working days from the end of the quarter. The AMC shall continue to disclose voting details in its annual report.</li> <li>Further, on an annual basis, the AMC shall obtain certification from a “scrutinizer” appointed in terms of Companies (Management and Administration) Rules, 2014 on the voting reports disclosed. The same shall be submitted to the trustees and also disclosed in the relevant portion of the Mutual Funds’ annual report &amp; website.</li> <li>The Boards of AMC and Trustees shall review and ensure that the AMC has voted on important decisions that may affect the interest of investors and the rationale recorded for vote decision is prudent and adequate. The confirmation to the same, along with any adverse comments made by the scrutinizer, shall be reported to SEBI in the half yearly trustee reports.</li> </ol> <p>For further details, refer to SEBI Circular No SEBI/HO/IMD/DF2/ CIR/P/2016/68 dated 10th August 2016 and SEBI Circular No CR/IMD/ DF/05/2014 dated 24th March 2014.</p> |
| Associate Transactions                                 | Please refer to Statement of Additional Information (SAI).   |

**Taxation**

The information is provided for general information only and is based on the position provided in the Finance Act 2015. In view of the individual nature of the implications, each investor is advised to consult his or her own tax/legal advisors with respect to the specific tax and other implications arising out of his or her participation in the Plan.

**For further details on taxation please refer to the clause on Taxation in the SAI.**



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| <p>Mutual Fund</p> <p>Tax on Dividend and Dividend Distribution</p>          | <p>UTI Mutual Fund is a Mutual Fund registered with SEBI and as such is eligible for benefits under section 10 (23D) of the Income Tax Act, 1961 (the Act) to have its entire income exempt from income tax. However, by the Finance Bill 2017, by way of non-obstante clause, it is proposed that the dividend income of all resident assesses, except “specified assesses”, having income, in aggregate, of more than ₹ 10 lacs in a year by way of dividend from domestic company, such dividend income shall be subject to income tax @10%. In the Finance Bill 2017, presently “specified assesses” does not include mutual funds.</p> <p>The Mutual Fund will receive income without any deduction of tax at source under the provisions of Section 196(iv) of the Act.</p> <p>As per the section 10(35) of the Act, dividend received by investors under the schemes of UTI MF is exempt from income tax in the hands of the recipient unit holders.</p> <p>As per section 115R of the Act, the dividend distribution tax is</p> <p>a) 25% plus surcharge on distribution made to any person being an individual or a HUF,</p> <p>b) 30% plus surcharge on income distributed to any other person.</p> <p>The rate of surcharge on income distribution tax is increased from 10% to 12% w.e.f. 01st April 2015.</p> <p>As per the Finance (No.2) Act 2014, with effect from 01st October 2014, for determining the dividend distribution tax payable, the amount of distributed income be increased to such amount as would, after reduction of the dividend distribution tax from such increased amount, be equal to the income distributed by the Mutual Fund (dividend distribution tax will be payable after grossing up).</p> <p>Education cess @ 2% and secondary and higher education cess @ 1% would also be charged on amount of tax plus surcharge.</p> |
| <p><b>Capital Gains</b></p> <p>Long Term Capital Gains</p> <p>Short Term</p> | <p><b>Resident Investors:</b></p> <p>As per the Finance Act 2014, with effect from 11th July 2014, for other than equity oriented schemes, long term capital gains arising on redemption of units by residents is subject to treatment indicated under Section 48 and 112 of the Act. Long term capital gains in respect of units held for more than 36 months is chargeable to tax @ 20% after factoring the benefit of cost inflation index. The said tax rate is to be increased by surcharge, if applicable.</p> <p>Units held for thirty six months or less than thirty six months preceding the date of their transfer are short term capital assets. Capital gains arising from the transfer of short term capital assets for other than equity schemes will be subject to tax at the normal rates of tax applicable to such assessee. Certain specified assesses are also subject to Minimum Alternate Tax.</p>  |
| <p>Investor services</p>   | <p>All investors could refer their grievances giving full particulars of investment at the following address:</p> <p>Shri G S Arora<br/> Vice President – Department of Operations<br/> UTI Asset Management Company Ltd.,<br/> UTI Tower, Gn Block, Bandra-Kurla Complex,<br/> Bandra (East), Mumbai – 400 051.<br/> Tel: 022-6678 6666, Fax: 022-26523031</p> <p>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></p>   |

**D. COMPUTATION OF NAV**

- (a) The Net Asset Value (NAV) of the Plan shall be calculated by determining the value of the Plan's assets and subtracting therefrom the liabilities of the Plan taking into consideration the accruals and provisions. NAV shall be declared separately for different sub plan(s) and options of the Plan.

