

NOTICE - CUM - ADDENDUM

Categorization and Rationalization of UTI Mutual Fund Schemes and Merger of UTI Mutual Fund Schemes- Equity schemes

In terms of SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 06, 2017 and SEBI circular No. SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 4, 2017 on categorization and rationalization of open ended mutual fund schemes, it is desired by SEBI that different schemes launched by a Mutual Fund are clearly distinct in terms of asset allocation, investment strategy etc and there shall be uniformity in the characteristics of similar type of schemes launched by different Mutual Funds. This would ensure that an investor of Mutual Funds is able to evaluate the different options available, before taking an informed decision to invest in a scheme. The Schemes are broadly classified into Equity Schemes, Debt Schemes, Hybrid Schemes, Solution Oriented Schemes and Other Schemes.

In this regard, the Board of UTI Asset Management Company Ltd. and UTI Trustee Company Pvt. Ltd. have approved the proposal for change in fundamental attributes & related features of various mutual fund schemes given in Scheme Information Document (SID) and Key Information Memorandum (KIM) of the schemes as given below.

Additionally, in terms of SEBI (Mutual Funds) (Amendment) Regulations, 2017 dated February 15, 2017 and SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2017/17 dated February 28, 2017, the Board of UTI Asset Management Company Ltd. and UTI Trustee Company Pvt. Ltd. have approved the proposal to make investment in the units of Real Estate Investment Trust ('REIT') and Infrastructure Investment Trust ('InvIT') by UTI Equity Fund, UTI Mastershare Unit Scheme, UTI Top 100 Fund, UTI Mid Cap Fund, UTI Dividend Yield Fund, UTI Opportunities Fund, UTI India Lifestyle Fund, UTI Infrastructure Fund, UTI MNC Fund, UTI Pharma & Healthcare Fund, UTI Transportation & Logistics Fund and UTI Banking Sector Fund. This is proposed in order to capitalize on new investment avenues of Units of REITs and InvITs.

It is proposed to rename the "Existing Plan" to "Regular Plan" under UTI Equity Fund, UTI Mastershare Unit Scheme, UTI Top 100 Fund, UTI Mid Cap Fund, UTI Dividend Yield Fund, UTI Opportunities Fund, UTI India Lifestyle Fund, UTI Infrastructure Fund, UTI MNC Fund, UTI Pharma & Healthcare Fund, UTI Transportation & Logistics Fund and UTI Nifty Index Fund.

The above changes are being effected by adhering to Regulation 18(15A) of SEBI (Mutual Funds) Regulation 1996 of change in fundamental attribute of the scheme.

All other features of the scheme will remain unchanged and all references to the above provisions shall be suitably incorporated in the SID and KIM of the schemes.

Equity schemes :

I. I. The categorization of existing Equity schemes of UTI Mutual fund and Change in Fundamental Attributes of **UTI Equity Fund, UTI Mastershare Unit Scheme, UTI Top 100 Fund, UTI Mid Cap Fund, UTI Dividend Yield Fund, UTI Opportunities Fund, UTI India Lifestyle Fund, UTI Infrastructure Fund, UTI MNC Fund, UTI Pharma & Healthcare Fund, UTI Transportation & Logistics Fund , UTI Banking Sector Fund and UTI Nifty Index Fund** are as detailed below.

II. Merger of UTI Multicap Fund into UTI Opportunities Fund and UTI Bluechip Flexicap Fund into UTI Equity Fund.

I. The categorisation and Change in Fundamental Attributes :

(1) Scheme Name: UTI Equity Fund

(a) Change in Fundamental Attributes:

	Existing	Revised																					
Investment Objective	This Scheme primarily aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares and convertible and non-convertible bonds/ debentures of companies with good growth prospects and money market instruments.	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																					
Asset Allocation	<table><tr><th>Instruments</th><th>Indicative Allocation (% of total assets)</th><th>Risk profile</th></tr><tr><td>Equity and equity related instruments</td><td>At Least 80%</td><td>Medium to high</td></tr><tr><td>Debt and Money Market Instruments</td><td>Upto 20%</td><td>Low to medium</td></tr></table> Notwithstanding the aforesaid, investments in money market instruments will be consistent with the SEBI Regulations on the same. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	Instruments	Indicative Allocation (% of total assets)	Risk profile	Equity and equity related instruments	At Least 80%	Medium to high	Debt and Money Market Instruments	Upto 20%	Low to medium	<table><tr><th>Instruments</th><th>Indicative Allocation (% of total assets)</th><th>Risk profile</th></tr><tr><td>Equity and equity related instruments</td><td>65 -100%</td><td>Medium to high</td></tr><tr><td>Debt and Money Market instruments including securitized debt#</td><td>0 - 35%</td><td>Low to medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0 -10%</td><td>Medium to high</td></tr></table> # The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, within a limit of 50% of the Net Assets of the scheme. The Scheme can take exposure up to 20% of its net assets in stock lending. The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Definition of Large Cap, Mid Cap and Small Cap: As per the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows. a) Large Cap: 1st - 100th company in terms of full market capitalization b) Mid Cap: 101st - 250th company in terms of full market capitalization c) Small Cap: 251st company onwards in terms of full market capitalization. Subsequent to any updation in the above list, the portfolio would be re-balanced in line with the updated list within a period of one month. This definition and updation would continue till such time that it may be revised or modified by SEBI or any other agency as prescribed by SEBI. Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments Vis., CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.	Instruments	Indicative Allocation (% of total assets)	Risk profile	Equity and equity related instruments	65 -100%	Medium to high	Debt and Money Market instruments including securitized debt#	0 - 35%	Low to medium	Units issued by REITs & InvITs	0 -10%	Medium to high
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(b) Change in other attributes

	Existing	Revised
Category of the Scheme	N.A.	Multi Cap Fund
Type of the Scheme	UTI Equity Fund is an open ended equity scheme	Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap, small cap stocks
Investment Strategy	1. Investment focus and asset allocation strategy UTI Equity Fund is positioned as a diversified equity fund. The Fund portfolio will primarily comprise of leading stocks in the respective sectors. The fund will invest across market capitalisation, large as well as mid caps. Large Caps would comprise around 65% of the portfolio. 2. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	The scheme shall invest predominantly in equity and equity related instruments across the market capitalization spectrum. The strategy emphasizes on selection of companies with long term growth prospects. The portfolio of the scheme shall be constructed around companies which have attributes such as, though not limited to, high market share, stability of margins, healthy cash flow generation and RoCEs/ RoEs, and a sound management. The strategy shall predominantly be bottom up with emphasis on the economic characteristics of the underlying business. However, we shall use the top down approach from a risk management perspective. Portfolio Turnover Policy The Scheme is an open-ended Scheme. Hence, the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further, as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence, it would be difficult to estimate

	Existing	Revised
		with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.
Benchmark	S&P BSE 100	S&P BSE 200
Product Label and Riskometer	This product is suitable for investors who are seeking*: - Long term capital growth - Investment in equity instruments of companies with good growth prospects * Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	This product is suitable for investors who are seeking*: - Long term capital appreciation. - Investment in equity instruments of companies with good growth prospects across the market capitalization spectrum * Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

2. Scheme Name: UTI Mastershare Unit Scheme

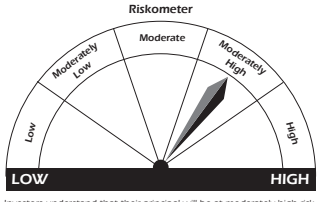
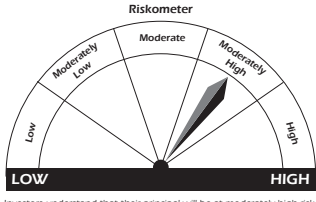
(a) CHANGE IN FUNDAMENTAL ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions																																				
Investment Objective	This scheme aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares, equity-related instruments and fully convertible bonds/debentures of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the nonconvertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from the date of acquisition.	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																																				
Asset Allocation	<table><tr><th rowspan="2">Instruments</th><th colspan="3">Indicative Allocation [% of total assets]</th><th rowspan="2">Risk Profile</th></tr><tr><th>Preferred Allocation</th><th>Maximum Allocation</th><th>Minimum Allocation</th></tr><tr><td>Equity & Equity Related</td><td>90%</td><td>100%</td><td>70%</td><td>Medium to High</td></tr><tr><td>Debt & Money Market</td><td>10%</td><td>30%</td><td>0%</td><td>Low to Medium</td></tr></table> The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above. Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.	Instruments	Indicative Allocation [% of total assets]			Risk Profile	Preferred Allocation	Maximum Allocation	Minimum Allocation	Equity & Equity Related	90%	100%	70%	Medium to High	Debt & Money Market	10%	30%	0%	Low to Medium	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation [% of total assets]</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum Allocation (%)</th><th>Maximum Allocation (%)</th></tr><tr><td>Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)</td><td>80</td><td>100</td><td>Medium to High</td></tr><tr><td>Debt and Money Market instruments including securitized debt#</td><td>0</td><td>20</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table> #The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. The Scheme can take exposure up to 20% of its net assets in stock lending. The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. 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This definition and updation will continue till such time that it may be revised or modified by SEBI or any other agency prescribed by SEBI. Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.	Instruments	Indicative Allocation [% of total assets]		Risk Profile	Minimum Allocation (%)	Maximum Allocation (%)	Equity & equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of large cap companies)	80	100	Medium to High	Debt and Money Market instruments including securitized debt#	0	20	Low to Medium	Units issued by REITs & InvITs	0	10	Medium to High
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(b) CHANGE IN OTHER ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions
Category	NA	Large Cap Fund
Type of Scheme	An open ended equity oriented scheme.	Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks
Investment Strategy	1. Investment focus and asset allocation strategy This scheme intends to maintain a conservative portfolio, with a disciplined investment strategy of investing only in fundamentally strong companies. The scheme seeks to pursue the policy of distributing dividend on an annual basis. 2. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	This scheme will primarily invest for long term in fundamentally strong companies by considering the factors such as, but not limited to, financial strength, sustainable cash flows, earnings growth potential, attractiveness of valuation, scalability of business, management quality etc. Portfolio Turnover Policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.
Benchmark	S&P BSE 100	S&P BSE 100

NOTICE - CUM - ADDENDUM

Provisions	Existing Provisions	Proposed Provisions
Product Label and Riskometer	 Investors understand that their principal will be at moderately high risk. This product is suitable for investors who are seeking*: - Long term capital growth - Investment in equity instruments of fundamentally strong companies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 Investors understand that their principal will be at moderately high risk. This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment predominantly in equity instruments of large-cap companies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them

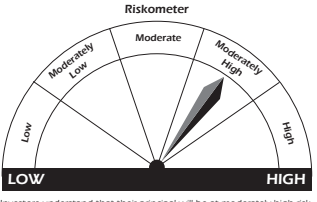
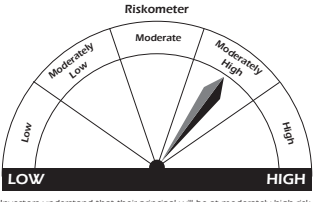
3. Scheme Name: UTI Top 100 Fund

(a) CHANGE IN FUNDAMENTAL ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions																																
Investment Objective	The fund aims to provide long term capital appreciation/ dividend distribution by investing predominantly in equity and equity related instruments of top 100 stocks by market capitalization. There can be no assurance that the investment objectives of the scheme will be realized.	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of large cap and mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																																
Asset Allocation	<table><tr><th>Instruments</th><th>Indicative Allocation (% of total assets)</th><th>Risk profile</th></tr><tr><td>Equity and Equity related instruments of top 100 stocks by market capitalisation</td><td>65-100%</td><td>High</td></tr><tr><td>Other equity or equity related instruments</td><td>0-35%</td><td>High</td></tr><tr><td>Debt and Money Market instruments including securitised debt.*</td><td>0-35%</td><td>Low to Medium</td></tr></table> * The fund may invest upto 100% of its debt portfolio in securitised debt. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above. While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme.	Instruments	Indicative Allocation (% of total assets)	Risk profile	Equity and Equity related instruments of top 100 stocks by market capitalisation	65-100%	High	Other equity or equity related instruments	0-35%	High	Debt and Money Market instruments including securitised debt.*	0-35%	Low to Medium	<table><tr><th>Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th>Risk Profile</th></tr><tr><td></td><th>Minimum Allocation (%)</th><th>Maximum Allocation (%)</th><td></td></tr><tr><td>Equity and Equity related instruments (Minimum 35% of the total assets would be in equity and equity related instruments of large cap companies and minimum 35% of the total assets would be in equity and equity related instruments of mid cap companies)</td><td>70</td><td>100</td><td>Medium to High</td></tr><tr><td>Debt and Money Market instruments including securitized debt.#</td><td>0</td><td>30</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table> #The fund may invest up to 50% of its debt portfolio in securitized debt. 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The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. 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(b) CHANGE IN OTHER ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions
Category	NA	Large & Mid Cap Fund
Type of Scheme	An open ended equity scheme.	Large & Mid Cap Fund- An open ended equity scheme investing in both large cap and mid cap stocks
Fund Name	UTI Top 100 Fund	UTI Core Equity Fund
Investment Strategy	1. Investment focus and asset allocation strategy The investment strategy of primarily restricting the equity portfolio to the Top 100 Indian companies is intended to reduce risks while maintaining steady growth. The scheme is designed for those investors who seek exposure to large market capitalization stocks and Growth cum value style of investing. The fund shall invest at least 65% of its corpus in equity and equity related securities of top 100 Indian companies as measured by market capitalisation on BSE (stock market worth) and listed on BSE. Risk will also be reduced through a diversification of the portfolio. The remaining portion of the portfolio will be invested in equity and equity related securities of companies other than the Top 100 companies which in the opinion of the fund manager have attractive growth prospects and potential to outperform the broad market indices. 2. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	The fund will invest predominantly in large and mid-cap stocks as defined. The Portfolio will be well diversified with large cap stocks providing stability with growth. The strategy also has the potential for additional alpha generation from investing in companies outside the large cap space. The endeavor would be to deliver superior risk adjusted returns across longer time periods. The equity portfolio of the scheme shall be constructed around companies which have attributes such as, though not limited to, healthy cash flow generation, steady state healthy RoCEs/RoEs, and a sound management Portfolio Turnover policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from
Benchmark	S&P BSE 100	Nifty LargeMidcap 250

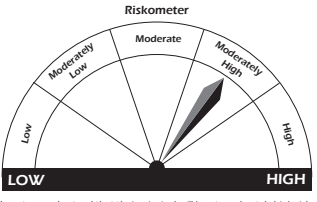
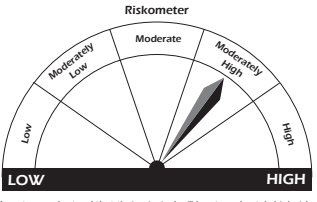
Provisions	Existing Provisions	Proposed Provisions
Product Label and Riskometer	 Investors understand that their principal will be at moderately high risk. This product is suitable for investors who are seeking*: - Long term capital growth - Investment predominantly in equity instruments of Top 100 companies by market capitalization *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 Investors understand that their principal will be at moderately high risk. This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment predominantly in equity instruments of both large cap and mid cap companies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them

4. Scheme Name: UTI Mid Cap Fund

(a) CHANGE IN FUNDAMENTAL ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions																		
Investment Objective	Investment objective is “capital appreciation” by investing primarily in mid cap stocks.	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of mid cap companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																		
Asset Allocation	The Fund would invest, at least 65% of its Net Assets in equity and equity related instruments issued by companies which are constituents of Nifty Free Float Mid Cap 100 Index or Nifty 500 but not a part of BSE Sensex (30) or Nifty (50), at the time of investment. Currently, companies having an annual average market capitalisation of less than `75 crores would not be considered for investment in the aforesaid portion of the portfolio, in line with the floor specified in the Benchmark Nifty Free Float Mid Cap 100 Index. This lower limit of `75 crores would change in line with the change in the lower limit of the market capitalisation criterion in the Benchmark. Further, no stocks, which are among the top 50 stocks in terms of market capitalisation, will form part of the aforesaid 65% of the net assets of UTI Mid Cap Fund, at the time of investment. Upto 35% of the Net Assets would be invested in equity and equity related instruments issued by companies with a potential for consistent growth and are relatively undervalued to their expected long-term earnings growth. Not more than 20% of net assets will be invested in money market instruments. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation [% of total assets]</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum Allocation [%]</th><th>Maximum Allocation [%]</th></tr><tr><td>Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).</td><td>65</td><td>100</td><td>Medium to High</td></tr><tr><td>Debt and Money Market instruments including securitized debt#</td><td>0</td><td>35</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table> #The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. The Scheme can take exposure up to 20% of its net assets in stock lending. The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Definition of Large Cap, Mid Cap and Small Cap: As per the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/114 of Oct 06 2017 a definition has been provided of large cap, mid cap and small cap as follows. a) Large Cap: 1st - 100th company in terms of full market capitalization b) Mid Cap: 101st - 250th company in terms of full market capitalization c) Small Cap: 251st company onwards in terms of full market capitalization. Subsequent to any updation in the above list, the portfolio would be re-balanced in line with the updated list within a period of one month. This definition and updation will continue till such time that it may be revised or modified by SEBI or any other agency prescribed by SEBI. Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.	Instruments	Indicative Allocation [% of total assets]		Risk Profile	Minimum Allocation [%]	Maximum Allocation [%]	Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100	Medium to High	Debt and Money Market instruments including securitized debt#	0	35	Low to Medium	Units issued by REITs & InvITs	0	10	Medium to High
Instruments	Indicative Allocation [% of total assets]			Risk Profile																
	Minimum Allocation [%]	Maximum Allocation [%]																		
Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of mid cap companies).	65	100	Medium to High																	
Debt and Money Market instruments including securitized debt#	0	35	Low to Medium																	
Units issued by REITs & InvITs	0	10	Medium to High																	

(b) CHANGE IN OTHER ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions
Category	NA	Mid Cap Fund
Type of Scheme	UTI-Mid Cap Fund is an open-ended equity scheme	Mid Cap Fund- An open ended equity scheme predominantly investing in mid cap stocks
Investment Strategy	It is a pure mid cap fund. The entire portfolio is invested in dynamic and well managed, medium sized enterprises with higher growth potential vis-à-vis their well-established counterparts. The scheme uses fundamental analysis to select investments. This encompasses analysis of each company's financial condition, its relative industry standing, as well as market and economic conditions. The scheme will invest in stocks, which constitute the Nifty Midcap 100 and Nifty 500 index only. The scheme shall not invest in the top 50 stocks by market capitalization. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximization for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme	The Scheme endeavors to invest predominantly in medium sized enterprises. Companies are evaluated based on their fundamentals, growth potential, management and valuation. The fund primarily relies on bottom up stock picking. However we shall use the top down approach from a risk management perspective. Portfolio Turnover policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.
Benchmark	Nifty Free Float Mid Cap 100	Nifty Midcap 150
Product Label and Riskometer	 Investors understand that their principal will be at moderately high risk. This product is suitable for investors who are seeking*: - Long term capital growth - Investment primarily in mid cap equity instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 Investors understand that their principal will be at moderately high risk. This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment predominantly in mid cap companies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them

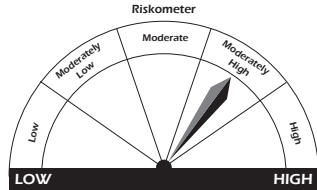
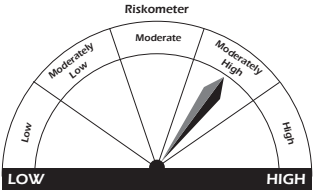
NOTICE - CUM - ADDENDUM

5. Scheme Name: UTI Dividend Yield Fund
(a) CHANGE IN FUNDAMENTAL ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions																																
Investment Objective	The investment objective of the Scheme is to provide medium to long term capital gains and / or dividend distribution by investing predominantly in equity & equity related instruments, which offer high dividend yield. There can be no assurance that the investment objectives of the scheme will be realized.	The objective of the scheme is to generate long term capital appreciation and income by investing predominantly in dividend yielding equity and equity related securities. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																																
Asset Allocation	<table><tr><th>Instruments</th><th>Indicative Allocation [% of total assets]</th><th>Risk profile</th></tr><tr><td>High dividend yield equity and equity related instruments</td><td>65-100%</td><td>High</td></tr><tr><td>Other equity or equity related instruments</td><td>0-35%</td><td>High</td></tr><tr><td>Debt and money market instruments</td><td>0-10%</td><td>Low to medium</td></tr></table> Dividend Yield is considered as high if it is greater than the Dividend Yield of the Nifty last released / published by NSE. While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	Instruments	Indicative Allocation [% of total assets]	Risk profile	High dividend yield equity and equity related instruments	65-100%	High	Other equity or equity related instruments	0-35%	High	Debt and money market instruments	0-10%	Low to medium	<table><tr><th>Instruments</th><th colspan="2">Indicative Allocation [% of total assets]</th><th>Risk Profile</th></tr><tr><td></td><th>Minimum Allocation [%]</th><th>Maximum Allocation [%]</th><td></td></tr><tr><td>Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of dividend yielding companies).</td><td>65</td><td>100</td><td>Medium to High</td></tr><tr><td>Debt and Money Market instruments including securitized debt#</td><td>0</td><td>35</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table> #The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. The Scheme can take exposure up to 20% of its net assets in stock lending. The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.	Instruments	Indicative Allocation [% of total assets]		Risk Profile		Minimum Allocation [%]	Maximum Allocation [%]		Equity and equity related instruments (minimum 65% of the total assets would be in equity and equity related instruments of dividend yielding companies).	65	100	Medium to High	Debt and Money Market instruments including securitized debt#	0	35	Low to Medium	Units issued by REITs & InvITs	0	10	Medium to High
Instruments	Indicative Allocation [% of total assets]	Risk profile																																
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Debt and Money Market instruments including securitized debt#	0	35	Low to Medium																															
Units issued by REITs & InvITs	0	10	Medium to High																															

(b) CHANGE IN OTHER ATTRIBUTES

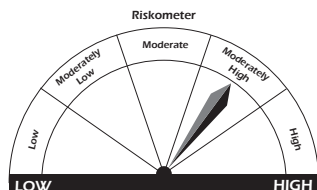
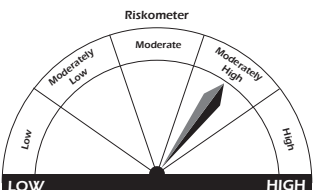
Provisions	Existing Provisions	Proposed Provisions
Category	NA	Dividend Yield Fund
Type of Scheme	UTI-Dividend Yield Fund is an open-ended equity oriented scheme.	An open ended equity scheme predominantly investing in dividend yielding stocks
Investment Strategy	1. Investment focus and asset allocation strategy Dividend Yield: Dividend Yield is the ratio (expressed as a percentage) of total dividend declared per share for the previous accounting year divided by the current market price at the time of investment. Dividend yield is calculated as under: Dividend = D/P * 100 Where, D = Total Dividend Per share declared for the previous accounting year. P = Current Market Price at the time of investment. The fund manager will invest primarily in equity shares that have a high dividend yield at the time of investment. Dividend Yield is considered as high if it is greater than the Dividend Yield of the Nifty last released / published by NSE on its website: www.nseindia.com. Other scrips selection criteria would only be applicable once the initial dividend yield criteria are fulfilled. Though the high dividend yield is the prime factor involved in the evaluation of a company's investment worthiness, investment decisions would not be based on high dividend yield alone. Other parameters such as Business Fundamentals, management competence, growth prospects, industry scenario etc. would also be considered. However, all other factors remaining favorable, investment would be made primarily in high dividend stocks as mentioned above. Under normal circumstances atleast 65% of the scheme's assets would be invested in high dividend yield stocks. The Scheme could also invest in equity shares of other companies i.e. other than high dividend stocks to the extent of 35% of the net assets. Further the scheme may also invest not exceeding 10% of the scheme's assets in debt instruments such as Convertible Debentures, Non Convertible Debentures, Secured Premium Notes, Zero Interest Bonds, Deep Discount Bonds, Short-term deposits, Floating Rates Bonds/Notes and Government securities and Money Market Instruments like Call Deposit, Repos, Commercial Paper, Certificate of Deposit, Treasury Bills etc. This is for providing ongoing liquidity & preservation of capital in a bear market. Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager the intention being at all times to seek to protect the interests of the Unit holders. Asset allocation pattern may be altered for short period on defensive considerations. It is perceived that high dividend yielding stocks have a limited downside especially in a falling/bearish market. It is a general belief that high dividend paying companies are rich in cash generations from its business. At the same time high dividend yield might indicate underpricing for the stock in spite of its cash generation. This might help to unlock potential growth for the stock prices. Hence, high dividend yield stocks provide good possibilities of capital appreciation in a reviving market, resulting in good capital gains. Thus, the investment strategy of the scheme would focus on identifying and investing in a basket of high dividend yield companies, which are expected to declare dividends on a consistent basis and also provide an opportunity for capital appreciation due to the high intrinsic value of the underlying stocks. 2. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	The fund manager will invest primarily in dividend yielding equity shares at the time of investment. In addition to dividend yield being a key factor in the evaluation of a company's investment worthiness, other parameters such as, but not limited to, cash flows generation, management quality, earnings growth prospects, industry scenario, etc. would also be considered. Dividend Yield: Dividend Yield is the ratio (expressed as a percentage) of total dividend declared per share, for the financial year (or relevant period) divided by the market price. Companies may also choose to do a buyback in addition to or as an alternative to dividend. This also constitutes a yield to shareholders. We also consider this in our investment decision. The company should have paid a dividend (or done a buyback) in at least one of the three preceding financial years. Portfolio Turnover policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.
Benchmark	Nifty Dividend Opportunities 50	Nifty Dividend Opportunities 50

Provisions	Existing Provisions	Proposed Provisions
Product Label and Riskometer	 Investors understand that their principal will be at moderately high risk. This product is suitable for investors who are seeking*: - Long term capital growth - Investment predominantly in high dividend yielding equity instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 Investors understand that their principal will be at moderately high risk. This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment predominantly in dividend yielding equity and equity related securities *Investors should consult their financial advisers if in doubt about whether the product is suitable for them