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

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

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

- (b) The NAV per unit shall be calculated by dividing the NAV of the Plan by the total number of units issued and outstanding under the Plan on the valuation day.
- (c) A valuation day is a day other than (i) Saturday and Sunday (ii) a day on which both the stock exchanges (BSE and NSE) and the banks in Mumbai are closed (iii) A day on which the purchase and redemption of units is suspended. If any business day in UTI AMC, Mumbai is not a valuation day as defined above then the NAV will be calculated on the next valuation day and the same will be applicable for the previous business day's transactions including all intervening holidays.

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- (d) The NAVs shall be published in at least two daily newspapers having nationwide circulation on every business day and will also be available by 9 p.m. on every business day 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)

### IV. FEES AND EXPENSES

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

#### A. NEW FUND OFFER (NFO) EXPENSES

All New Fund Offer Expenses would be borne by AMC.

#### B. ANNUAL PLAN RECURRING EXPENSES:

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

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

| Particulars  | % of Net Assets   |
|--|---|
|  | UTI-CPOS Series IX – I<br>(1467 days) - Regular Sub<br>Plan |
| Investment Management and Advisory Fees  | Up to 2.25%   |
| Trustee Fee  |   |
| Audit Fees   |   |
| Custodian Fees   |   |
| RTA Fees   |   |
| Marketing and Selling expense including agent commission   |   |
| Cost related to investor communications  |   |
| Cost of fund transfer from location to location  |   |
| Cost of providing account statements and dividend redemption cheques and warrants                          |   |
| Costs of statutory Advertisements  |   |
| Cost towards investor education and awareness (at least 2 bps)   |   |
| Brokerage and transaction cost over and above 12 bps and 5 bps for cash and derivative market trades resp. |   |
| Service tax on expenses other than investment and advisory fees  |   |
| Service tax on brokerage and transaction cost  |   |
| Other Expenses (including listing expenses)  |   |
| <b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)</b>                           | Up to 2.25%   |
| Additional expenses for gross new inflows from specified cities under regulation 52 (6a) (b)               | Up to 0.30%   |

At least 20% of the TER is charged towards distribution expenses / commission in the Regular Sub Plan. The TER of the Direct Sub Plan will be lower to the extent of the abovementioned distribution expenses / commission (at least 20%) which is charged in the Regular Sub Plan. For example in the event the TER of the Regular Sub Plan is 1% p.a, the TER of the Direct Sub Plan would not exceed 0.80% p.a.

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

- (2) The total annual recurring expenses of the Plan excluding redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the Investment Management and Advisory Fees shall be subject to the following limits:
- (i) On the first ₹100 crore of the daily net assets of the Plan - 2.25%
  - (ii) On the next ₹300 crore of the daily net assets of the Plan - 2.00%
  - (iii) On the next ₹300 crore of the daily net assets of the Plan - 1.75%
  - (iv) On the balance of the assets of the Plan - 1.50%
- (3) Total Expense ratio (TER) and additional total expenses
- (i) Charging of additional expenses based on new inflows from beyond 15 cities
    1. Additional TER shall be charged up to 30 bps on daily net assets of the Plan if the new inflows from beyond top 15 cities (as per SEBI Regulations/Circulars/AMFI data) are at least (a) 30% of gross new inflows in the Plan or (b) 15% of the Average Assets under Management (year to date) of the Plan, whichever is higher. The additional TER on account of inflows from beyond top 15 cities so charged shall be clawed back in case the same is redeemed within a period of 1 year from the date of investment. The same can be used only for distribution expenses on account of new inflows from beyond top 15 cities.

## UTI- CPOS-Series IX – I (1467 days)

2. In case inflows from beyond top 15 cities is less than the higher of (a) or (b) above, additional TER on daily net assets of the Plan shall be charged as follows:

$\frac{\text{Daily net assets} \times 30 \text{ basis points} \times \text{New inflows from beyond top 15 cities}}{365^* \times \text{Higher of (a) or (b) above}}$

\* 366, wherever applicable.

The additional TER on account of inflows from beyond top 15 cities so charged shall be clawed back in case the same is redeemed within a period of 1 year from the date of investment. The same can be used only for distribution expenses.

3. The 'AMC fees' charged to the Plan with no sub-limits will be within the TER as prescribed by SEBI Regulations.
4. For further details on TER, please refer to SAI

### (ii) Service Tax

1. UTI AMC shall charge service tax on investment and advisory fees to the Plan in addition to the maximum limit of TER.
2. Service Tax on other than investment and advisory fees, if any, shall be borne by the Plan within the maximum limit of TER.
3. Service Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under SEBI Regulations. As per the current SEBI Regulations, the brokerage and transaction costs which are incurred for the purpose of execution of trade and included in the cost of investment shall not exceed 12 bps in case of cash market transactions and 5 bps in case of derivatives transactions. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the Plan within the maximum limit of Total Expense Ratio (TER) as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit shall be borne by the AMC or by the trustee or sponsors.

### (iii) Investor Education and Awareness

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

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

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

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

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

### C. LOAD STRUCTURE

In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Plan to the investor.

No Exit Load is applicable for the Plan. No redemption is permitted before maturity of the Plan, being close ended Plan.

#### Transaction charges

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

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

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

If the investor has not ticked in the Application form whether he/she is an existing/new investor, then by default, the investor will be treated as an existing investor and transaction charges of ₹ 100/- will be deducted for investments of ₹ 10,000/- and above and paid to distributor/financial advisor etc., whose information is provided by the investor in the

## UTI- CPOS-Series IX – I (1467 days)

Application form. However, where the investor has mentioned 'Direct Sub Plan' against the Plan name, the Distributor code will be ignored and the Application will be processed under 'Direct Sub Plan' in which case no transaction charges will be paid to the distributor.

### Opt in / Opt out by Distributors:

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

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

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

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

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

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

## V. RIGHTS OF UNITHOLDERS

Please refer to SAI for details.

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

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

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

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

Penalties imposed by IRDA

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

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

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**B. Service Tax**

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

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

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

**Zone: Maharashtra & Goa**

(i) Sponsor and Branch: Bank of Baroda, Laxmi Road, Pune City

Name of Complainant: Pune Municipal Corporation (PMC)

Court/Tribunal / Case No. & Year: Supreme court SLP (C) No. 23299/2010

Amount involved: Octroi penalty of ₹ 94.22 lacs

Nature of Case/Type of offence & section: Bank filed a writ petition before Bombay HC challenging the arbitrary demand of the PMC & the provisions under Pune Municipal Corporation (Octroi) Rules 2008 imposing penalty being contrary to the provisions of Section 398 of the Bombay Provincial Municipal Corporation Act, 1949. The Bombay HC allowed the appeal holding corporation does not have power to impose penalty equivalent to 10 times the Octroi without following the due process of law as envisaged under section 398 of Act of 1949.