6. Scheme Name: UTI Opportunities Fund
(a) Change in Fundamental Attributes

	Existing	Revised																					
Investment Objective	This scheme seeks to generate capital appreciation and/or income distribution by investing the funds of the scheme in equity shares and equity-related instruments. The main focus of this scheme is to capitalize on opportunities arising in the market by responding to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change.	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across market capitalization spectrum. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																					
Asset Allocation	I. Asset Allocation pattern of the scheme is as follows: <table><tr><th>Instruments</th><th>Indicative Allocation [% of total assets]</th><th>Risk profile</th></tr><tr><td>Equity & Equity Related Instruments</td><td>90- 100%</td><td>High</td></tr><tr><td>Debt Instruments and Money Market Instruments</td><td>0-10%</td><td>Low to Medium</td></tr></table> While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	Instruments	Indicative Allocation [% of total assets]	Risk profile	Equity & Equity Related Instruments	90- 100%	High	Debt Instruments and Money Market Instruments	0-10%	Low to Medium	<table><tr><th>Instruments</th><th>Indicative Allocation [% of total assets]</th><th>Risk profile</th></tr><tr><td>Equity and equity related instruments</td><td>65-100%</td><td>Medium to high</td></tr><tr><td>Debt and Money Market instruments including securitised debt#</td><td>0 - 35%</td><td>Low to medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0 -10%</td><td>Medium to high</td></tr></table> #The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, within a limit of 50% of the Net Assets of the scheme. The Scheme can take exposure up to 20% of its net assets in stock lending. The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments Vis., CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.	Instruments	Indicative Allocation [% of total assets]	Risk profile	Equity and equity related instruments	65-100%	Medium to high	Debt and Money Market instruments including securitised debt#	0 - 35%	Low to medium	Units issued by REITs & InvITs	0 -10%	Medium to high
Instruments	Indicative Allocation [% of total assets]	Risk profile																					
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Units issued by REITs & InvITs	0 -10%	Medium to high																					

(b) Change in other attributes

	Existing	Revised
Category of the Scheme	N.A	Value Fund
Type of the Scheme	UTI Opportunities Fund is an open-ended equity oriented scheme.	An open ended equity scheme following a value investment strategy
Investment Strategy	1. Investment focus and asset allocation strategy The scheme will primarily invest in equity and equity related instruments. The main highlight of this scheme is to respond to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change. The scheme will allow the fund manager to invest in select sectors based on his views of the macro economy. UTI-Opportunities Fund will predominantly invest in 4 to 5 sectors that are expected to outperform the broader market in the short to medium-term. As markets evolve and grow, new opportunities for growth keep emerging. UTI Opportunities Fund would endeavor to capture these opportunities to generate wealth for its investors. The aim of the scheme is to outperform plain vanilla equity funds, which are more diversified but at the same time minimise the risk arising from pure sector funds while generating a reasonable return. The fund would invest in companies/sectors, which present good growth opportunities. These companies/sectors would seek to capitalize on opportunities such as: - An opportunity arising in sectors where India's potential is being acknowledged in the world. - An opportunity arising in sectors wherein future growth may be influenced by various economic reforms. - An opportunity arising in sectors that currently drives the Indian economy. Subject to the SEBI Regulations, the asset allocation pattern indicated above in respect of the entire scheme may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and politicaland economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Asset allocation pattern may be altered for short period on defensive considerations. 2. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	The fund follows a value based approach towards investing. In other words, the fund looks to invest in stocks which are trading below their intrinsic value. Intrinsic value may be ascertained by looking at factors such as, but not limited to, discounted cash flows, free cash flow yield, earnings yield, replacement value, book value etc. Similarly, valuations at a stock and sector level are compared to historical ranges, peer valuations & aggregate market valuations; and the potential for growth which is crucial in order to generate capital appreciation over the long term. The scheme will use both a top down and bottom up approach and will invest across the market cap spectrum based on where it sees opportunities. Portfolio Turnover policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence, it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.
Benchmark	S&P BSE 200	S&P BSE 200
Product Label and Riskometer	 Investors understand that their principal will be at moderately high risk. This product is suitable for investors who are seeking*: - Long term capital growth - Investment in equity instruments by capitalizing on opportunities arising in the market dynamically * Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 Investors understand that their principal will be at moderately high risk. This product is suitable for investors who are seeking*: - Long term capital appreciation. - Investment in equity instruments following a value investment strategy across the market capitalization spectrum * Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

NOTICE - CUM - ADDENDUM

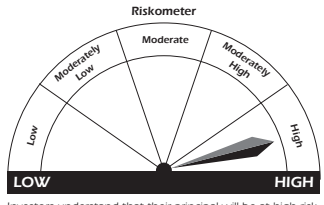
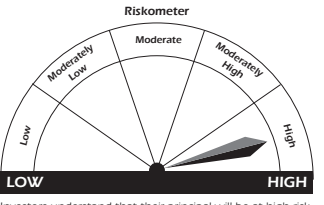
7. Scheme Name: UTI India Lifestyle Fund

(a) CHANGE IN FUNDAMENTAL ATTRIBUTES

Provisions	Existing Provisions			Proposed Provisions		
Investment Objective	The investment objective of the scheme is to provide long term capital appreciation and/or income distribution from a diversified portfolio of equity and equity related instruments by primarily investing in sectors, areas, companies and themes that are expected to benefit from changing Indian demographics, Indian lifestyles and rising consumption pattern. However, there can be no assurance that the investment objective of the scheme will be achieved.			The objective of the scheme is to generate long term capital appreciation by investing predominantly in companies that are expected to benefit from the growth of consumption, changing demographics, consumer aspirations and lifestyle. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Asset Allocation	Instruments	Indicative Allocation [% of total assets]	Risk profile	Instruments	Indicative Allocation [% of total assets]	Risk Profile
		Minimum Allocation [%]	Maximum Allocation [%]			
	1. (a) Equities & Equity related instruments of sectors / areas likely to benefit from changing Indian demographics, Indian lifestyle & rising consumption pattern*	65% -100%	High	Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the theme of Indian Lifestyle & are part of benchmark sectors)	80	100
	(b) Other Equity & Equity related instruments**	0% - 35%	High	Debt and Money Market Instruments including securitized debt***	0	20
* Equities of Companies can include from the areas/ sectors like outsourcing, autos, home goods, transportation, computer, retail, telcom, consumer finance, food personal care, fashion accessories, restaurants, housing, healthcare, leisure entertainment and media. To put it precisely, the scheme will endeavor to invest in companies/sectors/ areas which benefit directly or indirectly from changing Indian demographics, Indian lifestyles and rising consumption pattern.						
** Other equities as mentioned under 1(b) include stock / companies from the sector / areas which do not fall in the category 1(a).						
*** The scheme may invest upto 20% of its debt portfolio in Securitized debt.						
The scheme may seek investment opportunity in the ADR/GDR/ Foreign Equity and Debt Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits.						
The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.						
The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above. While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme						
#The fund may invest up to 50% of its debt portfolio in securitized debt.						
The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme.						
The Scheme can take exposure up to 20% of its net assets in stock lending.						
The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure						
The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action.						
Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.						

(b) CHANGE IN OTHER ATTRIBUTES

Provisions	Existing Provisions		Proposed Provisions	
Category	NA		Thematic Fund	
Type of Scheme	UTI India Lifestyle Fund is an open-ended equity oriented scheme.		An open ended equity scheme following the theme of changing consumer aspirations, changing lifestyle and growth of consumption.	
Investment Strategy	1. Investment focus and asset allocation strategy About Demographic Changes in India The number of Indians in the most productive age group of 20-50 age bracket is expected to go up significantly in the days to come. This class of population has the highest productivity, higher consumption needs and relatively higher propensity to borrow. Moreover there is a perceptible shift from single-income family to double income family, increasing the total disposable income with a greater appetite for consumption expenditure. This rising consumerism would result in a virtuous cycle of higher consumption leading to improved corporate performance, resulting in better employment conditions and healthy payouts, again leading to higher consumption. About Changing Lifestyle in India Indian consumers, over the last few years, are showing a marked preference to new products and services that deliver higher levels of quality, taste and aspiration than conventional items. The higher disposable income level of middle class, availability of new products, brands and services, growing awareness and sophistication, changing family structures, affordable and easy credit etc has changed their attitude to money and quality of life (lifestyle). This is likely to change the scale of demand of household goods and services such as autos, home goods, telecom, consumer finance, leisure, entertainment, media etc. For example the Telecom sector had seen exponential growth during the past five years and this momentum is expected to be sustained in future also on account of existing customers opting to upgrade to 3G/4G services, Video on call and other Value Added Services etc and new customers hitherto not connected joining the bandwagon. UTI India Lifestyle Fund will endeavour to invest in companies, which benefit directly from rising consumerism or changing lifestyle of people of India. Investment focus and asset allocation strategy The broad investment strategy of the fund will be to invest in equity and equity related securities of companies including those in derivative segment which according to the fund manager are playing / can play pivotal role in driving Indian demographics or consumer pattern. The scheme aims to build and maintain a diversified portfolio of equity stocks that has the potential to appreciate in the long run. The investment manager will select equity securities on a bottomup, stock by stock basis within the overall investment objective of the scheme. In picking out individual investment opportunities the investment manager will adhere to the defined universe eligible for investment. The scheme will predominantly invest in companies that could have the following characteristics: • Companies that seek growth in their revenues arising out of demand from the younger generation for their products or services eg. Companies involved in services like auto, home goods, computer hardware, telecom, Consumer finance etc. • Companies which are engaged in manufacturing of products or rendering of services that go directly to the consumer. Eg Companies involved in services like Commodity chemicals (like paints), Sports Goods etc. • Companies can include from the areas/sectors like Consumption, outsourcing, global competitiveness and brand centric. The investment manager will seek both value and growth. The in house research team will help us in identifying such investment opportunities. The companies wise analysis will focus amongst others on the historical and current financial conditions of the company, potential value creation /unlocking of value and its impact of earnings growth, business prospects, strength of management, competitive edge etc.		The fund endeavors to invest in Companies that are predominantly consumer facing. This covers sectors such as but not limited to consumer goods, automobile, telecom, media & entertainment, energy, textiles, healthcare services, pharma and services. These sectors benefit directly or indirectly from rising consumption, changing demographics, consumer aspirations and lifestyles. The Fund will invest minimum 80% of total assets in sectors that are part of the Nifty India Consumption Index. As and when there is changes in sectors represented in the index, the fund would also be suitably rebalanced. Parameters such as, earnings growth prospects, management, valuation, macro trends etc. along with the other relevant parameters from time to time will be used to select stocks. The Fund would be agnostic to market capitalization, however may take concentrated exposure to certain stocks. Portfolio Turnover Policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.	
Benchmark				
	2. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.			

Provisions	Existing Provisions		Proposed Provisions	
Benchmark	Nifty 500		Nifty India Consumption	
Product Label and Riskometer	 Investors understand that their principal will be at high risk. This product is suitable for investors who are seeking*: - Long term capital growth - Investment in equity instruments of companies that are expected to benefit from changing Indian demographics and Indian lifestyles *Investors should consult their financial advisers if in doubt about whether the product is suitable for them		 Investors understand that their principal will be at high risk. This product is suitable for investors who are seeking*: - Long term capital growth - Investment in equity instruments of companies that are expected to benefit from the changing consumer aspirations, changing lifestyle and growth of consumption. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	

8. Scheme Name: UTI Infrastructure Fund

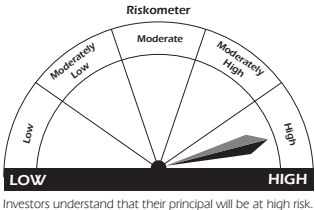
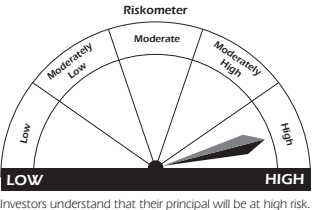
(a) CHANGE IN FUNDAMENTAL ATTRIBUTES

Provisions	Existing Provisions			Proposed Provisions		
Investment Objective	The investment objective of the Scheme is to provide income distribution and / or medium to long term “capital appreciation” by investing predominantly in equity / equity related instruments in the companies engaged either directly or indirectly in the infrastructure growth of the Indian economy. However, there is no assurance that the investment objective of the scheme will be achieved.			The investment objective of the Scheme is to provide long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged either directly or indirectly in the infrastructure areas of the Indian economy. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.		
Asset Allocation	Instruments	Indicative Allocation [% of total assets]	Risk profile	Instruments	Indicative Allocation [% of total assets]	Risk Profile
		Minimum Allocation [%]	Maximum Allocation [%]			
	Equity & Equity related instruments of companies engaged either directly or indirectly in the Infrastructure sector.	65% to 100%	Medium to High	Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the Infrastructure theme).	80	100
	Debt and Money Market Instruments including Securitized Debt*	0%-35%	Low to Medium	Debt and Money Market instruments including securitized debt.#	0	20
* The scheme may invest upto 100% of its debt portfolio in Securitized debt.						
The scheme may seek investment opportunity in the ADR/GDR/Foreign Equity and Debt Securities, in accordance with guidelines stipulated in this regard by SEBI and the RBI from time to time. The scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. The scheme may take derivatives position based on the opportunities available subject to the regulations / guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.						
Change in investment pattern The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.						
While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme.						
Investment focus and asset allocation strategy The broad investment strategy of the fund will be to invest in equity and equity related securities of companies that are engaged either directly or indirectly in the infrastructure growth of the Indian economy, including those in derivative segment. The scheme aims to build and maintain a diversified portfolio of equity stocks that has the potential to appreciate in the long run. The investment manager will select equity securities on a bottom-up, stock by stock basis within the overall investment objective of the scheme. In picking out individual investment opportunities the investment manager will adhere to the defined universe eligible for investment. The investment manager will seek both value and growth. The in house research team will help us in identifying such investment opportunities. The company-wise analysis will focus amongst others on the historical and current financial conditions of the company, potential value creation /unlocking of value and its impact of earnings growth, business prospects, strength of management, competitive edge etc. The scheme will invest in companies broadly within the following areas / sectors of the economy namely. a) Airports & related services b) Banking & other related financial services c) Construction & related industry d) Electrical & Electronic components e) Energy including Coal, Oil & Gas, Petroleum, Pipelines etc f) Engineering g) Industrial Capital Goods & Products h) Irrigation & Water Management Services i) Metals, Minerals & Construction Materials j) Mining k) Ports l) Power & Power Equipments m) Road & Railways n) Telecom o) Transportation & Logistics p) Urban Infrastructure including Housing & Commercial Infrastructure. The above list is only indicative and the Fund Manager will have the discretion to invest in all those sectors / areas which are engaged either directly or indirectly in the infrastructure growth of the country.						

(b) CHANGE IN OTHER ATTRIBUTES

Provisions	Existing Provisions			Proposed Provisions		
Category	NA			Thematic Fund		
Type of Scheme	UTI Infrastructure Fund is an open-ended equity oriented scheme.			An open ended equity scheme following the Infrastructure theme.		
Investment Strategy	The scheme’s endeavour is to pick sectors, which are expected to perform better and select fundamentally strong companies in those sectors. The scheme’s performance is highly linked with the overall economic growth of the country as the sectors in which the scheme invests are directly linked to the GDP growth of India. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.			Infrastructure sector plays an important role in propelling India’s overall development and enjoys significant policy and financial support from the Govt. The Fund would predominantly invest in stocks of companies which are engaged directly or indirectly in the Infrastructure growth and development in India. The Fund will adopt a bottom-up strategy for stock selection. The Fund would be agnostic to market capitalization, however may take concentrated exposure to certain stocks or sectors. Within the ‘Infra’ theme, the fund would attempt to be reasonably diversified. The infrastructure theme broadly covers companies in the following areas / sectors of the economy namely. a) Airports & related services b) Banking & other related financial services c) Construction & related industry		

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Provisions	Existing Provisions	Proposed Provisions
Category Type of Scheme Investment Strategy		d) Electrical & Electronic components e) Energy including Gas and Pipelines etc. f) Engineering g) Industrial Capital Goods & Products h) Ports i) Power & Power Equipment j) Road & Railways k) Telecom l) Transportation & Logistics m) Urban Infrastructure including Housing & Commercial Infrastructure. The above list is only indicative and the Fund Manager will have the discretion to invest in all those sectors / areas which are engaged either directly or indirectly in the infrastructure growth of the country. Portfolio Turnover Policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.
Benchmark	S&P BSE 100	Nifty Infrastructure
Product Label and Riskometer	 Investors understand that their principal will be at high risk. This product is suitable for investors who are seeking*: - Long term capital growth - Investment predominantly in equity instruments of companies in the infrastructure sector *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 Investors understand that their principal will be at high risk. This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment predominantly in equity and equity related securities of companies forming part of the infrastructure sector. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them

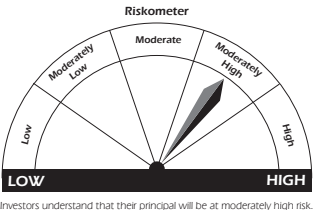
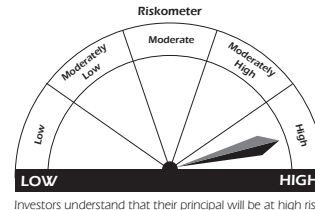
9. Scheme Name: UTI MNC Fund

(a) CHANGE IN FUNDAMENTAL ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions																											
Investment Objective	The funds collected under the scheme shall be invested predominantly in stocks of Multinational Corporations and other liquid stocks. The funds collected under the scheme shall be invested in equities and equity related instruments. The risk profile of investment could be high.	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of multinational companies. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																											
Asset Allocation	<table border="1"><thead><tr><th>Instruments</th><th>Indicative Allocation (% of total assets)</th><th>Risk profile</th></tr></thead><tbody><tr><td>Equity</td><td>Maximum allocation 100%.</td><td>High</td></tr><tr><td>Money Market Instruments</td><td>No fixed allocation will normally be made for money market instruments.</td><td>Low</td></tr></tbody></table> Investment in money market instruments will be kept to the minimum so as to be able to meet the liquidity needs of the scheme. Pending investment of funds in the above-required manner, the scheme shall invest the funds in short-term money market instruments or other liquid instruments or both. The scheme may also invest in short term money market instruments for meeting anticipated redemption. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	Instruments	Indicative Allocation (% of total assets)	Risk profile	Equity	Maximum allocation 100%.	High	Money Market Instruments	No fixed allocation will normally be made for money market instruments.	Low	<table border="1"><thead><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum Allocation (%)</th><th>Maximum Allocation (%)</th></tr></thead><tbody><tr><td>Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).</td><td>80</td><td>100</td><td>Medium to High</td></tr><tr><td>Debt and Money Market instruments including securitized debt#</td><td>0</td><td>20</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></tbody></table> #The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. The Scheme can take exposure up to 20% of its net assets in stock lending. The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum Allocation (%)	Maximum Allocation (%)	Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100	Medium to High	Debt and Money Market instruments including securitized debt#	0	20	Low to Medium	Units issued by REITs & InvITs	0	10	Medium to High
Instruments	Indicative Allocation (% of total assets)	Risk profile																											
Equity	Maximum allocation 100%.	High																											
Money Market Instruments	No fixed allocation will normally be made for money market instruments.	Low																											
Instruments	Indicative Allocation (% of total assets)		Risk Profile																										
	Minimum Allocation (%)	Maximum Allocation (%)																											
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of multi-national corporations/ companies).	80	100	Medium to High																										
Debt and Money Market instruments including securitized debt#	0	20	Low to Medium																										
Units issued by REITs & InvITs	0	10	Medium to High																										

(b) CHANGE IN OTHER ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions
Category	NA	Thematic Fund
Type of Scheme	UTI MNC is an open ended equity scheme	An open ended equity scheme following the theme of investing predominantly in equity and equity related securities of Multi-National Companies
Investment Strategy	1. Investment focus and asset allocation strategy The scheme will predominantly invest only in companies which are forming part of CNX MNC index and / or where more than 25% of the holding is by the MNC parent and / or where FII / FDI and MNC parent combined holding is more than 50%. 2. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme	The fund manager will invest primarily in shares of multinational companies. A Multinational company is a company where there is a shareholding of a multinational parent or such company that forms part of Nifty MNC Index or any other publicly available MNC Index. Parameters such as, cash flow generation, earnings growth prospects, valuation, market leadership etc. along with the other relevant parameters from time to time will be used to select stocks. Portfolio Turnover Policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.
Benchmark	Nifty MNC	Nifty MNC

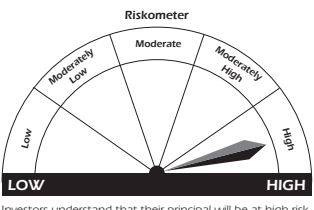
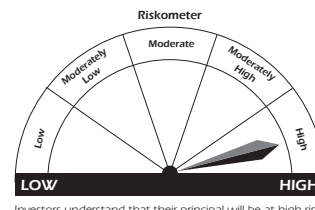
Provisions	Existing Provisions	Proposed Provisions
Product Label and Riskometer	 Investors understand that their principal will be at moderately high risk. This product is suitable for investors who are seeking*: - Long term capital growth - Investment predominantly in equity instruments of Multinational companies and other liquid stocks. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 Investors understand that their principal will be at high risk. This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment predominantly in equity and equity related securities of Multi-National companies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

10. Scheme Name: UTI Pharma & Healthcare Fund

(a) CHANGE IN FUNDAMENTAL ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions																		
Investment Objective	Investment objective is capital appreciation through investments in equities and equity related instruments of the Pharma & Healthcare Sector	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/institutions engaged in the Healthcare Services Sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																		
Asset Allocation	1. Investment Allocation pattern of UTI Pharma & Healthcare Fund: Atleast 90% of the investible resources of the Fund will be invested in stocks of Pharma & Healthcare Sector. Investment will be made in stocks of companies engaged in manufacturing of Pharmaceuticals – bulk drugs, formulations & OTC drugs, medical equipment and accessories, personal healthcare products and also companies owning/managing hospitals etc. Change in Investment Pattern The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above. As permitted by SEBI guidelines the upper ceiling under a Fund on investments may be in accordance with the weightage of the scrips in the respective sectoral index/sub index as disclosed in the Scheme Information Document or 10% of the NAV of the scheme whichever is higher.	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum Allocation (%)</th><th>Maximum Allocation (%)</th></tr><tr><td>Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).</td><td>80</td><td>100</td><td>Medium to High</td></tr><tr><td>Debt and Money Market instruments including securitized debt#</td><td>0</td><td>20</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table> #The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. The Scheme can take exposure up to 20% of its net assets in stock lending. The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum Allocation (%)	Maximum Allocation (%)	Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100	Medium to High	Debt and Money Market instruments including securitized debt#	0	20	Low to Medium	Units issued by REITs & InvITs	0	10	Medium to High
Instruments	Indicative Allocation (% of total assets)			Risk Profile																
	Minimum Allocation (%)	Maximum Allocation (%)																		
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies related to the healthcare services sector).	80	100	Medium to High																	
Debt and Money Market instruments including securitized debt#	0	20	Low to Medium																	
Units issued by REITs & InvITs	0	10	Medium to High																	

(b) CHANGE IN OTHER ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions
Category	NA	Sector Fund
Type of Scheme	UTI Pharma and Healthcare Fund is an open ended equity scheme	An open ended equity scheme investing in the Healthcare Services Sector
Fund Name	UTI Pharma & Healthcare Fund	UTI Healthcare Fund
Investment Strategy	The scheme could have companies in the pharmaceutical sector, which are large or small, and Indian or MNC. As the benchmark index is skewed in favour of few stocks, the fund could have substantial deviations from the respective weightages in the benchmark index so as to achieve diversification within the sector. The weightages of above sub-segments will vary depending on valuations and expected growth potential. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	The Fund would be agnostic to market capitalization and may take concentrated exposure to certain stocks. Investment will be made in stocks of companies engaged in research & development, manufacturing, distribution & sales of the entire spectrum of Pharmaceutical products including intermediates, medical equipment and accessories & personal healthcare products. In the broader healthcare domain the fund will invest in companies involved in owning/managing hospitals, diagnostic centers, clinical & nursing services, insurance and technology providers/enablers. The Fund would also invest in any companies related to animal healthcare. The above are only indicative and the fund will look to invest in new and emerging areas of healthcare. Portfolio Turnover Policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.
Benchmark	Nifty Pharma	S&P BSE Healthcare
Product Label and Riskometer	 Investors understand that their principal will be at high risk. This product is suitable for investors who are seeking*: - Long term capital growth - Investment in equity instruments of companies in the Pharma & Healthcare sector *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 Investors understand that their principal will be at high risk. This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment predominantly in equity and equity related securities in the Healthcare Services sector. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

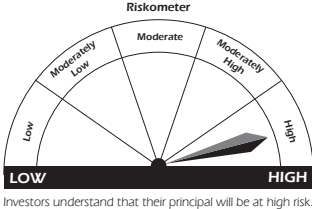
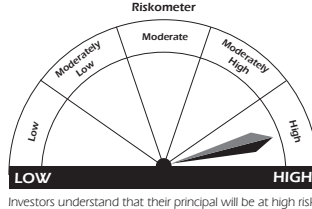
NOTICE - CUM - ADDENDUM

11. Scheme Name: UTI Transportation & Logistics Fund

(a) CHANGE IN FUNDAMENTAL ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions																								
Investment Objective	Investment Objective is “capital appreciation” through investments in stocks of the companies engaged in the transportation and logistics sector	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies engaged in the transportation and logistics sector. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																								
Asset Allocation	<table><tr><th>Instruments</th><th>Indicative Allocation [% of total assets]</th><th>Risk profile</th></tr><tr><td>Equity and equity related instruments</td><td>At Least 90%</td><td>Medium to high</td></tr><tr><td>Equity and equity related instruments of the companies principally engaged in providing transportation services, companies principally engaged in the design, manufacture, distribution, or sale of transportation equipment and companies in the logistics sector.</td><td>At Least 80%</td><td>High</td></tr><tr><td>Cash/ money market instruments</td><td>Upto 10%</td><td>Low to medium</td></tr></table> The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	Instruments	Indicative Allocation [% of total assets]	Risk profile	Equity and equity related instruments	At Least 90%	Medium to high	Equity and equity related instruments of the companies principally engaged in providing transportation services, companies principally engaged in the design, manufacture, distribution, or sale of transportation equipment and companies in the logistics sector.	At Least 80%	High	Cash/ money market instruments	Upto 10%	Low to medium	<table><tr><th>Instruments</th><th>Indicative Allocation [% of total assets] Minimum Allocation [%] Maximum Allocation [%]</th><th>Risk Profile</th></tr><tr><td>Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in the transportation and logistics sector).</td><td>80100</td><td>Medium to High</td></tr><tr><td>Debt and Money Market instruments including securitized debt#</td><td>020</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>010</td><td>Medium to High</td></tr></table> #The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. The Scheme can take exposure up to 20% of its net assets in stock lending. The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.	Instruments	Indicative Allocation [% of total assets] Minimum Allocation [%] Maximum Allocation [%]	Risk Profile	Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in the transportation and logistics sector).	80100	Medium to High	Debt and Money Market instruments including securitized debt#	020	Low to Medium	Units issued by REITs & InvITs	010	Medium to High
Instruments	Indicative Allocation [% of total assets]	Risk profile																								
Equity and equity related instruments	At Least 90%	Medium to high																								
Equity and equity related instruments of the companies principally engaged in providing transportation services, companies principally engaged in the design, manufacture, distribution, or sale of transportation equipment and companies in the logistics sector.	At Least 80%	High																								
Cash/ money market instruments	Upto 10%	Low to medium																								
Instruments	Indicative Allocation [% of total assets] Minimum Allocation [%] Maximum Allocation [%]	Risk Profile																								
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in the transportation and logistics sector).	80100	Medium to High																								
Debt and Money Market instruments including securitized debt#	020	Low to Medium																								
Units issued by REITs & InvITs	010	Medium to High																								

(b) CHANGE IN OTHER ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions
Category	NA	Sector Fund
Type of Scheme	UTI Transportation and Logistics Fund is an open ended equity scheme	An open ended equity scheme investing in transportation and logistics sector
Investment Strategy	1. Investment focus and asset allocation strategy The investment universe comprises sectors/sub-sectors including Auto/auto ancillary, Railway, Ports, Airports, Airlines, Roads, Shipping, Shipyards, Courier, Logistics and other ancillary sectors catering to Transportation & Logistics. 2. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	The investment universe comprises sectors/sub-sectors including Auto/auto ancillary, Railway, Ports, Airports, Airlines, Roads, Shipping, Shipyards, Courier, Logistics and other ancillary sectors catering to Transportation & Logistics. The above list is only indicative and the Fund Manager will have the discretion to invest in all those sectors / areas which are engaged either directly or indirectly in the transportation and logistics sectors. The Fund would be agnostic to market capitalization and may take concentrated exposure to certain stocks. Portfolio Turnover Policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.
Benchmark	UTI Transportation & Logistics	UTI Transportation & Logistics
Product Label and Riskometer	 Investors understand that their principal will be at high risk. This product is suitable for investors who are seeking*: - Long term capital growth - Investment predominantly in equity instruments of the companies engaged in the transportation and logistics sector *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 Investors understand that their principal will be at high risk. This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment predominantly in equity and equity related securities of the companies engaged in the transportation and logistics sector *Investors should consult their financial advisers if in doubt about whether the product is suitable for them

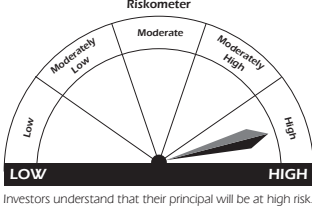
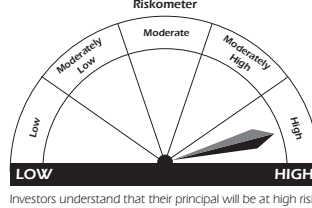
12. Scheme Name: UTI Banking Sector Fund

(a) CHANGE IN FUNDAMENTAL ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions																								
Investment Objective	Investment objective is “capital appreciation” through investments in the stocks of the companies/institutions engaged in the banking and financial services activities.	The objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies/institutions engaged in the banking and financial services activities.																								
Asset Allocation	<table><tr><th>Instruments</th><th>Indicative Allocation [% of total assets]</th><th>Risk profile</th></tr><tr><td>Equity and equity related instruments</td><td>Atleast 90%</td><td>Medium to High</td></tr><tr><td>Equity and equity related instruments of the companies/institutions engaged in the banking services activities</td><td>Atleast 65%</td><td>High</td></tr><tr><td>Cash/money market instruments</td><td>Upto 10%</td><td>Low to Medium</td></tr></table> The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic	Instruments	Indicative Allocation [% of total assets]	Risk profile	Equity and equity related instruments	Atleast 90%	Medium to High	Equity and equity related instruments of the companies/institutions engaged in the banking services activities	Atleast 65%	High	Cash/money market instruments	Upto 10%	Low to Medium	<table><tr><th>Instruments</th><th>Indicative Allocation [% of total assets] Minimum Allocation [%] Maximum Allocation [%]</th><th>Risk Profile</th></tr><tr><td>Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities).</td><td>80100</td><td>Medium to High</td></tr><tr><td>Debt and Money Market instruments including securitized debt#</td><td>020</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>010</td><td>Medium to High</td></tr></table>	Instruments	Indicative Allocation [% of total assets] Minimum Allocation [%] Maximum Allocation [%]	Risk Profile	Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities).	80100	Medium to High	Debt and Money Market instruments including securitized debt#	020	Low to Medium	Units issued by REITs & InvITs	010	Medium to High
Instruments	Indicative Allocation [% of total assets]	Risk profile																								
Equity and equity related instruments	Atleast 90%	Medium to High																								
Equity and equity related instruments of the companies/institutions engaged in the banking services activities	Atleast 65%	High																								
Cash/money market instruments	Upto 10%	Low to Medium																								
Instruments	Indicative Allocation [% of total assets] Minimum Allocation [%] Maximum Allocation [%]	Risk Profile																								
Equity and equity related instruments (minimum 80% of the total assets would be in equity and equity related instruments of companies engaged in banking and financial services activities).	80100	Medium to High																								
Debt and Money Market instruments including securitized debt#	020	Low to Medium																								
Units issued by REITs & InvITs	010	Medium to High																								

Provisions	Existing Provisions	Proposed Provisions
	factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	#The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Stock/Index Futures or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. The Scheme can take exposure up to 20% of its net assets in stock lending. The Scheme may seek investment opportunity in the ADR/GDR, Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments like CBLO, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme.

(b) CHANGE IN OTHER ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions
Category	NA	Sector Fund
Type of Scheme	UTI Banking Sector Fund is an open ended equity scheme	An open ended equity scheme investing in Banking and Financial Services Sector
Fund Name	UTI Banking Sector Fund	UTI Banking and Financial Services Fund
Investment Strategy	Within the banking sector, the scheme may invest in companies/institutions which are private or public, and Indian or foreign owned. As the benchmark index is skewed in favour of few stocks, the fund could have substantial deviations from the respective weightage in the benchmark index so as to achieve diversification within the sector. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	The Fund predominantly invests in stocks of companies engaged in the banking and financial services related activities. The Fund would be agnostic to market capitalization and may take concentrated exposure to certain stocks. Traditionally the banking and financial services sector comprises largely of banks and NBFCs. In recent times we have seen companies from newer sub sectors getting listed. Over the next few years we expect the share of non-banks such as exchanges, Insurance, AMC and other financial entities to increase as these entities get listed. The fund endeavors to invest across the existing and evolving sub sectors in the space. Portfolio Turnover Policy The Scheme is an open-ended Scheme. Hence the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it would be difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.
Benchmark	Nifty Bank	Nifty Financial Services
Product Label and Riskometer	 Investors understand that their principal will be at high risk. This product is suitable for investors who are seeking*: - Long term capital growth - Investment primarily in equity instruments of companies engaged in banking and financial services activities *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 Investors understand that their principal will be at high risk. This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment predominantly in equity and equity related securities of companies engaged in banking and financial services activities. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them

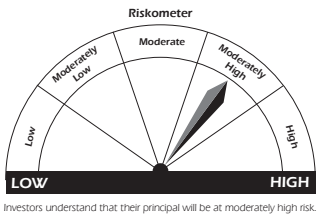
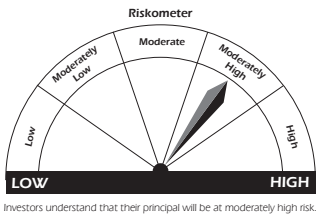
13. Scheme Name: UTI Nifty Index Fund

(a) CHANGE IN FUNDAMENTAL ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions																		
Investment Objective	The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavour to achieve return equivalent to Nifty by “passive” investment. The scheme will be managed by replicating the index in the same weightage as in the Nifty 50 Index with the intention of minimising the performance differences between the scheme and the Nifty 50 Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error.	The principal investment objective of the scheme is to invest in stocks of companies comprising Nifty 50 Index and endeavor to achieve return equivalent to Nifty 50 Index by “passive” investment. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																		
Asset Allocation	Asset Allocation pattern of the scheme is as follows: <table><tr><th>Instruments</th><th>Indicative Allocation [% of total assets]</th><th>Risk profile</th></tr><tr><td>Equity</td><td>Upto 100%</td><td>High</td></tr><tr><td>Money Market Instruments</td><td>Investment in money market instruments will be kept to the minimum.</td><td>Low</td></tr></table> The net subscription amount on any day will be invested in stocks of companies comprising the Nifty 50 Index. Pending deployment of funds of the scheme in shares in terms of the investment objective stated above the Trust may invest the funds of the scheme in short term deposits of scheduled commercial banks and other money market instruments. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	Instruments	Indicative Allocation [% of total assets]	Risk profile	Equity	Upto 100%	High	Money Market Instruments	Investment in money market instruments will be kept to the minimum.	Low	Asset Allocation pattern of the scheme is as follows: <table><tr><th>Instruments</th><th>Indicative Allocation [% of total assets] Minimum Allocation [%] Maximum Allocation [%]</th><th>Risk Profile</th></tr><tr><td>Securities covered by the Nifty 50 Index</td><td>95100</td><td>Medium to High</td></tr><tr><td>Money Market instruments</td><td>05</td><td>Low to Medium</td></tr></table> The net subscription amount on any day will be invested in stocks of companies comprising the Nifty 50 Index. Pending deployment of funds of the scheme in shares in terms of the investment objective stated above the scheme may invest the funds of the scheme in short term deposits of scheduled commercial banks and other money market instruments. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. Investment in Money Market Instruments: While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the scheme	Instruments	Indicative Allocation [% of total assets] Minimum Allocation [%] Maximum Allocation [%]	Risk Profile	Securities covered by the Nifty 50 Index	95100	Medium to High	Money Market instruments	05	Low to Medium
Instruments	Indicative Allocation [% of total assets]	Risk profile																		
Equity	Upto 100%	High																		
Money Market Instruments	Investment in money market instruments will be kept to the minimum.	Low																		
Instruments	Indicative Allocation [% of total assets] Minimum Allocation [%] Maximum Allocation [%]	Risk Profile																		
Securities covered by the Nifty 50 Index	95100	Medium to High																		
Money Market instruments	05	Low to Medium																		

NOTICE - CUM - ADDENDUM

(b) CHANGE IN OTHER ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions
Category	NA	Index Fund
Type of Scheme	An open ended passive Index Fund tracking the Nifty 50.	An open ended scheme replicating/tracking Nifty 50 Index
Investment Strategy	Investment focus and asset allocation strategy UTI NIF is a low cost pure index Fund which tracks the NIFTY 50 passively. The scheme endeavours to achieve return equivalent to NIFTY 50 while minimising tracking error. Portfolio Turnover policy UTI-NIF is a passively managed fund and therefore the portfolio turnover will be confined only to rebalancing of the portfolio on account of new subscriptions, redemptions and changes in composition of the Nifty 50.	The scheme will be managed by replicating the index in the same weightage as in the Nifty 50 Index with the intention of minimizing the performance differences between the scheme and the Nifty 50 Index, subject to market liquidity, costs of trading, management expenses, dividends and other factors which may cause tracking error. The scheme would alter the scrips/weights as and when the same are altered in the Nifty 50 Index. Portfolio Turnover policy UTI Nifty Index Fund is a passively managed fund and therefore the portfolio turnover will be largely accounted for by rebalancing of the portfolio on account of new subscriptions, redemptions and changes in composition of the Nifty 50 Index.
Benchmark	Nifty 50	Nifty 50
Product Label and Riskometer	 This product is suitable for investors who are seeking*: - Capital growth in tune with the index returns - Passive investment in equity instruments comprised in Nifty 50 Index *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 This product is suitable for investors who are seeking*: - Capital growth in tune with the index returns - Passive investment in equity instruments comprised in Nifty 50 Index *Investors should consult their financial advisers if in doubt about whether the product is suitable for them

Investment in units of REITs and InvITs

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

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

The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.”

Risk factors associated with investments in REITs and InvITs –

VOLATILITY OF DISTRIBUTIONS

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

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

OPERATIONAL AND RESIDUAL RISKS

- REIT & InvITs Assets are subject to various risks that we may not be insured against, adequately or at all, including:
 - Changes in governmental and regulatory policies;
 - Shortages of, or adverse price movement for, materials, equipment and plants;
 - Design and engineering defects;
 - Breakdown, failure or substandard performance of the underlying assets and other equipments;
 - Improper installation or operation of the underlying assets and other equipment;
 - Terrorism and acts of war;
 - Inclement weather and natural disasters;
 - Environmental hazards, including earthquakes, flooding, tsunamis and landslide
- Any additional debt financing or issuance of additional Units may have a material, adverse effect on the REITs & InvITs distributions.
- Any future issuance of Units by REITs & InvITs or sales of Units by the Sponsor or any of other significant Unitholders may materially and adversely affect the trading price of the Units.
- The Valuation Report, and any underlying reports, and the valuation contained therein may not be indicative of the true value of the Project SPVs' assets.
- Risk related to business or industry sector.
- There can be no assurance that REITs & InvITs will be able to successfully undertake future acquisitions.

Market Risk:

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

Liquidity Risk:

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

Reinvestment Risk:

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

Price-Risk or Interest-Rate Risk:

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

Credit Risk:

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

RISK MITIGATION FACTORS:

The UTI AMC Ltd. (AMC) endeavours to invest in REITs/InvITs, where adequate due diligence and research has been performed by AMC . The AMC also relies on its own research as well as third party research. This involves one-to-one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will focus, amongst others, on the strength of management, predictability and certainty of cash flows, value of assets, capital structure, business prospects, policy environment, volatility of business conditions, etc.

Option to existing unit holders of the scheme:

Pursuant to Regulation 18 (15A) of the SEBI (Mutual Funds) Regulations, 1996, a change in the fundamental attribute in the scheme requires a written communication about the proposed change, to be sent to each unitholder, an advertisement to be published and the unitholders to be given an option to exit at the prevailing net asset value (“NAV”), without any exit load, at least for a period of 30 days.

- Kindly note that no action needs to be taken by unit holders in this regard, if they desire to continue in the scheme with revised fundamental attribute. The Exit option is purely optional.**
- If unit holder do not wish to continue, they are given an Exit Option to either redeem or switch their existing units to any other scheme of UTI Mutual Fund at prevailing NAV during the interval period without any exit load from 28/03/2018 to 02/05/2018 (both days inclusive), for a period of 36 days. In such a case, unit holder is required to inform us in writing by submitting the duly discharged Account Statement and informing complete bank account details (including Core banking account number & IFS code), email ID and mobile number on any business day during the exit option period . For the procedure of Change / Updation of Bank details and Change of Address, please refer to Scheme Information Document (SID) and Statement of additional Information (SAI). The necessary Forms are available on our website www.utmfm.com and also at all UTI Financial centres. Unitholders, who hold units of the scheme in dematerialised form and wish to exit, can submit redemption request with his / her Depository Participant (DP) during exit option period.
- The redemptions/switch out requests shall be processed at applicable NAV of the day of receipt of such redemption / switch request, as per cut off time of receipt, without deduction of any exit load, provided the same is received during the exit period of 36 days mentioned above.
- Please note that the unitholders who have pledged or encumbered their units will not have the option to exit unless they procure an effective release of their pledge/encumbrances prior to the submission of redemption/switch-out requests.

- Special products features / facilities: Systematic Investment Plan (SIP)/ Systematic Transfer Investment Plan (STRIP) / Systematic Withdrawal Plan (SWP), etc. registered under the scheme will remain applicable and continue as per the terms therein.
- If unit holder do not exercise exit option they deemed to have consented to the aforesaid proposal.

Tax Implications:

Redemption / switch out of units from the scheme, during the exit period, may entail capital gain/ loss in the hands of the unit holder. Similarly, in case of NRI investors, TDS shall be deducted in accordance with the applicable Tax law, upon exercise of exit option and the same would be required to be borne by such investor. In view of individual nature of tax implications, unitholders are advised to consult their tax advisors. For details of Tax implications, please seek professional advice and refer to SID of the scheme and Statement of Additional Information available on our website <http://www.utmfm.com>.

Please note that in case unit holder choose to continue with investments in the aforesaid scheme, there shall be no tax implications arising out of above proposal.

II. Merger of Schemes

1. It is proposed to merge UTI Multicap Fund into UTI-Opportunities Fund, subject to the following:

- a) On Merger, the features of UTI-Opportunities Fund would be applicable to the Merging Scheme.
- b) In respect of existing investment, the Plan and Option of UTI Multi Cap Fund, chosen by investor will remain same under the merged scheme UTI Opportunities Fund as mentioned below.

Merging Scheme (UTI Multi Cap Fund)	Merged Scheme (UTI Opportunities Fund)
UTI Multi Cap Fund - Existing Plan - Growth Option	UTI Opportunities Fund – Regular Plan -Growth Option
UTI Multi Cap Fund - Existing Plan - Dividend Option	UTI Opportunities Fund – Regular Plan - Dividend Option
UTI Multi Cap Fund - Direct Plan - Growth Option	UTI Opportunities Fund - Direct Plan - Growth Option
UTI Multi Cap Fund - Direct Plan - Dividend Option	UTI Opportunities Fund - Direct Plan - Dividend Option

- c) Investor/s are given an exit option to redeem his/her existing units at the prevailing NAV without any exit load from 28/03/2018 to 02/05/2018 (both days inclusive), for a period of 36 days, under UTI Multicap Fund.
- d) After the cut off time on May 02, 2018 , UTI Multicap Fund will be merged into UTI-Opportunities fund.

2. It is proposed to merge UTI Bluechip Flexicap Fund into UTI-Equity Fund, subject to the following:

- a) On Merger, the features of UTI-Equity Fund would be applicable to the Merging Scheme.
- b) In respect of existing investment, the Plan and Option of UTI Bluechip Flexicap Fund, chosen by investor will remain same under the merged scheme UTI Equity Fund as mentioned below.

Merging Scheme (UTI Bluechip Flexicap Fund)	Merged Scheme (UTI Equity Fund)
UTI Bluechip Flexicap Fund - Existing Plan - Growth Option	UTI Equity Fund – Regular Plan -Growth Option
UTI Bluechip Flexicap Fund - Existing Plan - Dividend Option	UTI Equity Fund – Regular Plan - Dividend Option
UTI Bluechip Flexicap Fund - Direct Plan - Growth Option	UTI Equity Fund - Direct Plan - Growth Option
UTI Bluechip Flexicap Fund - Direct Plan - Dividend Option	UTI Equity Fund - Direct Plan - Dividend Option

- c) Investor/s are given an exit option to redeem his/her existing units at the prevailing NAV without any exit load from 28/03/2018 to 02/05/2018 (both days inclusive), for a period of 36 days, under UTI Bluechip Flexicap Fund.
- d) After the cut off time on May 02, 2018 , UTI Bluechip Flexicap Fund will be merged into UTI Equity fund.

This addendum No. 52/2017-18 is an integral part of the Scheme Information Document (SID) / Key Information Memoranda (KIM) of the above referred schemes of UTI Mutual Fund and shall be read in conjunction with the SID / KIM.

For UTI Asset Management Company Limited

Sd/-

Authorised Signatory

In case any further information is required, the nearest UTI Financial Centre may please be contacted.

Categorization and Rationalization of UTI Mutual Fund Schemes – Debt Schemes

In terms of SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2017/114, dated October 06, 2017 and SEBI circular No. SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 4, 2017 on categorization and rationalization of open ended mutual fund schemes, it is desired by SEBI that different schemes launched by a Mutual Fund are clearly distinct in terms of asset allocation, investment strategy etc and there shall be uniformity in the characteristics of similar type of schemes launched by different Mutual Funds. This would ensure that an investor of Mutual Funds is able to evaluate the different options available, before taking an informed decision to invest in a scheme. The Schemes are broadly classified in the said circular by SEBI into Equity Schemes, Debt Schemes, Hybrid Schemes, Solution Oriented Schemes and Other Schemes.

In this regard, the Board of UTI Asset Management Company Ltd. and UTI Trustee Company Pvt. Ltd. have approved the proposal for change in fundamental attributes & related features of various mutual fund schemes given in Scheme Information Document (SID) and Key Information Memorandum (KIM) of the schemes as given below.

Additionally, in terms of SEBI Circular, SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017, the Board of UTI Asset Management Company Ltd. and UTI Trustee Company Pvt. Ltd. have approved the proposal to allow use of Interest Rate Futures (IRFs) for imperfect hedging against interest rate volatility by the scheme, subject to applicable investment limits for all the given below schemes.

The changes are being effected by adhering to Regulation 18(15A) of SEBI (Mutual Funds) Regulation 1996 of change in fundamental attribute of the scheme.

UTI Income Opportunities Fund will participate in Repo in Corporate Debt Securities.

It is proposed to rename the “Existing Plan” to “Regular Plan” under UTI G-SEC Fund, UTI Liquid Cash Plan, UTI Treasury Advantage Fund, UTI Money Market Fund, UTI Short Term Income Fund, UTI Bond Fund, UTI Dynamic Bond Fund, UTI Income Opportunities Fund, and UTI Gilt Advantage Fund-LTP.

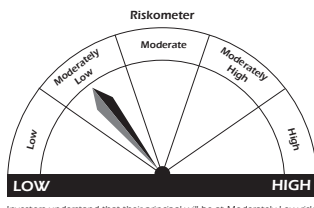
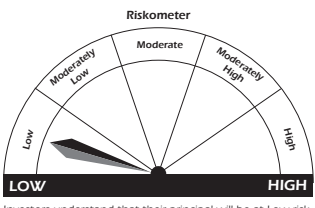
All other features of the schemes will remain unchanged and all references to the above provisions shall be suitably incorporated in the SID and KIM of the scheme

The categorisation and Change in Fundamental Attributes of **UTI Gsec Fund, UTI Liquid Cash Plan, UTI Floating Rate Fund, UTI Treasury Advantage Fund, UTI Money Market Fund, UTI Short Term Income Fund, UTI Medium Term Fund, UTI Bond Fund, UTI Dynamic Bond Fund, UTI Income Opportunities Fund, UTI Banking & PSU Debt Fund and UTI Gilt Advantage Fund-LTP** are as detailed below.