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

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

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

Name of Complainant: Nasik Municipal Corporation

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

Amount involved: Octroi penalty of ₹ 5.95 lacs

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

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

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

Total no. of cases: 2

Total amount involved/claimed amount: ₹ 100.17 lacs

**Region-DMR-1 (NZ):**

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

Name of the party/complainant: Special Directorate of Enforcement

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

Amount involved: ₹ 10 lacs

Advocate Name: Pramod Agarwala

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

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

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

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



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- (iv) Sponsor and Branch: Bank of Baroda, IBB branch  
Name of the party/complainant: Special Directorate of Enforcement  
Name of the Court/Forum & Case no.: CRL Appeal No. 325/2008 before HC Delhi in Comp/ u/s 8(1), 64(2) and also read with sections 6(4), 6(5), 49 and 73(3) of FERA, 1973.  
Amount involved: ₹ 5 lacs  
Advocate Name: Pramod Agarwala  
Nature of the case/type of offences and Section: Complaint u/s 6(4), 6(5), 8(1), 64(2) and 73(3) of FERA Act 1973.  
Details/brief nature of the case: Allegations of violation of FERA regarding Deposit of Foreign Currency Notes in NRE A/c of one Mr. Sarbir Singh, from 25.01.92 to 31.01.92. The Directorate Enforcement in order dated 11.08.04 held that Bank has failed to ensure the genuineness of the transactions and has contravened the provisions of FERA. Penalty of ₹ 5 lacs was imposed. Appeal filed with Appellate Authority, which has been dismissed on 07.12.2007. Criminal Appeal before the Delhi High Court has been filed, which is pending.  
Bank's Reply/defense: Bank's contention is that each time deposits are made of the amount of less than 10000 USD, hence there is no violation of provisions of FERA Act, 1973.  
Present Status and remarks: On 03.03.2010 interim stay orders have been made absolute. Matter will be listed in due course in regular matters.  
Total No. of Cases: 2  
Total amount involved: ₹ 15 lacs

- (v) Sponsor and Branch: Bank of Baroda, Eastern Zone, Camac Street  
Name of the party: Special Director of Enforcement Directorate  
Court/Tribunal & Case no./Year: Enforcement Directorate  
Amount involved/claimed: ₹ 10 Lacs  
Nature of the case/type of offences and Section: Breach of provisions of FERA  
Details/brief nature of the case: Bank had given loan of ₹ 2.55 crores to M/s Corpus Credit & Leasing Ltd., against FCNR FDR of \$1 million (US) belonging to Mrs. And Mr. Bhagwandas & Devbala Pawani held with Camac Street Branch. The then Chief Manager procured the said FDR of Pawanis from their International Branch and handed over the same to borrower. Investigations conducted under provisions of FERA revealed that the signatures of Mrs. and Mr. Pawani on the account opening form did not match with those on the consent letter, discharged FCNR FDR. Chief Manager had not verified the genuineness of the documents collected from Notice No. 4 either from the Pawanis or from International Branch, Bank of Baroda, Dubai.  
Bank's Reply/defence: Bank followed all the directions of RBI and remittance of \$ 1 million (US) was received by Bank through authorized banking channel and was genuine. Further, the proceeds of the FCNR FDR, along with interest thereon, was paid by the Bank to the Pawanis on maturity, in accordance with established remittance. Hence, there was no violation of FERA. The loan granted to the borrower company M/s Corpus Credit & Leasing Ltd. was a rupee loan and involved no outgo of foreign exchange.  
Present Status and remarks: Special Director has imposed a penalty of ₹ 10,00,000 (Rupees Ten Lakhs) on the Bank for violation of FERA. Bank filed an appeal against the same before the Appellate Authority for Foreign Exchange, Ministry of Law, Justice & Company Affairs. LDH 6.03.2014 no hearing took place as opposite party did not appear. NDH 17.07.2014.

**Region – Bihar, Patna**

**Zone – Bihar, Jharkhand & Orissa, Patna:**

- (vi) Sponsor and Branch: Bank of Baroda, Patna Main branch  
Name of the party/Litigant/Complainant: Assessing Officer, Income Tax Department, Patna  
Court/Tribunal & Case No./Yr.: High Court, Patna. Appeal No. MA-632/2013  
Amount involved/claimed: ₹ 96.96 Lacs  
Nature of case/type of offence and section: TDS claim by Assessing Officer, Income Tax, Patna  
Details/brief nature of case: Patna Main branch has not deducted TDS from the FDRs held in different organisations for the F.Y. 2007-08 and 2008-09.  
Bank's reply/defence: Appeal filed by bank before the Income Tax Appellate Tribunal was dismissed. Against the order of the ITAT bank has filed Misc. Appeal in the Hon'ble High Court, Patna which is pending.  
Present Status and remarks: The appeal in the High Court was last listed on 03.03.2014 for hearing. The oral order has been passed on 03.03.2014 wherein it is directed that notify the case for admission hearing. The matter is not listed in the cause list of the cases for hearing after 03.03.2014.  
Total No. of Cases: 01  
Total amount involved/claimed amount: ₹ 96.96 Lacs

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

As informed by the Punjab National Bank, no penalties /strictures were imposed on the bank by SEBI/Stock Exchange in respect of matters related to Capital Market during last three years.

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

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

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

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

| Period     | Name of Office/ Branch/ Subsidiary | Penalty imposed by     | Brief details   | Penalty imposed (₹ in lacs) | Date of Payment |
|------------|------------------------------------|------------------------|---|-----------------------------|-----------------|
| July 2013  | State Bank of India                | Reserve Bank of India  | Penalty under Section 47A (1) (c) read with Section 46(4) of the Banking Regulation Act 1949, for alleged violation of its guidelines/statutory provisions on issue/sale of drafts/gold coins against cash, non capturing of beneficial owner details in CBS and non-availability of a scenario for generating alerts for monitoring transactions in accounts with high turnover but low end day balance. | ₹ 300.00 lacs               | 15.07.2013      |
| March 2014 | CAG New Delhi Branch               | Income Tax Authorities | Late remittance of TDS pertaining to CAG New Delhi branch.  | ₹ 12.57 lacs                | 31.03.2014      |

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|            |  |                       |  |               |  |
|------------|--|-----------------------|--|---------------|--|
| FY 2013-14 | All the Circles of SBI: penalties relating to the Agency Banking & Reconciliation Department | Reserve Bank of India | Reasons such as non conduct of surprise verification of Currency Chest (CC) branches, shortage in soiled note remittances and CC balance, detection of mutilated/ counterfeit notes in reissuable packets etc. <b>(detailed in the annexure)</b> | ₹ 237.06 lacs | Penalties paid on various dates in Circles of SBI. (Dates of payment for penalties of ₹ 1.00 lacs and above are furnished in the list annexed) |
|------------|--|-----------------------|--|---------------|--|

Penalties above one lac and nature of penalty thereof

(₹ in lacs)

| Circle       | Nature of penalty  | Penal Amount | RBI DR Date of Penalty Amount |
|--------------|--|--------------|-------------------------------|
| Ahmedabad    | Non conduct of surprise verification of CC balance   | 1.00         | 22-Oct-13                     |
| Bengal       | Shortage in Soiled Note Remittance and CC balance  | 20.00        | 22-Oct-13                     |
| Bhubaneshwar | Shortage in Soiled Note Remittance and CC balance  | 2.10         | 27-Nov-13                     |
| Chandigarh   | Detection of mutilated/counterfeit notes in re-issuable packets                            | 3.75         | 27-Sep-13                     |
| New Delhi    | Denial of facilities/services to linked branch of other banks                              | 5.00         | 16-Jan-14                     |
| New Delhi    | Detection of mutilated/counterfeit notes in re-issuable packets                            | 5.00         | 16-Jan-14                     |
| New Delhi    | Detection of mutilated/counterfeit notes in re-issuable packets and soiled note remittance | 4.74         | 11-Jul-13                     |
| New Delhi    | Wrong reporting of Remittance to RBI (as withdrawal)                                       | 45.00        | 04-Jul-13                     |
| New Delhi    | Non conduct of surprise verification of cc balance   | 4.97         | 25-Jul-13                     |
| Hyderabad    | Non conduct of surprise verification of cc balance   | 5.00         | 12-Jul-13                     |
| Hyderabad    | Shortage in Soiled Note Remittance in CC balance   | 1.00         | 24-Jan-14                     |
| Lucknow      | Shortage in SNR and Currency Chest balance   | 2.60         | 16-Sep-13                     |
| Mumbai       | Shortage in SNR and Currency Chest balance   | 1.13         | 27-Mar-14                     |
| North East   | Shortage in SNR and Currency Chest balance   | 1.56         | 25-Jul-13                     |
| Patna        | Detection of mutilated/counterfeit notes in re-issuable packets and Soiled note remittance | 3.22         | 05-Jun-13                     |

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

**Bank of Baroda**

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

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

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

Since BSE had refused to list the company’s shares, the public issue became void in terms of section 73 of

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the Companies Act necessitating refund of the application money forthwith to the applicants.

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

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

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

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

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

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

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

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

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

The enquiry has been dropped by SEBI.

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

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

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

The inquiry is still pending.

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

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

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

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

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

Complaint was filed on behalf of MS Shoes, at Vikaspuri Police Station against SBI Capital Markets Limited,



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the bank, its principal officers including the then CMD and others alleging cheating and breach of trust. The High Court, New Delhi, by order dated December 11, 2000 ordered transfer of the case to Central Bureau of Investigation (CBI).

The investigation by the CBI is still pending.