(1) Scheme Name: UTI G Sec Fund

Provisions	Existing Provisions		Revised Provision																
Scheme Name	UTI G-Sec Fund		UTI Overnight Fund																
Investment Objective	The investment objective of the scheme is to generate credit risk-free return by way of income or growth by investing in Central Government Securities, Treasury Bills, Call Money and Repos. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/created by the Central Government.		The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of overnight securities having a maturity of one day. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.																
Type of scheme	Open-ended dedicated gilt fund		An open ended debt scheme investing in overnight securities																
Benchmark	I-Sec Si-Bex		CRISIL Liquid Fund Index																
Transparency/ NAV Disclosure	NAV will be declared on every business day.		NAV will be calculated for every calendar day.																
Fund Manager	Amandeep Chopra		Amandeep Chopra & Amit Sharma																
Asset Allocation	<table><tr><th>Securities/ Instruments</th><th>Indicative Allocation (% of total assets)</th></tr><tr><td>Equity and Equity Linked Instruments</td><td>The Scheme will not invest in Equity and Equity Linked Instruments</td></tr><tr><td>Debt Securities</td><td>100% investment in Central Government Securities, Treasury Bills, Call Money and Repos. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/created by the Central Government.</td></tr><tr><td>Money Market Instruments</td><td>While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme.</td></tr></table>		Securities/ Instruments	Indicative Allocation (% of total assets)	Equity and Equity Linked Instruments	The Scheme will not invest in Equity and Equity Linked Instruments	Debt Securities	100% investment in Central Government Securities, Treasury Bills, Call Money and Repos. Under normal circumstances at least 65% of the total portfolio will be invested in securities issued/created by the Central Government.	Money Market Instruments	While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme.	<table><tr><th>Securities/ Instruments</th><th>Indicative Allocation (% of total assets)</th><th>Risk Profile</th></tr><tr><td>Overnight securities (including CBLO & Repo)</td><td>100</td><td>Low</td></tr></table>			Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile	Overnight securities (including CBLO & Repo)	100	Low
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Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile																	
Overnight securities (including CBLO & Repo)	100	Low																	
Commentary on Asset Allocation	i. To ensure total safety, the scheme will not invest in any other securities such as shares, debentures or bonds issued by any entity.		The scheme will invest in CBLO, market repo & securities having a maturity of one day. Here one day refers to one business day.																
	ii. As the investments made under the scheme are in securities issued by the Central Government there is no risk of default of payment of the principal or interest amount.		The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund scheme and gross exposure in derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme.																
	iii. The maturity profile of the investment will be guided by the need for maximisation of the returns and liquidity needs of the scheme.																		
	iv. The scheme may seek to underwrite either directly or through an intermediary any issue of Central Government securities or participate in their auction if and to the extent permitted by SEBI/RBI, subject to the prevailing rules and regulations specified in that respect.																		
	Change in Investment Pattern The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on		Change in Investment Pattern The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political																

NOTICE - CUM - ADDENDUM

Provisions	Existing Provisions	Revised Provision																								
	defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.																								
What are the Investment strategies?	1. Investment focus and asset allocation strategy: The fund does not invest in state government securities and generally has a low portfolio churn. The UTI-G-Sec STP aims at low volatility of returns by investing in short term gilts. The maximum average maturity of the portfolio of UTI-G-Sec STP is capped at 3 years. 2. Portfolio Turnover policy The portfolio management style of the Scheme is conducive to a low portfolio turnover rate. However, the Scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets.	1. Investment focus and asset allocation strategy: The scheme is positioned as low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short term surpluses in overnight securities. The funds attach importance to low credit risk, portfolio diversification and stability of returns. 2. Portfolio Turnover policy The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover. Being an overnight fund, there would be redemption & investments in overnight securities on daily basis.																								
Cut off timing for subscriptions / redemptions / switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	Applicable NAV Purchase : For Purchases less than Rs. 2 lacs <table><tr><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr><tr><td>Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.</td><td>Upto 3 p.m.</td><td>Closing NAV of the day of receipt of the application</td></tr><tr><td>Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.</td><td>After 3 p.m.</td><td>Closing NAV of the next business day.</td></tr><tr><td>Valid applications received with outstation cheques / demand drafts not payable at par at the place where the application is received.</td><td>Within Business Hours</td><td>Closing NAV of the day on which cheque/ demand draft is credited to the Scheme/Plan.</td></tr></table>	Operation	Cut-off Timing	Applicable NAV	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	Upto 3 p.m.	Closing NAV of the day of receipt of the application	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	After 3 p.m.	Closing NAV of the next business day.	Valid applications received with outstation cheques / demand drafts not payable at par at the place where the application is received.	Within Business Hours	Closing NAV of the day on which cheque/ demand draft is credited to the Scheme/Plan.	Applicable NAV Purchase \$ \$: <table><tr><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr><tr><td>Valid applications received and funds are also available for utilization before cut off time on the same day.</td><td>Upto 2 p.m.</td><td>Closing NAV of the day immediately preceding the day of receipt of the application</td></tr><tr><td>Valid applications received and clear funds are available for utilisation on the same day.</td><td>After 2 p.m.</td><td>Closing NAV of the day immediately preceding the next business day.</td></tr><tr><td>Irrespective of the time of receipt of application, where the funds are not available before cut off time for utilisation on the day of the application.</td><td>Within Business Hours</td><td>Closing NAV of the day immediately preceding the day on which the funds are available for utilisation.</td></tr></table>	Operation	Cut-off Timing	Applicable NAV	Valid applications received and funds are also available for utilization before cut off time on the same day.	Upto 2 p.m.	Closing NAV of the day immediately preceding the day of receipt of the application	Valid applications received and clear funds are available for utilisation on the same day.	After 2 p.m.	Closing NAV of the day immediately preceding the next business day.	Irrespective of the time of receipt of application, where the funds are not available before cut off time for utilisation on the day of the application.	Within Business Hours	Closing NAV of the day immediately preceding the day on which the funds are available for utilisation.
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	Purchase : For Purchases of Rs. 2 lacs and above <table><tr><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr><tr><td>The funds are available for utilization before cut off and valid applications received with cheques / demand drafts</td><td>Upto 3 p.m.</td><td>Closing NAV of the day on which the funds are available for utilization before cut off time shall be applicable irrespective of the time of receipt of the application.</td></tr></table> The above mentioned rule will be applicable irrespective of the date of debit to investor's account. Rs. 2 lacs shall be considered after considering multiple applications received from the investor under all the plans/options of the scheme on the day and also under all modes of investment i.e. additional purchase, Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP), Switch, etc. The investor will be identified through PAN registered with UTI Mutual Fund.	Operation	Cut-off Timing	Applicable NAV	The funds are available for utilization before cut off and valid applications received with cheques / demand drafts	Upto 3 p.m.	Closing NAV of the day on which the funds are available for utilization before cut off time shall be applicable irrespective of the time of receipt of the application.	\$ \$ Funds shall be available for the entire amount of subscription/purchase without availing any credit facility, whether intra day or otherwise																		
Operation	Cut-off Timing	Applicable NAV																								
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	Redemption : <table><tr><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr><tr><td>Valid applications received</td><td>Upto 3 p.m.</td><td>Closing NAV of the day of receipt of the application.</td></tr><tr><td>Valid applications received</td><td>After 3 p.m.</td><td>Closing NAV of the next business day.</td></tr></table> Redemption requests: Where, under a scheme, units are held under both the Existing and Direct Plans, the redemption/ switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans. Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests and take an independent decision accordingly.	Operation	Cut-off Timing	Applicable NAV	Valid applications received	Upto 3 p.m.	Closing NAV of the day of receipt of the application.	Valid applications received	After 3 p.m.	Closing NAV of the next business day.	Redemption : <table><tr><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr><tr><td>Valid applications received</td><td>Upto 3 p.m.</td><td>Closing NAV of the day immediately preceding the next business day.</td></tr><tr><td>Valid applications received</td><td>After 3 p.m.</td><td>Closing NAV of the next business day.</td></tr></table> a. For allotment of units in respect of purchase: (i) Application is received before the applicable cut-off time. (ii) Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the scheme before the cut-off time. The time of credit to the scheme account will only be considered irrespective of time of debit to the investors account. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the scheme. b. For allotment of units in respect of switch-in: (i) Application for switch-in is received before the applicable cut-off time. (ii) Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the scheme before the cut-off time. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the scheme. Redemption requests: Where, under a scheme, units are held under both the Existing and Direct Plans, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans. Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests and take an independent decision accordingly.	Operation	Cut-off Timing	Applicable NAV	Valid applications received	Upto 3 p.m.	Closing NAV of the day immediately preceding the next business day.	Valid applications received	After 3 p.m.	Closing NAV of the next business day.						
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Product Label and Riskometer	 Investors understand that their principal will be at Moderately Low risk. This product is suitable for investors who are seeking*: • Short term credit risk free return • Investment in Central Government Securities, Treasury Bills, Call Money and Repo *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 Investors understand that their principal will be at Low risk. This product is suitable for investors who are seeking*: • Reasonable income over one day with capital preservation • Investment in overnight securities *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.																								

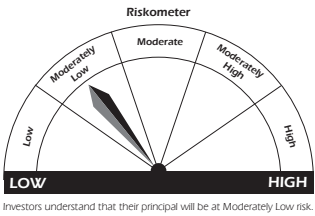
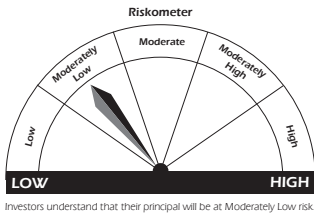
(2) Scheme Name: UTI Liquid Cash Plan

Provisions	Existing Provisions	Revised Provision																									
Scheme Name	UTI Liquid Cash Plan	UTI Liquid Cash Plan																									
Investment Objective	The investment objective of the Scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of money market securities and high quality debt.	The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.																									
Type of scheme	An Open-ended Income Scheme	An open ended liquid scheme																									
Asset Allocation	<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Money market instruments</td><td>65</td><td>100</td></tr><tr><td>Debt Securities (including Central Govt. securities)</td><td>0</td><td>35</td></tr></table>	Securities/ Instruments	Indicative Allocation (% of total assets)		Min	Max	Money market instruments	65	100	Debt Securities (including Central Govt. securities)	0	35	<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Money market instruments (including CBLO & Repo)</td><td>0</td><td>100</td><td>Low</td></tr><tr><td>Debt Securities (including securitised debt)*</td><td>0</td><td>100</td><td>Low to Medium</td></tr></table>	Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile	Min	Max	Money market instruments (including CBLO & Repo)	0	100	Low	Debt Securities (including securitised debt)*	0	100	Low to Medium
Securities/ Instruments	Indicative Allocation (% of total assets)																										
	Min	Max																									
Money market instruments	65	100																									
Debt Securities (including Central Govt. securities)	0	35																									
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile																								
	Min	Max																									
Money market instruments (including CBLO & Repo)	0	100	Low																								
Debt Securities (including securitised debt)*	0	100	Low to Medium																								
Commentary on Asset Allocation	No investment will be made in equity instruments. To minimize the credit risk investment would be made only in companies which have a rating of AA- or equivalent and above at the time of investment. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio. The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund schemes and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme. Change in Investment Pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.																									
What are the Investment strategies?	The scheme is positioned as low-risk, low-volatility funds which aim at offering reasonable returns to investors looking to park short term surpluses. The funds attach importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, the scheme can invest in/purchase debt and money market securities with maturity of up to 91 days. Portfolio Turnover Policy: The portfolio management style of the scheme is conducive to a low portfolio turnover rate.	1. Investment focus and asset allocation strategy: The scheme is positioned as low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short term surplus. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, the scheme can invest in/purchase debt and money market securities with maturity of up to 91 days. 2. Portfolio Turnover policy: The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.																									

(3) Scheme Name : UTI Floating Rate Fund

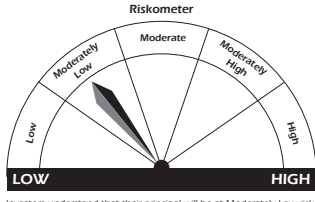
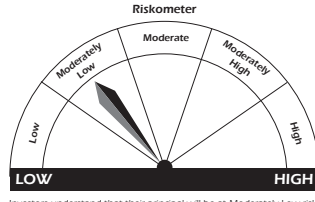
Provisions	Existing Provisions	Revised Provision																												
Scheme Name	UTI Floating Rate Fund	UTI Ultra Short Term Fund																												
Investment Objective	The investment objective of the Scheme is to generate regular income through investment in a portfolio comprising substantially of floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt securities and money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.	The investment objective of the scheme is to generate reasonable income with low volatility through investment in a portfolio comprising of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.																												
Type of scheme	An Open-ended Income Scheme	An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months (Please refer to page no. ____ for concept of Macaulay duration)																												
Asset Allocation	<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Fixed Rate Debt Securities (including securitised Debt, Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns)</td><td>0</td><td>35</td><td>Low to Medium</td></tr><tr><td>Floating Rate Debt Securities (including Securitised Debt Money Market Instruments & Fixed Rate Debt Instruments swapped for floating rate returns)</td><td>65</td><td>100</td><td>Low to Medium</td></tr></table>	Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile	Min	Max	Fixed Rate Debt Securities (including securitised Debt, Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns)	0	35	Low to Medium	Floating Rate Debt Securities (including Securitised Debt Money Market Instruments & Fixed Rate Debt Instruments swapped for floating rate returns)	65	100	Low to Medium	<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Money market instruments (including CBLO & Repo)</td><td>0</td><td>100</td><td>Low</td></tr><tr><td>Debt Securities (including securitised debt)*</td><td>0</td><td>100</td><td>Low to Medium</td></tr></table>	Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile	Min	Max	Money market instruments (including CBLO & Repo)	0	100	Low	Debt Securities (including securitised debt)*	0	100	Low to Medium
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile																											
	Min	Max																												
Fixed Rate Debt Securities (including securitised Debt, Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns)	0	35	Low to Medium																											
Floating Rate Debt Securities (including Securitised Debt Money Market Instruments & Fixed Rate Debt Instruments swapped for floating rate returns)	65	100	Low to Medium																											
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile																											
	Min	Max																												
Money market instruments (including CBLO & Repo)	0	100	Low																											
Debt Securities (including securitised debt)*	0	100	Low to Medium																											
Commentary on Asset Allocation	The above stated percentages are only indicative and not absolute. Under normal circumstances at least 65% of the total portfolio will be invested in floating rate debt securities / money market instruments. This may be by way of direct investment in floating rate assets or fixed rate assets swapped for floating rate returns by using derivatives. It is the intention of the Scheme that the investments in securitised debt will not, normally exceed 60% of the net assets of the plan. The Scheme may have an exposure of upto 90% of its net assets in foreign securities. The AMC with a view to protecting the interests of the investors may increase exposure in foreign securities upto 100% as deemed fit from time to time. However, the exposure in foreign securities would not exceed the maximum amount permitted from time to time. The portfolio of the Short Term Plan will normally be skewed towards short-term maturities with higher liquidity. The Fund Manager would decide on the appropriate asset allocation for the Scheme, within the above indicated pattern, depending on market conditions. In bullish conditions, the exposure to Fixed Rate Debt Securities (including securitised debt & money market instruments) would be increased and in bearish conditions the exposure to Floating Rate debt instruments (including securitised debt & money market instruments) would be increased thus providing an effective hedge against adverse movements. In addition to the securities stated in the table above, the Scheme may enter into repos / reverse repos with respect to the securities that it will invest in or as may be permitted by the RBI from time to time. A part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements. Pending deployment as per investment objective, the monies under the Scheme may be invested in short-term deposits of Scheduled Commercial Banks.	*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio. The scheme will invest in money market & debt securities such that the Macaulay duration of portfolio is between 3 months and 6 months. The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund scheme and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme. Investment would be restricted to a maximum of 90% of the net assets of the scheme in respect of Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies. Investments in Foreign Debt securities would be made in accordance with the SEBI Circular No SEBI / IMD / Cir No 7 / 104753 / 07 dated September 26, 2007. Change in Investment Pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.																												

NOTICE - CUM - ADDENDUM

Provisions	Existing Provisions	Revised Provision
	Investment in Money Market Instruments under the scheme: While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme. Change in Investment Pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	
What are the Investment strategies?	1. Investment focus and asset allocation strategy: The Scheme will have an appropriate mix of Fixed Rate Debt / Money market securities and Floating Rate Debt/ Money market securities (subject to the investment pattern given below) depending on the prevailing market outlook to generate stable returns. Debt securities include, but are not limited to, debt obligations of Central, State or local governments, statutory bodies, banks, public sector undertakings, development financial institutions, private sector corporate entities and securitised debt. Money market securities include, but are not limited to, treasury bills, government securities with unexpired maturity of one year or less, commercial paper, certificate of deposit, commercial bills arising out of genuine trade transactions [accepted / co-accepted by banks], fixed deposits with scheduled commercial banks, call/notice money, permitted securities under repo / reverse repo agreement, usance bill and any other like instruments as may be permitted by RBI / SEBI from time to time. 2. Portfolio Turnover policy The portfolio management style of the scheme is conducive to a low portfolio turnover rate. However, the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets	1. Investment focus and asset allocation strategy: The fund aims to generate reasonable returns with low volatility from a portfolio of money market and debt securities. The fund attaches importance to low credit risk and portfolio diversification. The fund intends to maintain the Macaulay duration between 3 months and 6 months 2. Portfolio Turnover policy The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.
Product Label and Riskometer	 Investors understand that their principal will be at Moderately Low risk. This product is suitable for investors who are seeking*: - Regular income over short term - Investment in floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate return *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 Investors understand that their principal will be at Moderately Low risk. This product is suitable for investors who are seeking*: - Reasonable income with low volatility over short term - Investment in debt & money market instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

(4) Scheme Name: UTI Treasury Advantage Fund

Provisions	Existing Provisions	Revised Provision																																
Scheme Name	UTI Treasury Advantage Fund	UTI Treasury Advantage Fund																																
Investment Objective	The scheme will endeavour to generate an attractive return for its investors consistent with capital preservation and liquidity by investing in a portfolio of quality debt securities, money market instruments and structured obligations.	The investment objective is to generate reasonable income for its investors consistent with high liquidity by investing in a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.																																
Type of scheme	An Open-ended Income Scheme	An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolios is between 6 months and 12 months (Please refer to page no. ____ for concept of Macaulay duration)																																
Benchmark	CRISIL Liquid Fund Index	CRISIL Ultra Short Term Debt Index																																
Asset Allocation	<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="3">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Likely</th><th>Max Upto</th></tr><tr><td>Money market instruments including cash/ call money)</td><td>10</td><td>20</td><td>100</td><td>Low to Medium</td></tr><tr><td>Debt Securities (including securitised debt)</td><td>0</td><td>80</td><td>90</td><td>Low to Medium</td></tr></table>	Securities/ Instruments	Indicative Allocation (% of total assets)			Risk Profile	Min	Likely	Max Upto	Money market instruments including cash/ call money)	10	20	100	Low to Medium	Debt Securities (including securitised debt)	0	80	90	Low to Medium	<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Money market instruments including CBLO & Repo)</td><td>0</td><td>100</td><td>Low</td></tr><tr><td>Debt Securities (including securitised debt)*</td><td>0</td><td>100</td><td>Low to Medium</td></tr></table>	Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile	Min	Max	Money market instruments including CBLO & Repo)	0	100	Low	Debt Securities (including securitised debt)*	0	100	Low to Medium
Securities/ Instruments	Indicative Allocation (% of total assets)			Risk Profile																														
	Min	Likely	Max Upto																															
Money market instruments including cash/ call money)	10	20	100	Low to Medium																														
Debt Securities (including securitised debt)	0	80	90	Low to Medium																														
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile																															
	Min	Max																																
Money market instruments including CBLO & Repo)	0	100	Low																															
Debt Securities (including securitised debt)*	0	100	Low to Medium																															
Commentary on Asset Allocation	The subtotal of securitised debt would be a maximum of 25% of the corpus. Investment in Money Market Instruments under the scheme: While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme. Change in Investment Pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio. The scheme will invest in money market & debt securities such that the Macaulay duration of the portfolio is between 6 months and 12 months. The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund scheme and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be upto 50% of the net assets of the scheme. Change in Investment Pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.																																
What are the Investment strategies?	1. Investment focus and asset allocation strategy: UTI Treasury Advantage Fund is categorised as an Ultra Short Term Fund in terms of investment treasury investing predominantly in Money market instruments. The endeavour is to keep the average maturity of the fund below a year and give stable returns with very low volatility. 2. Portfolio Turnover Policy: The portfolio management style of the scheme is conducive to a low portfolio turnover rate. However, the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets.	1. Investment focus and asset allocation strategy: The fund aims to generate reasonable returns with low volatility from a portfolio of money market and debt securities. The fund attaches importance to low credit risk and portfolio diversification. The fund intends to maintain the Macaulay duration between 6 months and 12 months. 2. Portfolio Turnover policy: The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.																																

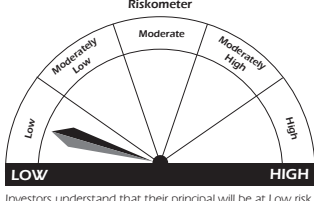
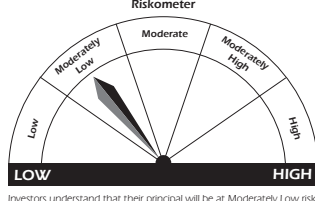
Provisions	Existing Provisions	Revised Provision
Product Label and Riskometer	 Investors understand that their principal will be at Moderately Low risk. This product is suitable for investors who are seeking*: - Capital preservation and liquidity for short-term - Investment in quality debt securities/ money market instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 Investors understand that their principal will be at Moderately Low risk. This product is suitable for investors who are seeking*: - Reasonable income consistent with high liquidity over short term - Investment in Debt & Money Market instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

(5) Scheme Name: UTI Money Market Fund

Provisions	Existing Provisions	Revised Provision																																										
Scheme Name	UTI Money Market Fund	UTI Money Market Fund																																										
Investment Objective	The investment objective of the Scheme is to provide highest possible current income consistent with preservation of capital and providing liquidity from investing in a diversified portfolio of short term money market securities.	The investment objective of the scheme is to generate reasonable income with high level of liquidity by investing in a portfolio of money market instruments.																																										
Type of scheme	An Open-ended Money Market Mutual Fund	An open ended debt scheme investing in money market instruments																																										
	NAV will be calculated for every calendar day.	NAV will be declared on every business day.																																										
Asset Allocation	The scheme will invest in the following money market securities having residual maturity/weighted average maturity of up to 91 days: <table><tr><th>Securities/ Instruments</th><th>Maximum Exposure</th><th>Risk Profile</th></tr><tr><td>Governments Dated Securities</td><td>75%</td><td>Sovereign</td></tr><tr><td>Private Corporate Debt</td><td>75%</td><td>Medium to High</td></tr><tr><td>PSU Bonds</td><td>75%</td><td>Medium</td></tr><tr><td>Mortgaged-backed Securities</td><td>75%</td><td>Medium</td></tr><tr><td>FI & Banking Sector Bonds</td><td>75%</td><td>Low to Medium</td></tr><tr><td>Call Money</td><td>100%</td><td>Low</td></tr><tr><td>Treasury Bills</td><td>100%</td><td>Sovereign</td></tr><tr><td>Commercial Paper</td><td>75%</td><td>Medium to High</td></tr><tr><td>Certificates of Deposit</td><td>75%</td><td>Low to Medium</td></tr><tr><td>Repo Transactions</td><td>100%</td><td>Low</td></tr><tr><td>Bills Rediscounting</td><td>50%</td><td>Low to Medium</td></tr></table>	Securities/ Instruments	Maximum Exposure	Risk Profile	Governments Dated Securities	75%	Sovereign	Private Corporate Debt	75%	Medium to High	PSU Bonds	75%	Medium	Mortgaged-backed Securities	75%	Medium	FI & Banking Sector Bonds	75%	Low to Medium	Call Money	100%	Low	Treasury Bills	100%	Sovereign	Commercial Paper	75%	Medium to High	Certificates of Deposit	75%	Low to Medium	Repo Transactions	100%	Low	Bills Rediscounting	50%	Low to Medium	<table><tr><th>Securities/ Instruments</th><th>Indicative Allocation (% of total assets)</th><th>Risk Profile</th></tr><tr><td>Money market instruments (including CBLO & Repo)</td><td>100</td><td>Low</td></tr></table>	Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile	Money market instruments (including CBLO & Repo)	100	Low
Securities/ Instruments	Maximum Exposure	Risk Profile																																										
Governments Dated Securities	75%	Sovereign																																										
Private Corporate Debt	75%	Medium to High																																										
PSU Bonds	75%	Medium																																										
Mortgaged-backed Securities	75%	Medium																																										
FI & Banking Sector Bonds	75%	Low to Medium																																										
Call Money	100%	Low																																										
Treasury Bills	100%	Sovereign																																										
Commercial Paper	75%	Medium to High																																										
Certificates of Deposit	75%	Low to Medium																																										
Repo Transactions	100%	Low																																										
Bills Rediscounting	50%	Low to Medium																																										
Securities/ Instruments	Indicative Allocation (% of total assets)	Risk Profile																																										
Money market instruments (including CBLO & Repo)	100	Low																																										
Commentary on Asset Allocation	The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	The scheme will invest in money market securities, including CBLO & Repo, having maturity up to 1 year The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments (including CBLO & Repo) and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme. Change in Investment Pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.																																										
What are the Investment strategies?	The scheme is positioned as low-risk, low-volatility fund which aims at offering reasonable returns to investors looking to park short term surpluses. The fund attaches importance to low credit risk, portfolio diversification and stability of returns. As per SEBI guidelines, the scheme can invest in/purchase debt and money market securities with maturity of up to 91 days. Portfolio Turnover Policy The portfolio management style of the scheme is conducive to a low portfolio turnover rate.	1. Investment focus and asset allocation strategy: The scheme is positioned as low-risk fund which aims at offering reasonable income to investors looking to park short term surplus. The fund attaches importance to low credit risk, portfolio diversification and low volatility. 2. Portfolio Turnover policy: The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.																																										
Cut off timing for subscriptions / redemptions / switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	<table><tr><th>Purchase \$\$: Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr><tr><td>Valid applications received and funds are also available for utilization before cut off time on the same day.</td><td>Upto 2 p.m.</td><td>Closing NAV of the day immediately preceding the day of receipt of the application</td></tr><tr><td>Valid applications received and clear funds are available for utilisation on the same day.</td><td>After 2 p.m.</td><td>Closing NAV of the day immediately preceding the next business day.</td></tr><tr><td>Irrespective of the time of receipt of application, where the funds are not available before cut off time for utilisation on the day of the application.</td><td>Within Business Hours</td><td>Closing NAV of the day immediately preceding the day on which the funds are available for utilisation.</td></tr></table>	Purchase \$\$: Operation	Cut-off Timing	Applicable NAV	Valid applications received and funds are also available for utilization before cut off time on the same day.	Upto 2 p.m.	Closing NAV of the day immediately preceding the day of receipt of the application	Valid applications received and clear funds are available for utilisation on the same day.	After 2 p.m.	Closing NAV of the day immediately preceding the next business day.	Irrespective of the time of receipt of application, where the funds are not available before cut off time for utilisation on the day of the application.	Within Business Hours	Closing NAV of the day immediately preceding the day on which the funds are available for utilisation.	Applicable NAV Purchase : For Purchases less than Rs. 2 lacs <table><tr><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr><tr><td>Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.</td><td>Upto 3 p.m.</td><td>Closing NAV of the day of receipt of the application</td></tr><tr><td>Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.</td><td>After 3 p.m.</td><td>Closing NAV of the next business day.</td></tr><tr><td>Valid applications received with outstation cheques / demand drafts not payable at par at the place where the application is received.</td><td>Within Business Hours</td><td>Closing NAV of the day on which cheque/ demand draft is credited to the Scheme/Plan.</td></tr></table>	Operation	Cut-off Timing	Applicable NAV	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	Upto 3 p.m.	Closing NAV of the day of receipt of the application	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	After 3 p.m.	Closing NAV of the next business day.	Valid applications received with outstation cheques / demand drafts not payable at par at the place where the application is received.	Within Business Hours	Closing NAV of the day on which cheque/ demand draft is credited to the Scheme/Plan.																		
Purchase \$\$: Operation	Cut-off Timing	Applicable NAV																																										
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Operation	Cut-off Timing	Applicable NAV																																										
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Valid applications received with outstation cheques / demand drafts not payable at par at the place where the application is received.	Within Business Hours	Closing NAV of the day on which cheque/ demand draft is credited to the Scheme/Plan.																																										
	\$\$ Funds shall be available for the entire amount of subscription/purchase without availing any credit facility, whether intra day or otherwise.	Purchase : For Purchases of Rs. 2 lacs and above <table><tr><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr><tr><td>The funds are available for utilization before cut off and valid applications received with cheques / demand drafts</td><td>Upto 3 p.m.</td><td>Closing NAV of the day on which the funds are available for utilization before cut off time shall be applicable irrespective of the time of receipt of the application.</td></tr></table>	Operation	Cut-off Timing	Applicable NAV	The funds are available for utilization before cut off and valid applications received with cheques / demand drafts	Upto 3 p.m.	Closing NAV of the day on which the funds are available for utilization before cut off time shall be applicable irrespective of the time of receipt of the application.																																				
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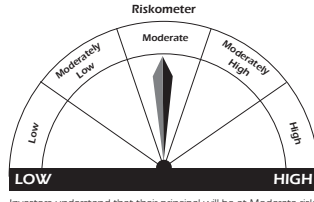
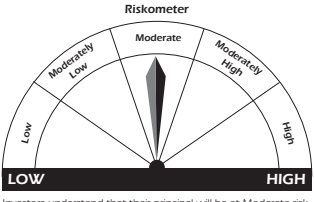
The above mentioned rule will be applicable irrespective of the date of debit to investor's account. Rs.2 lacs shall be considered after considering multiple applications received from the investor under all the plans/options of the scheme on the day and also under all modes of investment i.e. additional purchase, Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIIP), Switch, etc. The investor will be identified through PAN registered with UTI Mutual Fund.