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

The enquiry has been dropped by SEBI.

### **State Bank of India**

Against Sponsor:

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

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

### **UTI AMC Ltd**

- a) A writ petition has been filed by UTI Asset Management Company Ltd., UTI Mutual Fund and UTI Trustee Company Private Ltd. challenging the order dated 06.08.2008 passed by the Central Information Commission on the applicability of the Right to Information Act, 2005, which has been stayed by the Honourable High Court, Bombay. The writ has been admitted and stay will continue pending the hearing and final disposal of the petition. The matter will come up for hearing in due course.
- b) There are 10 criminal cases pending related to normal operations of the schemes of UTI MF such as non-transfer of units, non-receipt of unit certificates, non-receipt of redemption proceeds or income distribution, closure of scheme/plan. These cases are not maintainable and judging from our experience such cases are generally dismissed by Courts or withdrawn by the complainant.
- All the cases were filed in the name of the then Manager/Branch Manager/Chairman (Key personnel) of the erstwhile Unit Trust of India. We have already settled all these cases by paying the amount/issuing certificate to the complainant. However, cases are continuing due to procedural aspect as final orders of the Courts are to be pronounced. All the cases filed before 2003, stood transferred to the successor of UTI i.e, UTI MF due to transfer of scheme after passing of The Unit Trust of India (Transfer of Undertaking & Repeal Act) 2002.
- c) There are 31 cases pending at different courts related to suits/petitions filed by a) contract workmen, b) employees association, c) employees/ex-employees etc. These cases are pending at different levels for adjudication.
- d) A Special Leave Petition has been filed by Bajaj Auto Ltd. before the Honourable Supreme Court of India against the final judgement and order dated 09.10.2006 of the Honourable High Court of Bombay in the matter of the winding up of UTI Growth & Value Fund- Bonus Plan with effect from 01.02.2005 in pursuance to circular dated 12.12.2003 of SEBI. The matter is admitted on 10.07.2008 and will be heard in due course.
- e) One Writ Petition filed by R K Sanghi pending before High Court of Madhya Pradesh Principal Seat at Jabalpur challenging termination of Senior Citizenship Unit Plan (SCUP). We have already filed affidavit in reply in the matter and now petition will be heard in due course.

### **Income Tax Related Matter**

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

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### UTI GETF:

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

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

**The Board Directors of UTI Trustee Co Pvt. Ltd have approved the launch of the Plans under UTI Capital Protection Oriented Scheme – Series IX vide Circular Resolution dated September 19, 2016.**

**The Trustees shall continuously monitor the portfolio structure of the Plans and report the same in the Half Yearly Trustee Report to SEBI. It shall also be ensured that the debt component of the portfolio structure has the highest investment grade rating.**

**National Stock Exchange (NSE) has given its in-principle approval for listing of the units of the Plans viz., UTI Capital Protection Oriented Scheme – Series IX on its exchange vide its letter Ref NSE/LIST/90606 dated October 18, 2016.**

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

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### 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, Shradha 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. 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.

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### 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, **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:** Vasanti, 1<sup>st</sup> Floor, Plot No. 61-A, Dhuleshwar Garden, Sardar Patel Marg, 'C' Scheme, Jaipur-302 001, Tel: (0141)-4004941/43 to 46, **Jodhpur:** 51 Kalpataru Shopping Centre, Shastri Nagar, Near Ashapura Mall, Jodhpur - 342 005, Tel.: (0291)-5135100, **Kota:** Sunder Arcade, Plot No.1, Aerodrome Circle, Kota-324007, Tel: (0744)-2502242/07, **Sikar:** 9-10, 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. Atrali 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, Rathayatra, 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, **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) 2236817/24728, **Rash Behari:** Ground Floor, 99 Park View Appt., Rash Behari Avenue, Kolkata-700 029, Tel.: (033) 24639811, **Salt Lake City**



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: 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, **Punjabgutta** : 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjabgutta, 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**: R G Chambers, First Floor, 1023, Avinashi Road, Coimbatore – 641 018, Tamil Nadu, Tel.: (0422) 2220874, 2221875, 2220973, **Kottayam**: Muringampadam Chambers, Ground Floor, Door No.17/480-F, CMS College Road, CMS College Junction, Kottayam-686 001, Tel.: (0481) 2560734, **Kozhikode**: Aydeed Complex, YMCA Cross Road, Kozhikode - 673 001, Kerala, Tel.: (0495) 2367284 / 324, **Madurai**: "Jeevan Jyothi Building", First Floor, 134 Palace Road, Opp. to Christian Mission Hospital, Madurai - 625 001, Tel.: (0452) 2333317, **Salem**: No.2/91, Sri Vari Complex, First Floor, Preethee Bajaj Upstairs, New Bus Stand Road, Meyyanur, Salem - 636 004, Tel.: (0427) 2336163, **T Nagar** : 1st Floor, 29, North Usman Road, T Nagar, Chennai-600 017, Tel: (044) 65720011/12, **Thiruvananthapuram**: T C 15/49(2), 1st Floor, Saran Chambers, Vellayambalam, 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, Tiruchirappalli-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

## UTI- CPOS-Series IX – I (1467 days)

Madhya Pradesh. Phone No. 07168-235223, **Dhule:** Ground Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthoot Finance, Opp. Bhavasar General Store, Dhule – 424 001, Tel: (02562) 282823, **Dindigul:** No.9, Old No.4/B, New Agraharam, Palani Road, Dindigul-624 001, Tel.: (0451) 2436077/177, **East Midnapore:** C/o Shri Manoj Kumar Dolai, Town Padumbasan, P O Tamluk, East Midnapore, West Bengal, Pin-721636, Mob.: 953228266242, **Eluru:** 23A-3-32, Gubbalavari Street, R R Pet, Eluru - 534 002, Tel.: (08812) 227851 to 54, **Erode:** No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode-638 003, Tel.: (0424) 2225615, **Gandhinagar:** 27, Suman Tower, Near Hotel Haveli, Sector No.11, Gandhinagar, Ahmedbad-382 011, Tel.: (079) 28529222 / 23249943 / 4955, **Hajipur:** C/o Mr. V N Jha, Business Development Associate for UTI Mutual Fund, 2nd Floor, Canara Bank Campus Kachhari Road, Hajipur □844101, Bihar Phone No. 06224 (260520), **Hazaribagh:** C/o Surendra Nath Singh, Business Development Associate for UTI Mutual Fund, Prabhu Niwas Market, Ananda Chowk, Guru Gobind Singh Road, Hazaribagh – 825301, Jharkhand Tel (06546) 261015, **Himatnagar:** C/o Shri Mohamedarif S Memon, B-1, Deshkanta Memon Complex, Opp Power House, Hajipura, Himatnagar -383001 Gujarat Phone No. 02772-240796, **Hissar:** C/o Shri Sanjeev Kumra, 79-S, Model Town, Hissar – 125005, Haryana, **Howrah:** C/o Shri Asok Pramanik, Uluberia – R.S., Majherra, Jaduberia, Dist. Howrah, West Bengal, Pin-711316, Tel.: 033-26610546, **Jaipaur:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jaipaur, Jaipaur-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/ 7579, **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, Kojilipet, 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. 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 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, 2<sup>nd</sup> Floor, Paradip Port, Bank Street, Dist-Jagatsinghpur, Odisha-754142, Tel. No.: (06722) 223 542, **Pondicherry:** No. 7, First Floor, Thiayagaraja Street, Pondicherry – 605 001 Tel: (0413) 2220 640, **Puri:** C/o Shri Pradeep Kumar Nayak, Lavanyapuri, Sarvodaya Nagar, Puri, Orissa, Pin-752002, Tel.: 06752-251788, **Ratnagiri:** C/o V L Ayare, Chief Agent for UTI Mutual Fund, Gala No.3, Shankeshwar Plaza, Nachane Road, Ratnagiri – 415 639, Tel.: (02352) 270502, **Rewari:** C/o Shri Raghu Nandan, Business Development Associate for UTI Mutual Fund, SCO□7, Brass Market (Opposite LIC office) Rewari – 123401, Haryana Tel (01274) 224864, **Rohtak:** C/o Shri Kamal Dureja, G-32, Ashok Plaza, Behind ICICI Bank, Rohtak – 124001, Haryana, **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee- 247 667, Tel.: (01332) 277664/667, **Sagar:** C/o Mr. Mahesh Raikwar, Shop No.9, 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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