NOTICE - CUM - ADDENDUM

Provisions	Existing Provisions	Revised Provision																		
	Redemption : <table><tr><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr><tr><td>Valid applications received</td><td>Upto 3 p.m.</td><td>Closing NAV of the day immediately preceding the next business day.</td></tr><tr><td>Valid applications received</td><td>After 3 p.m.</td><td>Closing NAV of the next business day.</td></tr></table> a. For allotment of units in respect of purchase: (i) Application is received before the applicable cut-off time. (ii) Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the scheme before the cut-off time. The time of credit to the scheme account will only be considered irrespective of time of debit to the investors account. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the scheme. b. For allotment of units in respect of switch-in: (i) Application for switch-in is received before the applicable cut-off time. (ii) Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the scheme before the cut-off time. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the scheme. Redemption requests: Where, under a scheme, units are held under both the Existing and Direct Plans, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans. Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests and take an independent decision accordingly.	Operation	Cut-off Timing	Applicable NAV	Valid applications received	Upto 3 p.m.	Closing NAV of the day immediately preceding the next business day.	Valid applications received	After 3 p.m.	Closing NAV of the next business day.	Redemption : <table><tr><th>Operation</th><th>Cut-off Timing</th><th>Applicable NAV</th></tr><tr><td>Valid applications received</td><td>Upto 3 p.m.</td><td>Closing NAV of the day of receipt of the application.</td></tr><tr><td>Valid applications received</td><td>After 3 p.m.</td><td>Closing NAV of the next business day.</td></tr></table> Redemption requests: Where, under a scheme, units are held under both the Existing and Direct Plans, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans. Tax consequences: Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests and take an independent decision accordingly.	Operation	Cut-off Timing	Applicable NAV	Valid applications received	Upto 3 p.m.	Closing NAV of the day of receipt of the application.	Valid applications received	After 3 p.m.	Closing NAV of the next business day.
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Operation	Cut-off Timing	Applicable NAV																		
Valid applications received	Upto 3 p.m.	Closing NAV of the day of receipt of the application.																		
Valid applications received	After 3 p.m.	Closing NAV of the next business day.																		
Instant Access Facility	Available	Not Available																		
Product Label and Riskometer	 Investors understand that their principal will be at Low risk. This product is suitable for investors who are seeking*: • Current income consistent with preservation of capital over short-term • Investment in short-term money market securities *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 Investors understand that their principal will be at Moderately Low risk. This product is suitable for investors who are seeking*: • Reasonable income with high level of liquidity over short-term • Investment in money market securities *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.																		

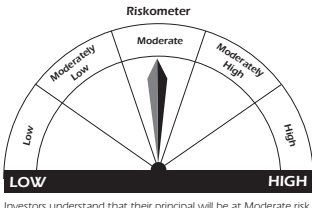
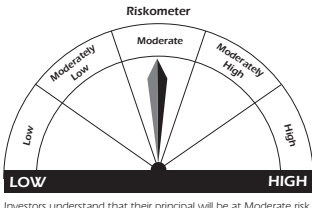
(6) Scheme Name: UTI Short Term Income Fund

Provisions		Existing Provisions		Revised Provision																										
Scheme Name		UTI Short Term Income Fund		UTI Short Term Income Fund																										
Investment Objective		The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of money market securities and high quality debt		The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of debt & money market instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.																										
Type of scheme		An Open-ended Income Scheme		An Open ended Short Term Debt Scheme investing in instruments such that the Macaulay duration of portfolio is between 1 year and 3 years (Please refer to page no. ____ for concept of Macaulay duration)																										
Asset Allocation		<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="2">Indicative Allocation [% of total assets]</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Government Securities issued by Central &/or State Govt. and other fixed income/debt Securities including but not limited to corporate bonds and securitized debt.</td><td>30</td><td>100</td></tr><tr><td>Money Market Instruments</td><td>0</td><td>70</td></tr></table>		Securities/ Instruments	Indicative Allocation [% of total assets]		Min	Max	Government Securities issued by Central &/or State Govt. and other fixed income/debt Securities including but not limited to corporate bonds and securitized debt.	30	100	Money Market Instruments	0	70	<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="2">Indicative Allocation [% of total assets]</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Debt securities (including securitized debt)*</td><td>0</td><td>100</td><td>Low to Medium</td></tr><tr><td>Money Market Instruments (Including CBLO & Repo)</td><td>0</td><td>100</td><td>Low</td></tr></table>		Securities/ Instruments	Indicative Allocation [% of total assets]		Risk Profile	Min	Max	Debt securities (including securitized debt)*	0	100	Low to Medium	Money Market Instruments (Including CBLO & Repo)	0	100	Low
Securities/ Instruments	Indicative Allocation [% of total assets]																													
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Securities/ Instruments	Indicative Allocation [% of total assets]		Risk Profile																											
	Min	Max																												
Debt securities (including securitized debt)*	0	100	Low to Medium																											
Money Market Instruments (Including CBLO & Repo)	0	100	Low																											
Commentary on Asset Allocation		No investment will be made in equity instruments. 1. Investment in Securitised Debt upto 100% of debt portfolio. 2. The Scheme would keep the average maturity of its portfolio upto 4 years. 3. Investment in Money Market Instruments under the scheme: While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme. Change in Investment pattern The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.		*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio. The scheme will invest in debt & money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund scheme and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be upto 50% of the net assets of the scheme. Change in Investment Pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.																										
What are the Investment strategies?		1. Investment focus and asset allocation strategy UTI-Short Term Income Fund aims to generate reasonable returns with low risk and high liquidity from a portfolio of Money Market securities and high quality of debt. The fund attaches importance to low credit risk and portfolio diversification. The fund intends to maintain the average maturity of the portfolio upto 4 years. 2. Portfolio Turnover policy The portfolio management style of the scheme is conducive to a low portfolio turnover rate. However, the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets.		1. Investment focus and asset allocation strategy: The fund aims to generate reasonable returns with low risk and high liquidity from a portfolio of money market and debt securities. The fund attaches importance to low credit risk and portfolio diversification. The fund intends to maintain the Macaulay duration between 1 year and 3 years 2. Portfolio Turnover policy The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.																										

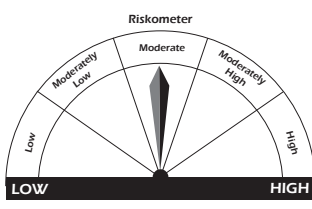
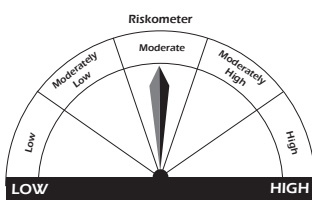
Provisions	Existing Provisions	Revised Provision
Product Label and Riskometer	 Investors understand that their principal will be at Moderate risk. This product is suitable for investors who are seeking*: • Steady and reasonable income over short-term • Investment in money market securities /high quality debt *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 Investors understand that their principal will be at Moderate risk. This product is suitable for investors who are seeking*: • Reasonable income with low risk and high level of liquidity over short-term • Investment in Debt & Money Market instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

(7) Scheme Name: UTI Medium Term Fund

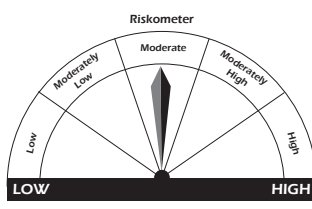
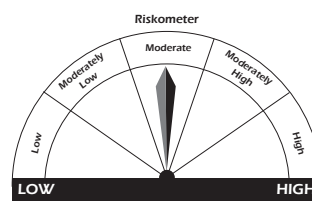
Provisions		Existing Provisions		Revised Provision					
Scheme Name		UTI Medium Term Fund			UTI Medium Term Fund				
Investment Objective		The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of money market securities and high quality debt.			The investment objective of the scheme is to generate reasonable income by investing in debt & money market securities such that the Macaulay duration of the portfolio is between 3 to 4 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.				
Type of scheme		Open ended income scheme with no assured returns			An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years (Please refer to page no. ____ for concept of Macaulay duration)				
Asset allocation under normal circumstances: The Portfolio Macaulay duration would be between 3 year to 4 years		Instruments		Indicative Allocation (% of total assets)		Risk Profile			
				Min		Max			
		Govt. Securities issued by Central &/or State govt. and debt securities including but not limited to corporate bonds and securitized debt*		55		100		Low to Medium	
		Money Market instruments		0		45		Low	
		Units issued by REITs & InvITs		0		10		Medium to High	
Securities/ Instruments				Indicative Allocation (% of total assets)		Risk Profile			
				Min		Max			
		Debt Instruments (including securitised debt)*		50		100		Low to Medium	
		Money market Instruments (including CBLO & Repo)		0		50		Low	
		Units issued by REITs & InvITs		0		10		Medium to High	
Asset allocation in light of anticipated adverse situation : The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 4years				Indicative Allocation (% of total assets)		Risk Profile			
				Min		Max			
		Debt Instruments (including securitised debt)*		50		100		Low to Medium	
		Money market Instruments (including CBLO & Repo)		0		50		Low	
		Units issued by REITs & InvITs		0		10		Medium to High	
Commentary on Asset Allocation		*Debt Securities will also include Securitised Debt, which may go up to 50% of the portfolio.							
		The average maturity of the scheme would be between 3 to 7 years.							
		Total investments in debt, money market instruments, units of mutual fund scheme and gross exposure in derivatives shall not exceed 100% of the net assets of the scheme subject to SEBI circular No. Cir/ IMD/ DF/11/ 2010 dated August 18, 2010. For this purpose, the same security wise hedge positions shall not be considered in computing the gross exposure. The scheme may review the pattern of investments based on views on the debt markets and asset-liability management needs.							
		As per the current norms of UTI AMC, the value of derivative contracts outstanding at any point of time will be limited to 25% of the net assets of the scheme.							
		The scheme shall not invest in foreign securities and credit default swaps.							
		The scheme shall not engage in short selling and securities lending.							
		The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.							
		The Fund Manager would decide on the appropriate asset allocation for the Scheme, within the above indicated pattern, depending on market conditions. The above indicated asset allocation pattern may be modified in the interest of investors. The same will be reviewed by the AMC on a quarterly basis and will be rebalanced to its normal position in a time frame as may be decided by the AMC. Nevertheless, the AMC will achieve a normal asset allocation pattern in a maximum period of 30 days. In case the same is not aligned to the above asset allocation pattern in the period specified, 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.							
		In addition to the securities stated in the table above, a part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements. Scheme may on defensive consideration invest up to 100% of its net assets in cash and cash equivalent instruments. Pending deployment as per investment objective, the monies under the Scheme may be invested in short-term deposits of Scheduled Commercial Banks in accordance with SEBI guidelines.							
		Change in Investment Pattern:							
		Subject to the SEBI Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute. These proportions can vary substantially depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and for defensive considerations only. In case of any deviation the AMC will achieve a normal asset allocation pattern in a maximum period of 30 days.							
		Any such change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of Regulation 18(15A) of SEBI (Mutual Funds) Regulations, 1996.							
		Investment in Money Market Instruments under the Scheme:							
		While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme.							
		The scheme retains the option to alter the asset allocation for short term periods on defensive considerations.							
		What are the Investment strategies?		1. Investment focus and asset allocation strategy					
				The scheme would seek to invest in debt instruments which offer superior levels of yields at lower levels of risks with the intent of maximizing returns and at the same time ensuring reasonable liquidity. The Fund intends to optimize returns by keeping the average maturity of the portfolio to be between 3 to 7 years, based on the current market dynamics.					
		2. Portfolio Turnover policy							
		The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time,							
		1. Investment focus and asset allocation strategy:							
		The scheme would seek to invest in debt & money market instruments, with the intent of optimizing returns with commensurate risk. It would at the same time aim for portfolio diversity along with reasonable level of liquidity. The fund intends to optimize returns by keeping the Macaulay duration of the portfolio between 3 years and 4 years. However, during anticipated adverse situations the portfolio Macaulay duration would be between 1 year and 4 years.							

Provisions	Existing Provisions	Revised Provision
What are the Investment strategies?	expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	2. Portfolio Turnover policy: The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.
Product Label and Riskometer	 Investors understand that their principal will be at Moderate risk. This product is suitable for investors who are seeking*: - Steady and reasonable income over the medium term - Investment in Debt/Money Market Instrument/Govt. Securities *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 Investors understand that their principal will be at Moderate risk. This product is suitable for investors who are seeking*: - Reasonable income over the medium to long term - Investment in Debt & Money Market Instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

(8) Scheme Name: UTI Bond Fund

Provisions	Existing Provisions	Revised Provision																												
Scheme Name	UTI Bond Fund	UTI Bond Fund																												
Investment Objective	The Scheme will retain the flexibility to invest in the entire range of debt and money market instruments. The flexibility is being retained to adjust the portfolio in response to a change in the risk to return equation for asset classes under investment, with a view to maintain risks within manageable limits.	The investment objective of the scheme is to generate optimal returns with adequate liquidity by investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.																												
Type of scheme	Open-ended debt fund	An open ended medium term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years (Please refer to page no. ___ for concept of Macaulay duration)																												
Asset allocation under normal circumstances: The Portfolio Macaulay duration would be between 4 year to 7 years	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation [% of total assets]</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Debt Instruments (including securitized debt)</td><td>75</td><td>100</td><td>Low to Medium</td></tr><tr><td>Money Market Instruments (including cash/ call money)</td><td>0</td><td>25</td><td>Low to Medium</td></tr></table>	Instruments	Indicative Allocation [% of total assets]		Risk Profile	Min	Max	Debt Instruments (including securitized debt)	75	100	Low to Medium	Money Market Instruments (including cash/ call money)	0	25	Low to Medium	<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="2">Indicative Allocation [% of total assets]</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Debt Instruments (including securitised debt)*</td><td>50</td><td>100</td><td>Low to Medium</td></tr><tr><td>Money Market Instruments (including CBLO & Repo)</td><td>0</td><td>50</td><td>Low</td></tr></table>	Securities/ Instruments	Indicative Allocation [% of total assets]		Risk Profile	Min	Max	Debt Instruments (including securitised debt)*	50	100	Low to Medium	Money Market Instruments (including CBLO & Repo)	0	50	Low
	Instruments		Indicative Allocation [% of total assets]			Risk Profile																								
		Min	Max																											
Debt Instruments (including securitized debt)	75	100	Low to Medium																											
Money Market Instruments (including cash/ call money)	0	25	Low to Medium																											
Securities/ Instruments	Indicative Allocation [% of total assets]		Risk Profile																											
	Min	Max																												
Debt Instruments (including securitised debt)*	50	100	Low to Medium																											
Money Market Instruments (including CBLO & Repo)	0	50	Low																											
Asset allocation in light of anticipated adverse situation : The Portfolio Macaulay duration under anticipated adverse situation is 1 year to 7 years		<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="2">Indicative Allocation [% of total assets]</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Debt Instruments (including securitised debt)*</td><td>50</td><td>100</td><td>Low to Medium</td></tr><tr><td>Money Market Instruments (including CBLO & Repo)</td><td>0</td><td>50</td><td>Low</td></tr></table>	Securities/ Instruments	Indicative Allocation [% of total assets]		Risk Profile	Min	Max	Debt Instruments (including securitised debt)*	50	100	Low to Medium	Money Market Instruments (including CBLO & Repo)	0	50	Low														
Securities/ Instruments	Indicative Allocation [% of total assets]			Risk Profile																										
	Min	Max																												
Debt Instruments (including securitised debt)*	50	100	Low to Medium																											
Money Market Instruments (including CBLO & Repo)	0	50	Low																											
Commentary on Asset Allocation	Investment in Money Market Instruments under the Scheme : While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the Scheme. Change in Investment Pattern The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio. The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund scheme and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme. Change in Investment Pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.																												
What are the Investment strategies?	1. Investment focus and asset allocation strategy The Scheme does active duration management by investing typically in medium to long term maturity corporate bonds and G-Secs. However, fund manager has the flexibility to invest in short end of the curve if the investment environment i.e. not conducive for long or medium duration papers. 2. Portfolio Turnover policy The portfolio management style of the scheme is conducive to a low portfolio turnover rate. However, the Scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived therefrom.	1. Investment focus and asset allocation strategy: The scheme does active duration management by investing typically in corporate bonds and G-Secs. However, fund manager has the flexibility to invest in short end of the curve if the investment environment is not conducive for long or medium duration papers. The scheme will invest in debt & money market instruments such that the Macaulay duration of the portfolio is between 4 years and 7 years. However, during anticipated adverse situations the portfolio Macaulay duration would be between 1 year and 7 years. 2. Portfolio Turnover policy: The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.																												
Product Label and Riskometer	 Investors understand that their principal will be at Moderate risk. This product is suitable for investors who are seeking*: - Regular returns for long-term - Investment predominantly in medium to long term debt as well as money market instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 Investors understand that their principal will be at Moderate risk. This product is suitable for investors who are seeking*: - Optimal returns with adequate liquidity over medium to long term - Investment in Debt & money market instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.																												

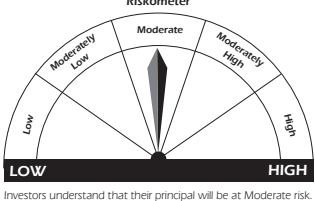
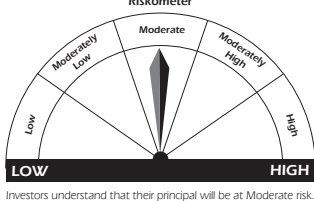
(9) Scheme Name: UTI Dynamic Bond Fund

Provisions	Existing Provisions	Revised Provision																																				
Scheme Name	UTI Dynamic Bond Fund	UTI Dynamic Bond Fund																																				
Investment Objective	The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments. However, there can be no assurance that the investment objective of the scheme will be realized.	The investment objective of the scheme is to generate optimal returns with adequate liquidity through active management of the portfolio, by investing in debt and money market instruments across duration. However, there can be no assurance that the investment objective of the scheme will be realized. The Scheme does not guarantee / indicate any returns.																																				
Type of scheme	An Open-ended Income Scheme	An open ended dynamic debt scheme investing across duration																																				
Asset Allocation	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Money Market, Debentures and Securitised Debt with residual maturity of less than one year.</td><td>0</td><td>99</td><td>Low to Medium</td></tr><tr><td>Debt Instruments including Securitised Debt* with maturity more than one year</td><td>1</td><td>100</td><td>Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table>	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Min	Max	Money Market, Debentures and Securitised Debt with residual maturity of less than one year.	0	99	Low to Medium	Debt Instruments including Securitised Debt* with maturity more than one year	1	100	Medium	Units issued by REITs & InvITs	0	10	Medium to High	<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Money Market Instruments, Debentures and Securitised Debt</td><td>0</td><td>100</td><td>Low to Medium</td></tr><tr><td>Debt Instruments including Securitised Debt*</td><td>0</td><td>100</td><td>Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table>	Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile	Min	Max	Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium	Debt Instruments including Securitised Debt*	0	100	Medium	Units issued by REITs & InvITs	0	10	Medium to High
Instruments	Indicative Allocation (% of total assets)		Risk Profile																																			
	Min	Max																																				
Money Market, Debentures and Securitised Debt with residual maturity of less than one year.	0	99	Low to Medium																																			
Debt Instruments including Securitised Debt* with maturity more than one year	1	100	Medium																																			
Units issued by REITs & InvITs	0	10	Medium to High																																			
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile																																			
	Min	Max																																				
Money Market Instruments, Debentures and Securitised Debt	0	100	Low to Medium																																			
Debt Instruments including Securitised Debt*	0	100	Medium																																			
Units issued by REITs & InvITs	0	10	Medium to High																																			
Commentary on Asset Allocation	*Debt Securities will also include Securitised Debt, which may go up to 100% of the Debt Portfolio. The Fund may use derivative instruments like Stock/Index Futures, Interest Rate Swaps and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, within a permissible limit of 50% of portfolio, which may be increased as permitted under the Regulations and guidelines from time to time. Total investments in debt, money market instruments, units of mutual fund scheme, units of InvIT and REIT and gross notional exposure in derivatives shall not exceed 100% of the net assets of the scheme. Investment in Money Market Instruments under the scheme: While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the Scheme. The Scheme retain the option to alter the asset allocation for short term periods on defensive considerations. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio. The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund schemes, hybrid instruments and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme. Change in Investment Pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.																																				
What are the Investment strategies?	1. Investment focus and asset allocation strategy: UTI-Dynamic Bond Fund will be an innovative long-term investment option that provides the much-needed flexibility to counter a dynamic environment by actively managing its portfolio in line with the evolving interest rate scenario. It has the ability to mimic a Cash Fund when interest rates are rising thereby preserving capital and it can generate the attractive returns of an Income Fund when interest rates are declining. It will be a fund which could be positioned between a short term fund and a medium/long term fund. 2. Portfolio Turnover policy The portfolio management style of the Scheme is conducive to a low portfolio turnover rate. However, the Scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. A high portfolio turnover rate in the equity component of the portfolio of Scheme investing in equity may represent arbitrage opportunities that exist for scrips held in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived therefrom. The scheme portfolio management style would result in a fairly high portfolio turnover rate as the fund is dynamically managed. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived therefrom.	1. Investment focus and asset allocation strategy: The fund has the flexibility to manage a dynamic market environment by actively rebalancing its portfolio in line with the evolving interest rate scenario. It has the ability to reduce/ increase duration when interest rates are expected to rise/ fall thereby preserving capital and generating reasonable returns. The scheme would seek to invest in debt & money market instruments across maturities & credit ratings with the intent of optimizing returns with commensurate risk. 2. Portfolio Turnover policy The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.																																				
Product Label and Riskometer	 Investors understand that their principal will be at Moderate risk. This product is suitable for investors who are seeking*: - Optimal returns with adequate liquidity over medium -term - Investment in debt/money market instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 Investors understand that their principal will be at Moderate risk. This product is suitable for investors who are seeking*: - Optimal returns with adequate liquidity over medium to long term - Investment in Debt & Money Market Instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.																																				

(10) Scheme Name: UTI Income Opportunities Fund

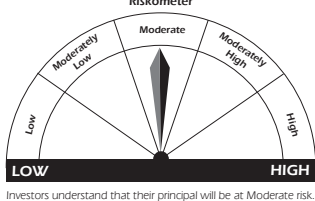
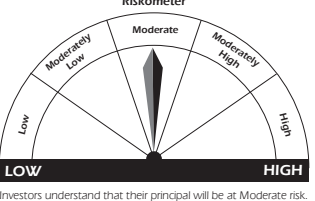
Provisions	Existing Provisions	Revised Provision																																				
Scheme Name	UTI Income Opportunities Fund	UTI Credit Risk Fund																																				
Investment Objective	The investment objective of the scheme is to generate reasonable income and capital appreciation by investing in debt and money market instruments across different maturities and credit ratings. There is no assurance that the investment objective of the scheme will be achieved .	The investment objective of the scheme is to generate reasonable income and capital appreciation by investing minimum of 65% of total assets in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.																																				
Type of scheme	Open-ended income scheme with no assured returns	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds)																																				
Asset Allocation	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Debt instruments**</td><td>35</td><td>100</td><td>Low to Medium</td></tr><tr><td>Money market instruments</td><td>0</td><td>65</td><td>Low</td></tr><tr><td>Units issued REITs & InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table>	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Min	Max	Debt instruments**	35	100	Low to Medium	Money market instruments	0	65	Low	Units issued REITs & InvITs	0	10	Medium to High	<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Debt instruments (including securitised debt)*</td><td>65</td><td>100</td><td>Low to Medium</td></tr><tr><td>Money market instruments (including CBLO & Repo)</td><td>0</td><td>35</td><td>Low</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table>	Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile	Min	Max	Debt instruments (including securitised debt)*	65	100	Low to Medium	Money market instruments (including CBLO & Repo)	0	35	Low	Units issued by REITs & InvITs	0	10	Medium to High
Instruments	Indicative Allocation (% of total assets)		Risk Profile																																			
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Debt instruments**	35	100	Low to Medium																																			
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Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile																																			
	Min	Max																																				
Debt instruments (including securitised debt)*	65	100	Low to Medium																																			
Money market instruments (including CBLO & Repo)	0	35	Low																																			
Units issued by REITs & InvITs	0	10	Medium to High																																			
Commentary on Asset Allocation	*The scheme may invest upto 50% of its net assets in securities carrying a rating below AA (or equivalent). However all the securities will be of investment grade by accredited / registered credit rating agencies.	*Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio. The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI																																				

NOTICE - CUM - ADDENDUM

Provisions	Existing Provisions	Revised Provision
Commentary on Asset Allocation	**The scheme may invest upto 50% of its debt portfolio in domestic securitised debt. The cumulative gross exposure through debt, derivative positions and units of InvIT & REIT shall not exceed 100% of the net assets of the scheme. The scheme does not intend to invest in repo in corporate debt securities. Investment would be restricted to a maximum of 10% of the net assets of the scheme in respect of Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies. Investments in Foreign Debt securities would be made in accordance with the SEBI Circular No SEBI / IMD / Cir No 7 / 104753 / 07 dated September 26, 2007. The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations. Change in investment pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above. Investment in Money Market Instruments under the scheme: While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme. The scheme retains the option to alter the asset allocation for short term periods on defensive considerations.	from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund schemes, hybrid instruments and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme. Investment would be restricted to a maximum of 10% of the net assets of the scheme in respect of Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies. Investments in Foreign Debt securities would be made in accordance with the SEBI Circular No SEBI / IMD / Cir No 7 / 104753 / 07 dated September 26, 2007. Change in investment pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.
What are the Investment strategies?	1. Investment focus and asset allocation strategy: The scheme would seek to invest in debt instruments of varying credit rating with the intent of generating returns and at the same time ensuring reasonable liquidity. The scheme would invest in a reasonably diversified portfolio comprising debt instruments like debentures, securitized debt in the form of well seasoned pools / single loan PTCs etc to capitalize on investment opportunities in debt segment which are currently mispriced and which in the view of the fund manager has a potential for some rectification. 2. Portfolio Turnover policy: The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme. The Fund Manager shall review the portfolio for adherence with the above asset allocation pattern and rebalance the portfolio within 30 days to confirm to the above limits. In case if the Fund Manager is not able to rebalance the portfolio within 30 days, then the same would be reported to the AMC & Trustee Board in the forthcoming meeting for their directions.	1. Investment focus and asset allocation strategy: The scheme would seek to invest in debt instruments, with the intent of optimizing returns with commensurate risk. It would at the same time aim for portfolio diversity along with reasonable level of liquidity. 2. Portfolio Turnover policy: The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.
Product Label and Riskometer	 This product is suitable for investors who are seeking*: - Reasonable income and capital appreciation over long-term - Investment in debt and money market instruments across different maturities & credit rating *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 This product is suitable for investors who are seeking*: - Reasonable income and capital appreciation over medium to long term - Investment in debt and money market instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

(11) Scheme Name: UTI Banking & PSU Debt Fund

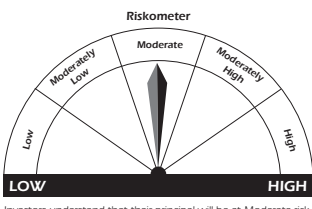
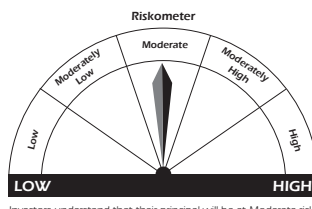
Provisions	Existing Provisions	Revised Provision																												
Scheme Name	UTI Banking & PSU Debt Fund	UTI Banking & PSU Debt Fund																												
Investment Objective	The investment objective of the scheme is to generate steady and reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities by Banks and Public Sector Undertakings (PSUs).	The investment objective of the scheme is to generate reasonable income, with low risk and high level of liquidity from a portfolio of predominantly debt & money market securities by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.																												
Type of scheme	An Open-ended Income Scheme with no assured return	An open ended debt scheme predominantly investing in debt instruments of Banks, Public Sector Undertakings and Public Financial Institutions and Municipal Bonds.																												
Asset allocation	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation [% of total assets]</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Debt and Money Market Securities issued by Banks and Public Sector Undertakings (PSUs)</td><td>80</td><td>100</td><td>Low to Medium</td></tr><tr><td>Debt (including government securities) and Money Market Securities issued by entities other than Banks and Public Sector Undertakings (PSUs)</td><td>0</td><td>20</td><td>Low to Medium</td></tr></table>	Instruments	Indicative Allocation [% of total assets]		Risk Profile	Min	Max	Debt and Money Market Securities issued by Banks and Public Sector Undertakings (PSUs)	80	100	Low to Medium	Debt (including government securities) and Money Market Securities issued by entities other than Banks and Public Sector Undertakings (PSUs)	0	20	Low to Medium	<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="2">Indicative Allocation [% of total assets]</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds</td><td>80</td><td>100</td><td>Low to Medium</td></tr><tr><td>Debt and Money Market Securities (including CBLO & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds</td><td>0</td><td>20</td><td>Low to Medium</td></tr></table>	Securities/ Instruments	Indicative Allocation [% of total assets]		Risk Profile	Min	Max	Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium	Debt and Money Market Securities (including CBLO & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium
Instruments	Indicative Allocation [% of total assets]		Risk Profile																											
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Debt and Money Market Securities issued by Banks and Public Sector Undertakings (PSUs)	80	100	Low to Medium																											
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Debt and Money Market Securities issued by Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	80	100	Low to Medium																											
Debt and Money Market Securities (including CBLO & Repo) issued by entities other than Banks, Public Financial Institutions (PFIs) and Public Sector Undertakings (PSUs) and Municipal Bonds	0	20	Low to Medium																											
Commentary on Asset Allocation	Total investments in debt, money market instruments, units of mutual fund scheme and gross exposure in derivatives shall not exceed 100% of the net assets of the scheme. As per the current norms of UTI AMC, the value of derivative contracts outstanding at any point of time will be limited to 25% of the net assets of the scheme. The scheme shall not invest in repo / reverse repo of corporate debt securities, Securitised Debt, Foreign Securities and credit default swaps. Investment in Money Market Instruments While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the scheme In addition to the securities stated in the table above, a part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be	Debt securities will also include Securitised Debt, which may go up to 50% of the portfolio. The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, money market instruments, units of mutual fund scheme and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme. The scheme shall not invest Foreign Securities and credit default swaps. Change in investment pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on																												

Provisions	Existing Provisions	Revised Provision
	provided by the RBI to meet the liquidity requirements. Pending deployment as per investment objective, the monies under the Scheme may be invested in short-term deposits of Scheduled Commercial Banks in accordance with SEBI guidelines. Change in Investment Pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.
What are the Investment strategies?	1. Investment focus and asset allocation strategy The scheme would seek to invest in debt instruments which offer superior levels of yields at lower levels of risks with the intent of maximizing returns and at the same time ensuring reasonable liquidity. 2. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	1. Investment focus and asset allocation strategy The scheme would seek to invest at least 80% of the portfolios in debt and money market instruments of Banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds with the intent of maximizing returns and at the same time ensuring reasonable liquidity. 2. Portfolio Turnover policy The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.
Product Label and Riskometer	 This product is suitable for investors who are seeking*: - Generate steady & reasonable income over short to medium term - Investment in predominantly Debt & Money Market Securities issued by Bank & Public Sector Undertaking (PSUs) *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 This product is suitable for investors who are seeking*: - Reasonable income, with low risk and high level of liquidity over short to medium term - Investment predominantly in Debt & Money Market Securities issued by Banks, Public Sector Undertakings (PSUs) and Public Financial Institutions (PFIs) and Municipal Bonds *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

(12) Scheme Name: UTI Gilt Advantage Fund-LTP

Provisions	Existing Provisions	Revised Provision																												
Scheme Name	UTI Gilt Advantage Fund - LTP	UTI Gilt Fund																												
Investment Objective	The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved.	The investment objective of the scheme is to generate credit risk-free return through investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government for repayment of principal and interest. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee / indicate any returns.																												
Type of scheme	Open-ended gilt scheme	An open ended debt scheme investing in government securities across maturities																												
Benchmark	I-Sec-LI-Bex	CRISIL Gilt Index																												
Asset Allocation	(a) Under normal circumstances, the asset allocation and deviation under the Scheme would be as follows: <table><tr><th rowspan="3">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="3">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Government of India dated Securities and Treasury Bills</td><td>75</td><td>100</td><td>Sovereign</td></tr><tr><td>State Government Dated Securities</td><td>0</td><td>25</td><td>Low to Medium</td></tr></table>	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Min	Max	Government of India dated Securities and Treasury Bills	75	100	Sovereign	State Government Dated Securities	0	25	Low to Medium	<table><tr><th rowspan="2">Securities/ Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Min</th><th>Max</th></tr><tr><td>Securities issued bythe Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government</td><td>80</td><td>100</td><td>Sovereign</td></tr><tr><td>CBLO, Repo, Reverse Repo & instruments of such nature</td><td>0</td><td>20</td><td>Low</td></tr></table>	Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile	Min	Max	Securities issued bythe Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign	CBLO, Repo, Reverse Repo & instruments of such nature	0	20	Low
Instruments	Indicative Allocation (% of total assets)		Risk Profile																											
	Min			Max																										
	Government of India dated Securities and Treasury Bills	75		100	Sovereign																									
State Government Dated Securities	0	25	Low to Medium																											
Securities/ Instruments	Indicative Allocation (% of total assets)		Risk Profile																											
	Min	Max																												
Securities issued bythe Central Government and / or State Government and / or any security unconditionally guaranteed by the Central Government and / or State Government	80	100	Sovereign																											
CBLO, Repo, Reverse Repo & instruments of such nature	0	20	Low																											
Commentary on Asset Allocation	(a) The above stated percentages are only indicative and not absolute. In addition to the securities stated in the table above, the respective Plans may enter into repos / reverse repos in the securities that they will invest in or as may be permitted by the RBI. From time to time the respective Plans may hold cash. A part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements. Investments in call money market run a risk of default by the counterparties. However this risk, in the opinion of the Fund Manager is very low. (b) Investment in Money Market Instruments under the Scheme: While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the Scheme Change in Investment Pattern The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above. In particular, the Investment Manager would review the asset allocation pattern and carry out re-balancing as may be required if I. Investments in Government of India dated Securities and Treasury Bills falls below 75% of the Net Assets of the Scheme for a consecutive period of 30 days. II. Investments in State Government dated securities exceeds 25% of the Net Assets of the Scheme for a consecutive period of 30 days.	In addition to the securities stated in the table above, the respective Plans may enter into repos / reverse repos in the securities that they will invest in or as may be permitted by the RBI. From time to time the respective Plans may hold cash & cash equivalents. The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy. Total investments in debt, government securities and derivatives shall not exceed 100% of the net assets of the scheme. Subject to above conditions, the investment in derivative can be up to 50% of the net assets of the scheme. Change in Investment Pattern: The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction.																												

NOTICE - CUM - ADDENDUM

Provisions	Existing Provisions	Revised Provision
What are the Investment strategies?	1. Investment focus and asset allocation strategy: The portfolio of the Scheme and the plans there under shall be focused on investments in sovereign securities issued by the Central Government and/or a State Government, with a strategy to generate returns free of credit risk. Investment Strategy and Risk Control UTI-GAF shall invest in Government Securities, which are generally free from credit risk. Fund Management therefore shall predominantly involve interest rate risk management. The factors affecting yields and therefore prices of the government securities are both global and local and broadly encompass the following: - Macroeconomic indicators - Fiscal policy and fiscal situation - Interest rate trends - Shape of the yield curve - Monetary policy and its effect on the economy - Liquidity conditions in the money market - Market Sentiment due to political situation and other developments The investment team at the UTI AMC shall continuously analyse these factors affecting yields and shall (re) structure and position the portfolio, based on the analysis. In the absence of significant credit risks the management decision process has to predominantly consider interest rate risk. 2. Portfolio Turnover policy: The portfolio management style of the Scheme is conducive to a low portfolio turnover rate. However, the Scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets.	1. Investment focus and asset allocation strategy: The scheme would invest minimum of 80% of the total assets in securities issued by the Central Government and/or State Government, with the aim to generate returns free of credit risk. 2. Portfolio Turnover policy: The scheme being an open-ended scheme, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The scheme has no specific target relating to portfolio turnover.
Product Label and Riskometer	 Investors understand that their principal will be at Moderate risk. This product is suitable for investors who are seeking*: - Long-term credit risk free return - Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 Investors understand that their principal will be at Moderate risk. This product is suitable for investors who are seeking*: - Credit risk free return over the medium to long term - Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Concept of Macaulay duration :

The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.The Macaulay duration calculates the weighted average time before a bondholder would receive the bond's cash flows.

The Macaulay duration of the portfolio is essentially an average of the duration of bonds within the portfolio, accounting for what percentage of the total portfolio each bond represents.

The Macaulay duration of a zero-coupon bond would be equal to the bond's maturity

Macaulay duration can be calculated:

**MacaulayDuration =
$$\frac{\sum_{t=1}^n \frac{t \cdot C}{(1+y)^t} + \frac{n \cdot M}{(1+y)^n}}{\text{Current Bond Price}}$$**

Where:

- t = respective time period
- C = periodic coupon payment
- y = periodic yield
- n = total number of periods
- M = maturity value
- Current Bond Price = Present value of cash flows

Details of Participation in Interest Rate Futures :

a) Investment Norms:

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

$$\frac{[\text{Portfolio Modified Duration} \times \text{Market Value of the Portfolio}]}{(\text{Futures Modified Duration} \times \text{Futures Price} / \text{Par Value})}$$

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

In case the IRF used for hedging the interest rate risk has different underlying security(s) than the existing position being hedged, it would result in imperfect hedging.

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

b) Risk involved in imperfect hedging using Interest Rate Futures (IRFs)

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

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

Numerical Example:

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

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

Let us assume the following two scenarios:

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

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

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

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

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

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

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

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

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

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

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

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

c) Risk mitigation factors:

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

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

Option to existing unit holders of the scheme:

Pursuant to Regulation 18 (15A) of the SEBI (Mutual Funds) Regulations, 1996 and pursuant to provisions of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017 a change in the fundamental attribute in the scheme requires a written communication about the proposed change, to be sent to each unitholder, an advertisement to be published and the unitholders to be given an option to exit at the prevailing net asset value ("NAV"), without any exit load, at least for a period of 30 days.

- Kindly note that no action needs to be taken by unit holders in this regard, if they desire to continue in the scheme with revised fundamental attribute. The Exit option is purely optional.
- If unit holder do not wish to continue, they are given an Exit Option to either redeem or switch their existing units to any other scheme of UTI Mutual Fund at prevailing NAV during the interval period without any exit load from 28/03/2018 to 02/05/2018 (both days inclusive), for a period of 36 days. In such a case, unit holder is required to inform us in writing by submitting the duly discharged Account Statement and informing complete bank account details (including Core banking account number & IFS code), email ID and mobile number on any business day during the exit option period . For the procedure of Change / Updation of Bank details and Change of Address, please refer to Scheme Information Document (SID) and Statement of additional Information (SAI). The necessary Forms are available on our website www.utimf.com and also at all UTI Financial centres. Unitholders, who hold units of the scheme in dematerialised form and wish to exit, can submit redemption request with his / her Depository Participant (DP) during exit option period.
- The redemptions/switch out requests shall be processed at applicable NAV of the day of receipt of such redemption / switch request, as per cut off time of receipt, without deduction of any exit load, provided the same is received during the exit period of 36 days mentioned above.
- Please note that the unitholders who have pledged or encumbered their units will not have the option to exit unless they procure an effective release of their pledge/encumbrances prior to the submission of redemption/switch-out requests.
- Special products features / facilities: Systematic Investment Plan (SIP)/ Systematic Transfer Investment Plan (STRIP) / Systematic Withdrawal Plan (SWP), etc. registered under the scheme will remain applicable and continue as per the terms therein.
- If unit holder do not exercise exit option they deemed to have consented to the aforesaid proposal.

Tax Implications:

Redemption / switch out of units from the scheme, during the exit period, may entail capital gain/ loss in the hands of the unit holder. Similarly, in case of NRI investors, TDS shall be deducted in accordance with the applicable Tax law, upon exercise of exit option and the same would be required to be borne by such investor. In view of individual nature of tax implications, unitholders are advised to consult their tax advisors. For details of Tax implications, please seek professional advice and refer to SID of the scheme and Statement of Additional Information available on our website <http://www.utimf.com>.

Please note that in case unit holder choose to continue with investments in the aforesaid scheme, there shall be no tax implications arising out of above proposal.

This addendum No. 53/2017-18 is an integral part of the Scheme Information Document (SID) / Key Information Memoranda (KIM) of the above referred schemes of UTI Mutual Fund and shall be read in conjunction with the SID / KIM.

For UTI Asset Management Company Limited

Sd/-

Authorised Signatory

In case any further information is required, the nearest UTI Financial Centre may please be contacted.

Categorization and Rationalization of UTI Mutual Fund Schemes and Merger of UTI Mutual Fund Schemes- Hybrid Schemes

In terms of SEBI Circular No. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 06, 2017 and SEBI circular No. SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 4, 2017 on categorization and rationalization of open ended mutual fund schemes, it is desired by SEBI that different schemes launched by a Mutual Fund are clearly distinct in terms of asset allocation, investment strategy etc and there shall be uniformity in the characteristics of similar type of schemes launched by different Mutual Funds. This would ensure that an investor of Mutual Funds is able to evaluate the different options available, before taking an informed decision to invest in a scheme.

In this regard, the Board of UTI Asset Management Company Ltd. and UTI Trustee Company Pvt. Ltd. have approved the proposal for change in fundamental attributes & related features of various mutual fund schemes given in Scheme Information Document (SID) and Key Information Memorandum (KIM) of the schemes as given below.

Additionally, in terms of SEBI (Mutual Funds) (Amendment) Regulations, 2017 dated February 15, 2017 and SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2017/17 dated February 28, 2017, the Board of UTI Asset Management Company Ltd. and UTI Trustee Company Pvt. Ltd. have approved the proposal to make investment in the units of Real Estate Investment Trust ('REIT') and Infrastructure Investment Trust ('InvIT') by UTI Balanced Fund, UTI Wealth Builder Fund, UTI CCP Advantage Fund (the Plan under the scheme UTI Children's Career Plan J& UTI – MIS Advantage Plan. This is proposed in order to capitalize on new investment avenues of Units of REITs and InvITs.

In terms of SEBI Circular, SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017, the Board of UTI Asset Management Company Ltd. and UTI Trustee Company Pvt. Ltd. have approved the proposal to allow use of Interest Rate Futures (IRFs) for imperfect hedging against interest rate volatility by the scheme, subject to applicable investment limits for UTI Balanced Fund, UTI Wealth Builder Fund, UTI Retirement Benefit Pension Fund, UTI Children's Career Plan (both the Plans UTI Children's Career Balanced Plan and UTI CCP Advantage Fund) & UTI – MIS Advantage Plan.

It is proposed to rename the “Existing Plan” to “Regular Plan” for UTI – MIS Advantage Plan, UTI Balanced Fund, UTI Spread Fund, UTI Retirement Benefit Pension Fund, UTI Children's Career Plan (both the Plans UTI Children's Career Balanced Plan & UTI CCP Advantage Fund) and Retail Plan to Regular Plan for UTI Wealth Builder Fund.

The above changes are being effected by adhering to Regulation 18(15A) of SEBI (Mutual Funds) Regulation 1996 of change in fundamental attribute of the scheme.

All other features of the schemes will remain unchanged and all references to the above provisions shall be suitably incorporated in the SID and KIM of the schemes.

Hybrid schemes :

- The categorization and Change in Fundamental Attributes of UTI – MIS Advantage Plan, UTI Balanced Fund, UTI Wealth Builder Fund, UTI Spread Fund, UTI Retirement Benefit Pension Fund, UTI Children's Career Balanced Plan & UTI CCP Advantage Fund are as detailed below.
- Merger of UTI Monthly Income Scheme, UTI Smart Woman Savings Plan & UTI - Unit Scheme for Charitable & Religious Trusts & Registered Societies (UTI - C.R.T.S.) into UTI-MIS Advantage Plan.

I. The categorisation and Change in Fundamental Attributes :

1. Scheme Name: UTI-MIS Advantage Plan:

A) Change in Fundamental Attributes																															
Scheme Provisions	Existing Provisions		Revised Provisions																												
Investment Objective	The investment objective of the Scheme is to generate regular income through investments in fixed income securities and capital appreciation / dividend income through investment of a portion of net assets of the scheme in equity and equity related instruments so as to endeavour to make periodic income distribution to Unit holders. Income may be generated through Coupon payments, amortization of discount on debt instruments, receipt of dividends or the purchase and sale of securities in the underlying portfolio. Under normal market conditions investment will be made in fixed income securities, money market instruments, cash and cash equivalents while at the same time maintaining a limited exposure to equity markets. The Scheme will endeavor to enhance overall returns through appropriate investments upto a maximum of 25% of Net Assets into equity and equity related instruments. However there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.		The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity/equity related securities with a view to generating income and aim for capital appreciation. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																												
Asset Allocation	Under normal circumstances, the asset allocation and deviation under the Scheme would be as follows: <table><tr><th>Instruments</th><th>Indicative Allocation (% of total assets)</th><th>Risk profile</th></tr><tr><td>*Debt and Money Market instruments (including securitised debt)</td><td>Upto 100%</td><td>Low to Medium</td></tr><tr><td>Equity & equity related instruments</td><td>Upto 25%</td><td>Medium to High</td></tr></table> The above stated percentages are only indicative and not absolute. *Note: It is the intention of the Scheme that the investments in securitised debt will not, normally exceed 60% of the net assets of the respective plans. The Scheme may have an exposure of upto 90% of its net assets in foreign securities. The AMC with a view to protecting the interests of the investors may increase exposure in foreign securities upto 100% as deemed fit from time to time. However, the exposure in foreign securities would not exceed the maximum amount permitted from time to time. The Fund Manager would decide on the appropriate asset allocation for the Scheme, within the above indicated pattern,		Instruments	Indicative Allocation (% of total assets)	Risk profile	*Debt and Money Market instruments (including securitised debt)	Upto 100%	Low to Medium	Equity & equity related instruments	Upto 25%	Medium to High	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt and Money Market instruments(including securitized debt)*</td><td>75%</td><td>90%</td><td>Low to Medium</td></tr><tr><td>Equity & equity related instruments</td><td>10%</td><td>25%</td><td>Medium to High</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr></table> # The fund may invest upto 50% of its debt portfolio in securitised debt. The Fund may use derivative instruments like Stock/Index Futures, Interest Rate Swaps, Interest Rate futures and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. Total investments in equity, debt, money market instruments, units of mutual fund scheme, derivatives and hybrid instruments shall not exceed 100% of the net assets of the scheme. The Scheme can take exposure up to 20% of its net assets in securities lending.		Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Debt and Money Market instruments(including securitized debt)*	75%	90%	Low to Medium	Equity & equity related instruments	10%	25%	Medium to High	Units issued by REITs & InvITs	0%	10%	Medium to High
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Scheme Provisions	Existing Provisions	Revised Provisions
	depending on market conditions. The above indicated asset allocation pattern may be modified in the interest of investors. The same will be reviewed by the AMC on a quarterly basis and will be rebalanced to its normal position in a time frame as may be decided by the AMC. Nevertheless, the AMC will endeavor to achieve a normal asset allocation pattern in a maximum period of 6 months. In addition to the securities stated in the table above, the Scheme may enter into repos / reverse repos with respect to the securities that it will invest in or as may be permitted by the RBI from time to time. A part of the net assets may be invested in the call money market or in an alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements. Scheme may on defensive consideration invest up to 100% of its net assets in cash and cash equivalent instruments. Pending deployment as per investment objective, the monies under the Scheme may be invested in short-term deposits of Scheduled Commercial Banks in accordance with SEBI guidelines. The indicative duration of debt investments under the Scheme based on the current market structure is expected to be up to 5 years. Considering the dynamic market structure and future developments, the Fund Managers would modify the duration profile of the investments in the Scheme from time to time in the best interest of the investors. This would be consistent with the active portfolio management philosophy of the Scheme. All the plans under this scheme will be managed under a common portfolio 1. Investment in Money Market Instruments under the scheme: While no fixed allocation will normally be made for investment in money market instruments, the investment in money market instruments will be kept to the minimum generally to meet the liquidity needs of the schemes. Change in Investment Pattern The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above	The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Investment in Money Market Instruments: Investment in money market instruments including CBLO, Commercial Papers, Certificate of Deposits, BRDS, Treasury Bills, Repo, cash etc. will be made to meet the liquidity needs of the scheme and manage desired duration.

B. Change in other attributes:

Scheme Provisions	Existing Provisions	Revised Provisions
Scheme Name	UTI – MIS Advantage Plan	UTI Regular Savings Fund
Category of Scheme	N.A.	Conservative Hybrid Fund
Type of Scheme	UTI-MIS-Advantage Plan is an open-ended income scheme with no assured returns.	An open ended hybrid scheme investing predominantly in debt instruments
Plans/Options	Existing Plan Direct Plan Both the plans offers following plans namely the: (a) Growth Plan (b) Flexi Dividend Plan** (c) Monthly Dividend Plan** (d) Monthly Payment Plan** ** with both payout & reinvestment facilities Default Plan – Growth Plan	Regular Plan Direct Plan Both the plans offers following plans namely the: (a) Growth Plan (b) Flexi Dividend Plan** (c) Monthly Dividend Plan** (d) Monthly Payment Plan ** with both payout & reinvestment facilities Default Plan – Growth Plan
Investment Objective	The fund follows a bottom-up approach for the equity portfolio. Debt portfolio objective is to generate regular income and provide capital preservation. Investment Strategy and Risk control: The Scheme proposes to invest primarily in debt and money market instruments and a limited portion of its in net assets into equity and equity related instruments. The Scheme seeks to generate regular returns through investments primarily in Debt and Money Market Instruments and attempts to enhance returns through investments between 0-25% of its net assets in equity/equity related instruments, depending upon the perceived market outlook.	1) Investment Strategy: Debt Portion: The Scheme manages duration dynamically by investing across maturities of corporate bonds, G-Secs and includes money market instruments. The fund manager has the flexibility to invest in short end or long end of the curve based on investment environment and market outlook. Equity Portion: The Scheme proposes to invest into equity and equity related instruments across market capitalizations based on, but not limited to evaluation of the fundamentals of the company, management, valuation and other macro-economic considerations. 2) Portfolio Turnover Policy Debt Portion: The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover. Equity Portion: The Scheme being an open-ended Scheme, the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund, the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. The fund may also engage in arbitrage transaction which will generate a yield but will also result in an increase in turnover. Hence it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.
Benchmark	Portfolio Turnover Policy: The portfolio management style of the scheme is conducive to a low portfolio turnover rate. However, the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. A high portfolio turnover rate in the equity component of the portfolio of scheme investing in equity may represent arbitrage opportunities that exist for scrips held in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived therefrom.	

2. Scheme Name: UTI Balanced Fund

A) Change in Fundamental Attributes

Scheme Provisions	Existing Provisions	Proposed Provisions																																
Investment Objective	The scheme aims to invest in a portfolio of equity / equity related securities and fixed income securities (debt and money market securities) with a view to generating regular income together with capital appreciation.	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. The fund also invests in debt and money market instruments with a view to generate regular income. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.																																
Asset Allocation	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity & Equity Related Instruments</td><td>40%</td><td>75%</td><td>High</td></tr><tr><td>Debt & Money Market Instruments including securitised debt</td><td>25%</td><td>60%</td><td>Low to Medium</td></tr></table> The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equity & Equity Related Instruments	40%	75%	High	Debt & Money Market Instruments including securitised debt	25%	60%	Low to Medium	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity & equity related instruments</td><td>65%</td><td>80%</td><td>Medium to High</td></tr><tr><td>Debt and Money Market instruments (including securitised debt)*</td><td>20%</td><td>35%</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs & InvTs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr></table> * The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Stock/Index Futures, Interest Rate Swaps, Interest Rate futures and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. Total investments in debt, equity, money market instruments, units	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equity & equity related instruments	65%	80%	Medium to High	Debt and Money Market instruments (including securitised debt)*	20%	35%	Low to Medium	Units issued by REITs & InvTs	0%	10%	Medium to High
Instruments	Indicative Allocation (% of total assets)		Risk Profile																															
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Units issued by REITs & InvTs	0%	10%	Medium to High																															

Scheme Provisions	Existing Provisions	Proposed Provisions
	be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	of mutual fund scheme, derivatives and hybrid instruments shall not exceed 100% of the net assets of the scheme. The Scheme can take exposure up to 20% of its net assets in securities lending. The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Investment in Money Market Instruments: Investment in money market instruments including CBLO, Commercial Papers, Certificate of Deposits, BRDS, Treasury Bills, Repo, cash etc. will be made to meet the liquidity needs of the scheme manage desired duration.

B. Change in Other Attributes

Scheme Provisions	Existing Provisions	Proposed Provisions
Category of scheme	NA	Aggressive Hybrid Fund
Name of the scheme	UTI Balanced Fund	UTI Hybrid Equity Fund
Type of Scheme	UTI-Balanced Fund is an open-ended balanced fund.	An open ended hybrid scheme investing predominantly in equity & equity related instruments.
Investment Objective	1. Investment focus and asset allocation strategy The asset allocation in the fund is designed keeping in mind the necessity of providing consistent returns and maintaining a balance between debt and equity, with occasional alterations. The fund follows a balanced and disciplined approach to asset allocation at the macro level and specific investments at the micro level with a long – term horizon. 2. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	Investment Strategy Equity Portion: The Scheme proposes to invest into equity and equity related instruments across market capitalization and follow a blend of growth and value based approach. The equity portfolio of the scheme shall be constructed around companies evaluated on the basis of though not limited to cash flow generation, RoCEs/ RoEs and sound management track record. The fund will use both bottom up and top down approach with emphasis on micro economic factor of the underlying business. Debt Portion: The Scheme manages duration dynamically by investing across maturities of corporate bonds, G-secs and includes money market instruments. The fund manager has the flexibility to invest in short end or long end of the curve based on investment environment and market outlook. Portfolio Turnover policy Equity Portion: The Scheme being an open-ended Scheme, the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund, the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. The fund may also engage in arbitrage transaction which will generate a yield but will also result in an increase in turnover. Hence it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from. Debt Portion: The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.
Product Label and Riskometer	This product is suitable for investors who are seeking*: - Long term capital growth - Investment in equity instruments (maximum-75%) and fixed income securities (debt and money market securities) * Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment in equity instruments (maximum-80%) and fixed income securities (debt and money market securities) * Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

3. Scheme Name: UTI Wealth Builder Fund

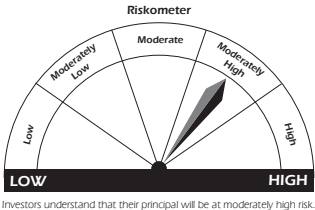
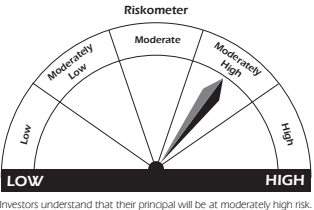
A) Change in Fundamental Attributes

Scheme Provisions	Existing Provisions	Proposed Provisions																																								
Investment Objective	The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments along with investments in Gold ETFs and Debt and Money Market Instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved.	The objective of the Scheme is to achieve long term capital appreciation by investing predominantly in a diversified portfolio of equity and equity related instruments. The fund also invests in debt and money market instruments with a view to generate regular income. The fund also invests in Gold ETFs. The portfolio allocation is managed dynamically. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved																																								
Asset Allocation	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation [% of total assets]</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity & Equity Related Instruments</td><td>65%</td><td>100%</td><td>High</td></tr><tr><td>Gold ETFs</td><td>0</td><td>35</td><td>High</td></tr><tr><td>Debt and Money Market Instruments*</td><td>0</td><td>35</td><td>Low to medium</td></tr></table> *Debt instruments will also include Securitised Debt which may go upto 100% of the Debt Portfolio. The scheme may seek investment opportunity in the ADR/GDR/Foreign Equity and Debt Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI	Instruments	Indicative Allocation [% of total assets]		Risk Profile	Minimum	Maximum	Equity & Equity Related Instruments	65%	100%	High	Gold ETFs	0	35	High	Debt and Money Market Instruments*	0	35	Low to medium	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation [% of total assets]</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity & equity related instruments</td><td>65%</td><td>80%</td><td>Medium to High</td></tr><tr><td>Debt and Money Market instruments(including securitised debt)*</td><td>10%</td><td>25%</td><td>Low to Medium</td></tr><tr><td>Gold ETFs</td><td>10%</td><td>25%</td><td>High</td></tr><tr><td>Units issued by REITs & InvTs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr></table> * The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Interest Rate Swaps, Interest Rate futures and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. Total investments in	Instruments	Indicative Allocation [% of total assets]		Risk Profile	Minimum	Maximum	Equity & equity related instruments	65%	80%	Medium to High	Debt and Money Market instruments(including securitised debt)*	10%	25%	Low to Medium	Gold ETFs	10%	25%	High	Units issued by REITs & InvTs	0%	10%	Medium to High
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Scheme Provisions	Existing Provisions	Proposed Provisions
	from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above. While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Scheme. The scheme retains the option to alter the asset allocation for short term periods on defensive consideration.	debt, equity, money market instruments, units of mutual fund scheme, derivatives and hybrid instruments shall not exceed 100% of the net assets of the scheme. The Scheme can take exposure up to 20% of its net assets in securities lending. The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Investment in Money Market Instruments: Investment in money market instruments including CBLO, Commercial Papers, Certificate of Deposits, BRDS, Treasury Bills, Repo, cash etc. will be made to meet the liquidity needs of the scheme and manage desired duration.

B. Change in Other Attributes

Scheme Provisions	Existing Provisions	Proposed Provisions
Category of scheme	NA	Multi Asset Allocation
Type of Scheme	UTI-Wealth Builder Fund is an open-ended equity scheme.	An open ended scheme investing in equity, debt and Gold ETFs.
Investment Objective	Investment focus and asset allocation strategy Investment in Equities and Equity related Securities The broad Investment strategy of the Scheme will be to invest in equity and equity related securities of companies including those in the derivatives segment. The Scheme aims to build and maintain a diversified portfolio of equity stocks that has the potential to appreciate in the long run. Companies identified for selection in the portfolio will have the potential to grow at a reasonable rate in the long run. Investment in Gold ETFs: Gold has been generally considered as a safe haven during times of economic upheavals and volatile equity markets. Since Gold traded internationally is typically denominated in US dollars, any negative news about the US economy, adversely impacts the value of US Dollar against other currencies of the world and acts as one of the main factors for the rise in Gold Prices, as investors, especially those in US, generally seek to invest in Gold and Gold ETFs to protect their financial risk during such times. The Scheme may invest in Gold ETFs to manage the volatility of equity returns and downturn in equity markets depending upon the market conditions. Portfolio Turnover policy The portfolio turnover shall be targeted so as to have return maximisation for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	Investment Strategy Equity Portion: The Scheme proposes to invest into equity and equity related instruments across market capitalization based on, but not limited to evaluation of the fundamentals of the company, management, valuation and other macro-economic considerations. The investment in gold will be made through Gold ETFs. Allocation to the above mentioned three asset classes will be based on our proprietary model. Debt Portion: The Scheme manages duration dynamically by investing across maturities of corporate bonds, G-secs and includes money market instruments. The fund manager has the flexibility to invest in short end or long end of the curve based on investment environment and market outlook. Portfolio Turnover Policy Equity Portion: The Scheme being an open-ended Scheme, the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund, the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. The fund may also engage in arbitrage transaction which will generate a yield but will also result in an increase in turnover. Hence it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from. Debt Portion: The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.
Product Label and Riskometer	 Investors understand that their principal will be at moderately high risk. This product is suitable for investors who are seeking*: - Long term capital growth - Investment in equity instruments/Gold ETFs * Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 Investors understand that their principal will be at moderately high risk. This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment in equity, debt and Gold ETFs with a minimum allocation of 10% in each asset class. * Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

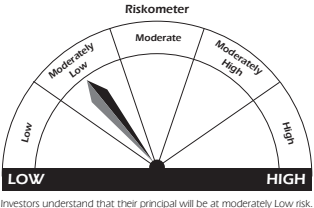
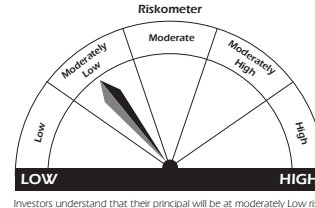
4. Scheme Name: UTI Spread Fund

A) CHANGE IN FUNDAMENTAL ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions																														
Investment Objective	The investment objective of the scheme is to provide capital appreciation and dividend distribution through arbitrage opportunities arising out of price differences between the cash and derivative market by investing predominantly in Equity & Equity related securities, derivatives and the balance portion in debt securities. However, there can be no assurance that the investment objective of the scheme will be realized.	The objective of the scheme is to generate capital appreciation through arbitrage opportunities between cash and derivative market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.																														
Asset Allocation	Under normal market circumstances, the investment range would be as follows: <table><tr><th>Instruments</th><th>Indicative Allocation (% of total assets)</th><th>Risk profile</th></tr><tr><td>Equity and equity related instruments</td><td>65-90 %</td><td>Medium to High</td></tr><tr><td>Derivatives including Index Futures, Stock Futures, Index Options and Stock Options. *</td><td>65-90%</td><td>Medium to High</td></tr><tr><td>Money Market, Debt instruments, Securitised debt and call money.</td><td>10-35%</td><td>Low to Medium</td></tr></table>	Instruments	Indicative Allocation (% of total assets)	Risk profile	Equity and equity related instruments	65-90 %	Medium to High	Derivatives including Index Futures, Stock Futures, Index Options and Stock Options. *	65-90%	Medium to High	Money Market, Debt instruments, Securitised debt and call money.	10-35%	Low to Medium	(1) Under normal market circumstances, the investment range would be as follows: <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum Allocation (%)</th><th>Maximum Allocation (%)</th></tr><tr><td>Equity and equity related instruments</td><td>65</td><td>100</td><td>Medium to High</td></tr><tr><td>Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*</td><td>65</td><td>100</td><td>Medium to high</td></tr><tr><td>Money Market, Debt instruments, Securitized debt# and call money.</td><td>0</td><td>35</td><td>Low to Medium</td></tr></table>	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum Allocation (%)	Maximum Allocation (%)	Equity and equity related instruments	65	100	Medium to High	Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	65	100	Medium to high	Money Market, Debt instruments, Securitized debt# and call money.	0	35	Low to Medium
Instruments	Indicative Allocation (% of total assets)	Risk profile																														
Equity and equity related instruments	65-90 %	Medium to High																														
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options. *	65-90%	Medium to High																														
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Money Market, Debt instruments, Securitized debt# and call money.	0	35	Low to Medium																													

Provisions	Existing Provisions	Proposed Provisions																														
	However, where the scheme has no opportunities in the cash and derivative market, we expect the asset allocation to be as follows: <table><tr><th>Instruments</th><th>Indicative Allocation (% of total assets)</th><th>Risk profile</th></tr><tr><td>Equity and equity related instruments</td><td>0-65%</td><td>Medium to High</td></tr><tr><td>Derivatives including Index Futures, Stock Futures, Index Options and Stock Options. *</td><td>0-65%</td><td>Medium to High</td></tr><tr><td>Money Market, Debt instruments, Securitised debt and call money.</td><td>35-100%</td><td>Low to Medium</td></tr></table> The above percentages are indicative and not absolute. * The exposure to derivative shown in the above asset allocation tables is the exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation. The idea is not to take additional asset allocation with the use of derivatives. The notional value exposure in derivatives securities would be reckoned for the purposes of the specified limits. The margin money deployed on these positions would be included in the Money Market/Debt category. The entire derivatives position for the scheme will be taken with a view to hedge the corresponding equity exposures entirely. The scheme, under no circumstances will take a directional/unhedged position in either equity or derivative instruments.	Instruments	Indicative Allocation (% of total assets)	Risk profile	Equity and equity related instruments	0-65%	Medium to High	Derivatives including Index Futures, Stock Futures, Index Options and Stock Options. *	0-65%	Medium to High	Money Market, Debt instruments, Securitised debt and call money.	35-100%	Low to Medium	(2) The asset allocation under defensive circumstances would be as follows: <table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum Allocation (%)</th><th>Maximum Allocation (%)</th></tr><tr><td>Equity and equity related instruments</td><td>0</td><td>65</td><td>Medium to High</td></tr><tr><td>Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*</td><td>0</td><td>65</td><td>Medium to high</td></tr><tr><td>Money Market, Debt instruments, Securitized debt# and call money.</td><td>35</td><td>100</td><td>Low to Medium</td></tr></table> #The fund may invest up to 50% of its debt portfolio in securitized debt. * The exposure to derivative shown in the above asset allocation tables is the exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation. The idea is not to take additional asset allocation with the use of derivatives. The notional value exposure in derivatives securities would be reckoned for the purposes of the specified limits. The margin money deployed on these positions would be included in the Money Market/Debt category. The above percentages are indicative and not absolute. The entire derivatives position for the scheme will be taken with a view to hedge the corresponding equity exposures entirely. The scheme, under no circumstances will take a directional/unhedged position in either equity or derivative instruments. Defensive circumstances are when the arbitrage opportunities in the market place are negligible or returns are lower than alternative investment opportunities as per allocation pattern. The allocation under defensive considerations will be made keeping in view the interest of the unitholders.	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum Allocation (%)	Maximum Allocation (%)	Equity and equity related instruments	0	65	Medium to High	Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65	Medium to high	Money Market, Debt instruments, Securitized debt# and call money.	35	100	Low to Medium
Instruments	Indicative Allocation (% of total assets)	Risk profile																														
Equity and equity related instruments	0-65%	Medium to High																														
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options. *	0-65%	Medium to High																														
Money Market, Debt instruments, Securitised debt and call money.	35-100%	Low to Medium																														
Instruments	Indicative Allocation (% of total assets)		Risk Profile																													
	Minimum Allocation (%)	Maximum Allocation (%)																														
Equity and equity related instruments	0	65	Medium to High																													
Derivatives including Index Futures, Stock Futures, Index Options and Stock Options*	0	65	Medium to high																													
Money Market, Debt instruments, Securitized debt# and call money.	35	100	Low to Medium																													

B. CHANGE IN OTHER ATTRIBUTES

Provisions	Existing Provisions	Proposed Provisions
Category	NA	Arbitrage Fund
Type of Scheme	An open-ended equity fund investing in a mix of equity, equity derivatives, debt and money market instruments.	An open ended scheme investing in arbitrage opportunities
Fund Name	UTI SPREAD Fund(UTI – Spread between Prices of Equity And Derivative Fund)	UTI Arbitrage Fund
Investment Objective	The debt component of the scheme would be invested in debt securities and money market instruments. The duration of the debt portfolio would primarily be managed with a view to generate income with minimum interest rate risk. The scheme will also endeavour to enhance returns through arbitrage between spot and futures equity markets. The fund manager will evaluate the difference between the price of a stock in the futures market and in the spot market on a market neutral basis. If the price of a stock in the futures market is higher than in the spot market, after adjusting for cost of carry and taxes the scheme shall buy the stock in the spot market and sell the same stock in equal quantity in the futures market, simultaneously. Rolling over of the futures transaction Rolling over of the futures transaction means unwinding the short position in the futures and simultaneously selling futures of the subsequent month maturity, and holding onto the spot position. There could also be instances of unwinding both the spot and the future position before the expiry of the current month future to increase the base return or to meet redemption. Return enhancement through the use of arbitrage opportunity would depend primarily on the availability of such opportunities. Arbitrage between Spot and Futures Market: The Scheme will look for a spread between the spot and futures market. The Scheme will buy stocks in the spot market and simultaneously sell futures or vice versa (buy futures and sell spot, subject to SEBI Regulations) to lock the arbitrage profit. Therefore the Scheme is not affected by any further price movements in the spot market. This strategy would be restricted to the entire equity component of the scheme. Dividend Arbitrage: Usually during the period prior to dividend declaration, the stock futures/options market can provide a profitable opportunity. Generally, the stock price declines by the dividend amount when the stock goes ex-dividend. Buy-back arbitrage: When the company announces the buy-back of its own shares, there could be opportunities due to the price differential in buy-back price and traded price. Nifty Spot - Nifty Futures The pricing of Nifty Futures is derived from the Nifty. When the two go out of sync, there arises opportunities. The cost of carry binds the futures price to the price of the underlying asset. For instance, the price of the Nifty futures at any given point in time should typically be more than the level of Nifty at that point of time. Cash and carry trades at times provide higher return than the prevailing interest rates. There is an opportunity to exploit by buying the index futures and selling the portfolio comprising of 50 index stocks. The cash received upon the sale is reinvested at the risk free rate of return till the expiration of the futures contract. The arbitrage profits come in at the expiration of the futures contract when the position is unwound by buying back the 50 index stocks, or until expiry if the rates converge. The same strategy can be replicated with Stock Futures also. Buy Call Option: The options component would be actively managed in an attempt to take advantage of the volatility in the markets to enhance returns. The risk of investing in options is that the views of the portfolio manager may not materialise and the entire option premium paid could be lost. The scheme would also look at investment in the equities market including subscribing to IPOs. There are various possible combinations of strategies which may be adopted in a specific situation. The provision for trading in derivatives is an enabling provision and it is not binding on the Scheme to undertake trading on a day to day basis. Portfolio Turnover Policy 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/redemptions, general market conditions, trading opportunities, creation of liquidity to meet dividend distribution etc. The portfolio turnover shall be targeted so as to have return maximization for the unitholders. At the same time, expenses such as brokerage and transaction cost shall be kept at low level so that it does not affect the earnings of the scheme.	The debt component of the scheme would be invested in debt securities and money market instruments. The duration of the debt portfolio would primarily be managed with a view to generate income with lower interest rate risk as well as managing liquidity. However, when such opportunities are not available, the scheme may invest in short term debt or money market securities. The strategies, the Scheme may adopt could be as under. The list is not exhaustive and the Scheme could use other strategies as available in the markets on a market neutral basis Cash Futures Arbitrage: The strategy would look for market opportunities between the spot and the futures market. The cash futures arbitrage strategy can be employed when the price of the futures exceeds the price of the underlying stock. The Scheme will buy the stock in cash market and will at the same time sell in the futures market thereby locking in the spread known as arbitrage return. Buying the stock in cash market and selling the futures results into a hedge where the scheme has locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. The future contracts are settled based on the last half an hour's weighted average trade of the cash market. Thus there is a convergence between the cash market and the futures market on expiry. This convergence helps the scheme to generate the arbitrage return locked in earlier. The fund may choose to roll over the futures position to the next month if the difference between the futures of the current and next month remains attractive. The position could even be closed earlier in case the price differential is realized before expiry or better arbitrage opportunities are available in other stocks. Also, in case the Scheme has to unwind the positions prior to the expiry on account of redemptions or any other reason, the returns would depend on the spread between the spot and futures price at which the position is unwound. The objective of the strategy is to lock-in the arbitrage gains. Index Arbitrage: An Index derives its value from the underlying stocks and the underlying stocks can be used to create a synthetic index matching the Index levels. Also, theoretically, the fair value of a stock/ index futures is equal to the spot price plus the cost of carry. Theoretically, therefore, the pricing of Index futures should be equal to the pricing of the synthetic index created by futures of the underlying stocks. However, due to market imperfections, the index futures may not exactly correspond to the synthetic index futures giving rise to arbitrage opportunities. The fund manager can attempt to capture such arbitrage opportunities Corporate Action / Event Driven Strategies: Any corporate action or event driven strategy where there is a potential opportunity for arbitrage in the cash and derivative markets such as: Dividend Arbitrage: Around dividend declaration time, the stock futures / options market can provide a profitable opportunity. Generally, the stock price declines by the dividend amount when the stock goes ex-dividend. Buy-Back Arbitrage: When the Company announces the buy-back of its own shares, there could be opportunities due to price differential between the buyback price and traded price. Merger: When the Company announces any merger, amalgamation, hive off, de-merger, etc., there could be opportunities due to price differential in the cash and the derivative market. Other Derivative Strategies: As allowed under the SEBI guidelines on derivatives, the fund manager will employ various other stock and index derivative strategies by buying or selling stock/index futures and/or options. Portfolio Turnover Policy 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/redemptions, general market conditions, trading opportunities, creation of liquidity to meet dividend distribution etc. Hence it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from
Benchmark	Nifty 50 Arbitrage	Nifty 50 Arbitrage
Product Label and Riskometer	 Investors understand that their principal will be at moderately Low risk. This product is suitable for investors who are seeking*: - Capital appreciation and dividend distribution over medium to long term - Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/ unhedged position in either equity or derivative instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.	 Investors understand that their principal will be at moderately Low risk. This product is suitable for investors who are seeking*: - Capital appreciation over medium to long term - Takes advantage of arbitrage opportunities in cash and derivative market without taking any directional/ unhedged position in either equity or derivative instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

NOTICE - CUM - ADDENDUM

5. Scheme Name: UTI - Retirement Benefit Pension Fund (UTI - RBP)

A) Change in Fundamental Attributes

Scheme Provisions	Existing Provisions	Proposed Provisions																																				
Investment Objective	Investment objective and policies of the scheme are primarily to provide pension in the form of periodical income / cash flow to the unitholders to the extent of redemption value of their holding after they complete 58 years of age. Considering the objective of the scheme not less than sixty percent of the assets will be invested in fixed income securities, like non-convertible debentures, bonds, other debt and money market instruments of predominantly low to medium risk profile. Not more than 40% of the funds of the scheme may be invested in equities and equity related instruments like fully/ partly convertible debentures, convertible preference shares etc. The risk profile of equity investments could be high.	The investment objective of the scheme is primarily to generate a corpus to provide for pension in the form of periodical income / cash flow to the unit holders to the extent of redemption value of their holding after the age of 58 years by investing in a mix of securities comprising of debt & money market instruments and equity & equity related instruments. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.																																				
Asset Allocation	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt (including securitized debt)</td><td>60%</td><td>100%</td><td>Low to medium</td></tr><tr><td>Equity & Equity related instruments</td><td>0%</td><td>40%</td><td>High</td></tr><tr><td>Units issued by REITs &InvTs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr></table> Investment in Money Market Instruments While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same will be kept to the minimum generally to meet the liquidity needs of the scheme. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned. asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Debt (including securitized debt)	60%	100%	Low to medium	Equity & Equity related instruments	0%	40%	High	Units issued by REITs &InvTs	0%	10%	Medium to High	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt and Money Market instruments(including securitised debt)*</td><td>60%</td><td>100%</td><td>Low to Medium</td></tr><tr><td>Equity & Equity related instruments</td><td>0%</td><td>40%</td><td>Medium to High</td></tr><tr><td>Units issued by REITs &InvTs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr></table> * The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Stock/Index Futures, Interest Rate Swaps, Interest Rate futures and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. Total investments in equity, debt, money market instruments, units of mutual fund scheme, derivatives and hybrid instruments shall not exceed 100% of the net assets of the scheme. The Scheme can take exposure up to 20% of its net assets in securities lending. The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Investment in Money Market Instruments: Investment in money market instruments including CBLO, Commercial Papers, Certificate of Deposits, BRDS, Treasury Bills, Repo, cash etc. will be made to meet the liquidity needs of the scheme and manage desired duration.	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Debt and Money Market instruments(including securitised debt)*	60%	100%	Low to Medium	Equity & Equity related instruments	0%	40%	Medium to High	Units issued by REITs &InvTs	0%	10%	Medium to High
Instruments	Indicative Allocation (% of total assets)		Risk Profile																																			
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Units issued by REITs &InvTs	0%	10%	Medium to High																																			
Lock in period	There is no lock in period.	The scheme will have a lock in period of 5 years from the date allotment of units or till the retirement age* (whichever is earlier). Upon completion of lock-in period, subsequent switches of units within the Scheme shall not be subject to further lock-in period. However, the said lock in period would not be applicable to unitholding investments, registered Systematic Investment Plan (SIP) and Systematic Transfer Investment Plans (STRIPs) existing as on May 02, 2018. *Retirement age is considered as 58 years.																																				
Liquidity	The scheme will offer subscription and redemption of units on every business day on an ongoing basis except during book closure period/s.	The scheme will offer subscription and redemption (subject to lock in period) of units on every business day on an ongoing basis except during book closure period/s.																																				
Load Structure	A) Entry Load : Nil B) Exit Load (as % of NAV) : as detailed below <table><tr><th>Period of Holding</th><th>Exit Load (as % of NAV)</th></tr><tr><td>Less than one year</td><td>5%</td></tr><tr><td>Greater than or equal to one year and less than three years</td><td>3%</td></tr><tr><td>Greater than or equal to three years</td><td>1%</td></tr><tr><td>Redemption at maturity (i.e. 58 years of age) or after 5 years from the date of investment whichever is later</td><td>Nil</td></tr></table>	Period of Holding	Exit Load (as % of NAV)	Less than one year	5%	Greater than or equal to one year and less than three years	3%	Greater than or equal to three years	1%	Redemption at maturity (i.e. 58 years of age) or after 5 years from the date of investment whichever is later	Nil	A) Entry Load : Nil B) Exit Load (as a % of NAV) : After completion of Lock in period the exit load is as follows : <table><tr><th>Period of Holding from the date of allotment of units</th><th>Exit Load (as % of NAV)</th></tr><tr><td>Less than one year</td><td>5%</td></tr><tr><td>Greater than or equal to one year and less than three years</td><td>3%</td></tr><tr><td>Greater than or equal to three years and less than five years</td><td>1%</td></tr><tr><td>Greater than or equal to 5 years from the date of investment</td><td>Nil</td></tr></table> The revision in exit load shall be applicable on prospective basis to all the subscriptions (including switch in) received after May 02, 2018 and all SIPs, STRIPs etc. where registrations/ enrolments are done after May 02, 2018.	Period of Holding from the date of allotment of units	Exit Load (as % of NAV)	Less than one year	5%	Greater than or equal to one year and less than three years	3%	Greater than or equal to three years and less than five years	1%	Greater than or equal to 5 years from the date of investment	Nil																
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Greater than or equal to three years and less than five years	1%																																					
Greater than or equal to 5 years from the date of investment	Nil																																					
Transfer / Pledge / Assignment of Units	a) Units issued under the scheme are not transferable / pledgeable / assignable. (b) However, UTI AMC may permit transfer, pledge or lien of units issued under the scheme in favour of persons/bodies corporate/eligible trusts etc., in accordance with relative operational guidelines issued by UTI AMC from time to time to enable them to extend loan to their employees/employees of their associates/any group of people. (hereinafter referred to as specified unitholders). Such transfer/pledge/lien shall be deemed to be effective on the date on which necessary mandate to that effect duly signed by both the unitholder and the person concerned was received by UTI AMC. (c) Where units issued to the specified unitholders are subject to transfer/pledge/lien as aforesaid, the bodies corporate, eligible trust etc. shall be permitted to enforce the lien. In the event of enforcement of the claim to the units of the specified unitholders, the bodies corporate/eligible trusts etc. shall only have a right to the redemption proceeds of the units standing to the credit of the unitholder. However, they shall not be admitted as unitholders. They may be given the right to substitute an existing individual unitholder by another individual as a unitholder if otherwise eligible. Redemption shall be at the prevailing redemption price determined by UTI AMC as per Scheme Information Document.	a) Units issued under the scheme are not transferable /pledge able/assignable. (b) However, After lock in period of 5 years, UTI AMC may permit transfer, pledge or lien of units issued under the scheme in favour of persons/bodies corporate/eligible trusts etc., in accordance with relative operational guidelines issued by UTI AMC from time to time to enable them to extend loan to their employees/employees of their associates/any group of people. (hereinafter referred to as specified unitholders). Such transfer/pledge/lien shall be deemed to be effective on the date on which necessary mandate to that effect duly signed by both the unitholder and the person concerned was received by UTI AMC. (c) Where units issued to the specified unitholders are subject to transfer/pledge/lien as aforesaid, the bodies corporate, eligible trust etc. shall be permitted to enforce the lien. In the event of enforcement of the claim to the units of the specified unitholders, the bodies corporate/eligible trusts etc. shall only have a right to the redemption proceeds of the units standing to the credit of the unitholder. However, they shall not be admitted as unitholders. They may be given the right to substitute an existing individual unitholder by another individual as a unitholder if otherwise eligible. Redemption shall be at the prevailing redemption price determined by UTI AMC as per Scheme Information Document.																																				

B. Change in Other Attributes

Scheme Provisions	Existing Provisions	Proposed Provisions
Category of Scheme	NA	Retirement Fund
Type of Scheme	UTI-Retirement Benefit Pension Fund (UTI -RBP) is an open ended notified tax savings cum pension scheme with no assured returns .	An open ended retirement solution oriented scheme having a lock in of 5 years or till retirement age (whichever is earlier)
Investment Strategy	1. Investment strategy It is a scheme with a long term investment horizon. Owing to its long-term nature, emphasis will be on adjusting the asset allocation and the mix within an asset class depending on the prevailing market conditions.	1. Investment Strategy Debt: The Scheme manages duration dynamically by investing across maturities of corporate bonds, G-Secs and includes money market instruments. The fund manager has the flexibility to invest in short end or long end of the curve based on investment environment and market outlook.

Scheme Provisions	Existing Provisions	Proposed Provisions
	Portfolio Turnover Policy The scheme portfolio management style is conducive to a low portfolio turnover rate. However, the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. A high portfolio turnover rate in the equity component of the portfolio may represent arbitrage opportunities that exist for scripts held in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.	Equity: The Scheme proposes to invest into equity and equity related instruments across market capitalization based on, but not limited to evaluation of the fundamentals of the company, management, valuation and other macro-economic considerations. 2) Portfolio Turnover Policy Debt Portion: The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover. Equity Portion: The Scheme being an open-ended Scheme, the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. Hence it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.

6. Scheme Name: UTI - Children's Career Plan (UTI- CCP)

UTI Children's Career Plan (UTI- CCP) is an open ended hybrid scheme offering two plans namely –

1. UTI-Children's Career Balanced Plan

2. UTI – CCP Advantage Fund

It is proposed to rename UTI- CCP as UTI Children's Career Fund (UTI CCF) and also rename both the plans under it as given below.

Existing name	Proposed name
UTI-Children's Career Balanced Plan	UTI CCF- Savings Plan
UTI – CCP Advantage Fund	UTI CCF- Investment Plan

I. Proposed Changes for UTI-Children's Career Balanced Plan

A) Change in Fundamental Attributes

Scheme Provisions	Existing Provisions	Proposed Provisions																																				
Investment Objective	Funds collected under the Plan will be invested in equities, convertible and non-convertible debentures/bonds of companies/corporates etc and other capital and money market instruments subject to the condition that (i) not less than 60% of the funds will be invested in debt instruments of low to medium risk profile having a rating of A+ and above or equivalent at the time of investment and (ii) not more than 40% of the funds in equities and equity related instruments. The risk profile of equity investments could be high. (iii) not more than 10% of the funds could be invested in Units issued by REITs & InvTs.	The primary objective of the scheme is to invest predominantly in debt and money market instruments and part of the portfolio into equity & equity related securities with a view to generating income and aim for capital appreciation. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.																																				
Asset Allocation	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt Securities</td><td>60%</td><td>100%</td><td>Low to Minimum</td></tr><tr><td>Equity and Equity related Instruments</td><td>0%</td><td>40%</td><td>High</td></tr><tr><td>Units issued by REITs & InvTs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr></table> (iii) Investment in Money Market Instruments: (a) While no fixed allocation will normally be made for investment in money market instruments like Call Deposits, Commercial Papers, Treasury Bills etc. the same may be kept to the minimum generally to meet the liquidity needs of the Plans. (b) Pending deployment of funds in securities in accordance with the investment objective of the Plans, the AMC may invest the liquid funds in money market instruments. (c) The AMC retains the option to alter the asset allocation for short term periods on defensive considerations. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Debt Securities	60%	100%	Low to Minimum	Equity and Equity related Instruments	0%	40%	High	Units issued by REITs & InvTs	0%	10%	Medium to High	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Debt and Money Market instruments (including securitised debt)*</td><td>60%</td><td>100%</td><td>Low to Medium</td></tr><tr><td>Equity & equity related instruments</td><td>0%</td><td>40%</td><td>Medium to High</td></tr><tr><td>Units issued by REITs &InvTs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr></table> * The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Stock/Index Futures, Interest Rate Swaps, Interest Rate futures and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. Total investments in equity, debt, money market instruments, units of mutual fund scheme, derivatives and hybrid instruments shall not exceed 100% of the net assets of the scheme. The Scheme can take exposure up to 20% of its net assets in securities lending. The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Investment in Money Market Instruments: Investment in money market instruments including CBLO, Commercial Papers, Certificate of Deposits, BRDS, Treasury Bills, Repo, cash etc. will be made to meet the liquidity needs of the scheme and manage desired duration.	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Debt and Money Market instruments (including securitised debt)*	60%	100%	Low to Medium	Equity & equity related instruments	0%	40%	Medium to High	Units issued by REITs &InvTs	0%	10%	Medium to High
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Units issued by REITs &InvTs	0%	10%	Medium to High																																			
Lock in period	There is no lock in period.	The scheme will have a lock in period of 5 years from the date allotment of units or till the child attains age of majority* (whichever is earlier). Upon completion of lock-in period, subsequent switches of units within the Scheme shall not be subject to further lock-in period. However, the said lock in period would not be applicable to unitholding investments, registered Systematic Investment Plan (SIP) and Systematic Transfer Investment Plans (STRIPs) existing as on May 02, 2018. *on completion of 18 years of age																																				
Liquidity	The purchase and redemption of units shall remain open throughout the year except during book closure period/s not exceeding 15 days in a year.	The scheme will offer subscription and redemption (subject to lock in period) of units on every business day on an ongoing basis except during book closure period/s.																																				
Load Structure	UTI-Children's Career Balanced Plan <table><tr><td>Entry Load</td><td>Nil</td></tr><tr><td>Exit Load : Less than 2 yrs</td><td>3%</td></tr><tr><td>Greater than or equal to 2 yrs & less than 4 yrs</td><td>2%</td></tr><tr><td>Greater than or equal to 4 yrs & less than 5 yrs</td><td>1%</td></tr><tr><td>Greater than or equal to 5 yrs</td><td>Nil</td></tr></table>	Entry Load	Nil	Exit Load : Less than 2 yrs	3%	Greater than or equal to 2 yrs & less than 4 yrs	2%	Greater than or equal to 4 yrs & less than 5 yrs	1%	Greater than or equal to 5 yrs	Nil	UTI CCF- Savings Plan Entry Load : Nil Exit Load (as a % of NAV) : After completion of Lock in period the exit load is as follows : <table><tr><th>Period of Holding from the date of allotment of units</th><th>Exit Load (as % of NAV)</th></tr><tr><td>Less than 2 yrs</td><td>3%</td></tr><tr><td>Greater than or equal to 2 yrs & less than 4 yrs</td><td>2%</td></tr><tr><td>Greater than or equal to 4 yrs & less than 5 yrs</td><td>1%</td></tr><tr><td>Greater than or equal to 5 yrs</td><td>NIL</td></tr></table> The revision in exit load shall be applicable on prospective basis to all the subscriptions (including switch in) received after May 02, 2018 and all SIPs, STRIPs etc. where registrations/enrolments are done after May 02, 2018.	Period of Holding from the date of allotment of units	Exit Load (as % of NAV)	Less than 2 yrs	3%	Greater than or equal to 2 yrs & less than 4 yrs	2%	Greater than or equal to 4 yrs & less than 5 yrs	1%	Greater than or equal to 5 yrs	NIL																
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Greater than or equal to 4 yrs & less than 5 yrs	1%																																					
Greater than or equal to 5 yrs	NIL																																					

NOTICE - CUM - ADDENDUM

B. Change in Other Attributes

Scheme Provisions	Existing Provisions	Proposed Provisions
Category of Scheme	NA	Children's Fund
Scheme Name	UTI-Children's Career Balanced Plan	UTI CCF- Savings Plan
Type of Scheme	UTI-Children's Career Balanced Plan is an open ended scheme.	An open ended fund for investment for children having a lock in for at least 5 years or till the child attains age of majority (whichever is earlier)
Investment Strategy	UTI-Children's Career Balanced Plan: This is a scheme with a conservative tilt and a long term horizon. Equity investments are made using a bottom up approach. The debt portfolio is designed with the objective of providing stability of returns to the Fund. Portfolio Turnover Policy The scheme portfolio management style is conducive to a low portfolio turnover rate. However, a Plan will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. A high portfolio turnover rate in UTI-CCP Advantage Fund and the equity component of the portfolio of UTI-Children's Career Balanced Plan may represent arbitrage opportunities that exist for scripts held in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from	1) Investment Strategy Debt Portion: The Scheme manages duration dynamically by investing across maturities of corporate bonds, G-Secs and includes money market instruments. The fund manager has the flexibility to invest in short end or long end of the curve based on investment environment and market outlook. Equity Portion: The Scheme proposes to invest into equity and equity related instruments across market capitalization and follow a blend of growth and value based approach. The equity portfolio of the scheme shall be constructed around companies evaluated on the basis of, though not limited to, growth prospect of the business, cash flow generation, RoCEs/ RoEs, valuations and sound management track record. The fund will use both bottom up and top down approach with emphasis on micro economic factor of the underlying business. 2) Portfolio Turnover Policy Debt Portion: The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover. Equity Portion: The Scheme being an open-ended Scheme, the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. The fund may also engage in arbitrage transaction which will generate a yield but will also result in an increase in turnover. Hence it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.

II. Proposed Changes for UTI-CCP Advantage Fund

A) Change in Fundamental Attributes

Scheme Provisions	Existing Provisions	Proposed Provisions																																
Investment Objective	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity and Equity related Instruments</td><td>70%</td><td>100%</td><td>High</td></tr><tr><td>Debt & Money Market Instruments including securitised Debt</td><td>0%</td><td>30%</td><td>Low to Medium</td></tr></table> * Investment in securitised Debt will not normally exceed 20% of the net assets of the scheme.	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equity and Equity related Instruments	70%	100%	High	Debt & Money Market Instruments including securitised Debt	0%	30%	Low to Medium	The primary objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity related securities of companies across the market capitalization spectrum. However, there is no assurance or guarantee that the investment objective of the Scheme would be achieved.																		
Instruments	Indicative Allocation (% of total assets)		Risk Profile																															
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(c) The AMC retains the option to alter the asset allocation for short term periods on defensive considerations. The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If the fund manager for any reason is not able to rebalance the asset allocation within 30 days, the matter would be escalated to the Investment Committee for further direction. The Investment Committee shall record the reasons in writing for the exposure falling outside the asset allocation and the Committee shall review, and as considered necessary, may further direct the manner for rebalancing the same within the range of the asset allocation as mentioned above.	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equity and Equity related Instruments	70%	100%	High	Debt & Money Market Instruments including securitised Debt	0%	30%	Low to Medium	<table><tr><th rowspan="2">Instruments</th><th colspan="2">Indicative Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity & Equity related instruments</td><td>70%</td><td>100%</td><td>Medium to High</td></tr><tr><td>Debt and Money Market instruments (including securitized debt)*</td><td>0%</td><td>30%</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr></table> *The fund may invest up to 50% of its debt portfolio in securitized debt. The Fund may use derivative instruments like Stock/Index Futures, Interest Rate Swaps, Interest Rate futures and Forward Rate Agreements or such other derivative instruments as may be introduced from time to time for the purpose of hedging and portfolio balancing, or to undertake any other strategy within a limit of 50% of the Net Assets of the scheme. Total investments in equity, debt, money market instruments, units of mutual fund scheme, derivatives and hybrid instruments shall not exceed 100% of the net assets of the scheme. The Scheme can take exposure up to 20% of its net assets in securities lending. The Scheme may seek investment opportunity in the ADR/GDR/Foreign Securities, in accordance with guidelines stipulated in this regard by SEBI and RBI from time to time. Under normal circumstances, the scheme shall not have an exposure of more than 10% of its net assets in foreign securities subject to regulatory limits. Investment in Foreign Securities shall be in compliance with requirement of SEBI circular dated September 26, 2007 and other applicable regulatory guidelines. The Scheme may invest in derivatives to engage in permitted currency hedging transactions with an intention to reduce exchange rate fluctuations between the currency of the Scheme (INR) and the foreign currency exposure The above investment pattern is only indicative and may be changed by the Fund Manager for a short term period on defensive considerations, keeping in view the market conditions, market opportunities, applicable SEBI (MF) Regulations 1996, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders. Rebalancing of the portfolio will be done when the asset allocation falls outside the range given above. If the exposure falls outside the above mentioned asset allocation pattern, it will be restored within 30 days. If owing to adverse market conditions or with the view to protect the interest of the investors, the fund manager is not able to rebalance the asset allocation within the above mentioned period of 30 days, the same shall be reported to the Internal Investment Committee. The Internal Investment Committee shall then decide the further course of action. Investment in Money Market Instruments: Investment in money market instruments including CBLO, Commercial Papers, Certificate of Deposits, BRDS, Treasury Bills, Repo, cash etc. will be made to meet the liquidity needs of the scheme and manage desired duration.	Instruments	Indicative Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equity & Equity related instruments	70%	100%	Medium to High	Debt and Money Market instruments (including securitized debt)*	0%	30%	Low to Medium	Units issued by REITs & InvITs	0%	10%	Medium to High
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Units issued by REITs & InvITs	0%	10%	Medium to High																															
Lock in period	There is no lock in period.	The scheme will have a lock in period of 5 years from the date allotment of units or till the child attains age of majority* (whichever is earlier). Upon completion of lock-in period, subsequent switches of units within the Scheme shall not be subject to further lock-in period. However, the said lock in period would not be applicable to unitholding investments, registered Systematic Investment Plan (SIP) and Systematic Transfer Investment Plans (STRIPs) existing as on May 02, 2018 *on completion of 18 years of age																																
Liquidity	The purchase and redemption of units shall remain open throughout the year except during book closure period/s not exceeding 15 days in a year.	The scheme will offer subscription and redemption (subject to lock in period) of units on every business day on an ongoing basis except during book closure period/s.																																

Scheme Provisions	Existing Provisions		Proposed Provisions	
Load Structure	UTI-CCP Advantage Fund		UTI CCF - Investment Plan	
			Entry Load : Nil	
			Exit Load (as a % of NAV) : After completion of Lock in period the exit load is as follows :	
	Entry Load	Nil	Period of Holding from the date of allotment of units	Exit Load (as % of NAV)
	Exit Load : Less than 1 yr	4%	Less than 1 year	4%
	Greater than or equal to 1yr & less than 3 yrs	3%	Greater than or equal to 1 yr & less than 3 years	3%
	Greater than or equal to 3yrs & less than 5 yrs	1%	Greater than or equal to 3 yrs & less than 5 years	1%
Greater than or equal to 5 yrs	Nil	Greater than or equal to 5 years	NIL	
		The revision in exit load shall be applicable on prospective basis to all the subscriptions (including switch in) received after May 02, 2018 and all SIPs, STRIPs etc. where registrations/ enrolments are done after May 02, 2018.		

B. Change in Other Attributes

Scheme Provisions	Existing Provisions	Proposed Provisions
Category of Scheme	NA	Children's Fund
Scheme Name	UTI - CCP Advantage Fund	UTI CCF - Investment Plan
Type of Scheme	UTI-CCP Advantage Fund is an open ended scheme.	An open ended fund for investment for children having a lock in for at least 5 years or till the child attains age of majority (whichever is earlier)
Investment Strategy	The scheme has a long-term horizon. Equity investments are made using a bottom-up approach. The debt portfolio is designed with the objective of providing stability of returns to the fund. Portfolio Turnover Policy The scheme portfolio management style is conducive to a low portfolio turnover rate. However, a Plan will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. A high portfolio turnover rate in UTI-CCP Advantage Fund and the equity component of the portfolio of UTI-Children's Career Balanced Plan may represent arbitrage opportunities that exist for scripts held in the portfolio. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from	1) Investment Strategy Equity Portion: The Scheme proposes to invest into equity and equity related instruments across market capitalization and follow a blend of growth and value based approach. The equity portfolio of the scheme shall be constructed around companies evaluated on the basis of, though not limited to, cash flow generation, RoCEs/RoEs, and sound management track record. The fund will use both bottom up and top down approach with emphasis on micro economic factor of the underlying business. Debt Portion: The Scheme manages duration dynamically by investing across maturities of corporate bonds, G-Secs and includes money market instruments. The fund manager has the flexibility to invest in short end or long end of the curve based on investment environment and market outlook. 2) Portfolio Turnover Policy Equity Portion: The Scheme being an open-ended Scheme, the fund managers have to execute transactions based on subscriptions and redemptions on a daily basis. Further as an active fund the scheme will take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. The fund may also engage in arbitrage transaction which will generate a yield but will also result in an increase in turnover. Hence it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. The AMC will endeavor to balance the increased cost on account of higher portfolio turnover with the benefits derived there from. Debt Portion: The Scheme being an open-ended Scheme, it is expected that there would be a number of Subscriptions and Redemptions on a daily basis. Further, in the debt market, trading opportunities may arise due to changes in system liquidity, interest rate policy announced by RBI, shifts in the yield curve, credit rating changes or any other factors. In the opinion of the fund manager these opportunities can be utilized to enhance the total return of the portfolio. The fund manager would endeavour to optimize portfolio turnover to maximize gains and minimize risks keeping in mind the cost and overall scheme objective. The Scheme has no specific target relating to portfolio turnover.

Investment in units of REITs and InvITs

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

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

The limits mentioned in sub-clauses (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.”

Risk factors associated with investments in REITs and InvITs –
VOLATILITY OF DISTRIBUTIONS

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

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

OPERATIONAL AND RESIDUAL RISKS

- REIT & InvITs Assets are subject to various risks that we may not be insured against, adequately or at all, including:
 - (i) Changes in governmental and regulatory policies;
 - (ii) Shortages of, or adverse price movement for, materials, equipment and plants;
 - (iii) Design and engineering defects;
 - (iv) Breakdown, failure or substandard performance of the underlying assets and other equipments;
 - (v) Improper installation or operation of the underlying assets and other equipment;
 - (vi) Terrorism and acts of war;
 - (vii) Indement weather and natural disasters;
 - (viii) Environmental hazards, including earthquakes, flooding, tsunamis and landslide
- Any additional debt financing or issuance of additional Units may have a material, adverse effect on the REITs & InvITs distributions.
- Any future issuance of Units by REITs & InvITs or sales of Units by the Sponsor or any of other significant Unitholders may materially and adversely affect the trading price of the Units.
- The Valuation Report, and any underlying reports, and the valuation contained therein may not be indicative of the true value of the Project SPVs' assets.
- Risk related to business or industry sector.
- There can be no assurance that REITs & InvITs will be able to successfully undertake future acquisitions.

Market Risk:

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

Liquidity Risk:

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

Reinvestment Risk:

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

Price-Risk or Interest-Rate Risk:

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

NOTICE - CUM - ADDENDUM

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

RISK MITIGATION FACTORS:

The UTI AMC Ltd. (AMC) endeavours to invest in REITs/InvITs, where adequate due diligence and research has been performed by AMC . The AMC also relies on its own research as well as third party research. This involves one-to-one meetings with the managements, attending conferences and analyst meets and also tele-conferences. The analysis will focus, amongst others, on the strength of management, predictability and certainty of cash flows, value of assets, capital structure, business prospects, policy environment, volatility of business conditions, etc.

Details of Participation in Interest Rate Futures

- a) Investment Norms:
- To reduce interest rate risk in a debt portfolio, the scheme may hedge the portfolio or part of the portfolio (including one or more securities) on weighted average modified duration basis by using Interest Rate Futures (IRFs). The maximum extent of short position that may be taken in IRFs to hedge interest rate risk of the portfolio or part of the portfolio, is as per the formula given below:
(Portfolio Modified Duration * Market Value of the Portfolio) / (Futures Modified Duration * Futures Price / Par Value)
- At no point of time, the net modified duration of part of the portfolio being hedged shall be negative.
- In case the IRF used for hedging the interest rate risk has different underlying security(s) than the existing position being hedged, it would result in imperfect hedging.
- Imperfect hedging using IRFs will be considered to be exempted from the gross exposure, upto maximum of 20% of the net assets of the scheme, subject to certain conditions such as exposure to IRFs is created only for hedging, the correlation between the portfolio and the IRF is atleast 0.9 etc. as prescribed in above mentioned SEBI circular.

- b) Risk involved in imperfect hedging using Interest Rate Futures (IRFs)
- With imperfect hedging, there is a risk that offsetting investments in a hedging strategy will not experience price changes in entirely same direction from each other. This imperfect correlation between the two investments creates the potential for excess gains or losses in a hedging strategy, thus adding risk to the position.

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

Numerical Example:

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

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

Let us assume the following two scenarios:

- (i) Both the securities experience price changes in the same direction:
- On Nov 15, 2017 the corporate bond and government bond yields move up by 10 basis points (0.10%) on back of deteriorating macro economic factors.
- Loss in Corporate Bond Holding = Portfolio Value * Change in Interest Rate * Modified Duration
Loss in Corporate Bond Holding = Rs. 100 Crs * 0.10% * 6 = (Rs. 60 Lacs)
- Similarly, Profit on short selling of Interest Rate Futures = Rs. 100 Crs * 0.10% * 6 = Rs. 60 Lacs
- This allows the fund manager to hedge the portfolio against interest rate movement using Interest Rate Futures.
- (ii) Securities experience price changes in the opposite direction:
- On Nov 15, 2017 the corporate bond yield moves up by 10 basis points (0.10%) on back of higher supply of corporate bonds & the government bond yield fell by 5 bps due to improving macro economic factors.
- Loss in Corporate Bond Holding = Portfolio Value * Change in Interest rate * Modified Duration
Loss in Corporate Bond Holding = Rs. 100 Crs * 0.10% * 6 = (Rs. 60 Lacs)
- Similarly, Loss on short selling of Interest Rate Futures = Rs. 100 Crs * 0.05% * 6 = (Rs. 30 Lacs)

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

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

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

Option to existing unit holders of the scheme:

Pursuant to Regulation 18 (15A) of the SEBI (Mutual Funds) Regulations, 1996 and pursuant to provisions of SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2017/109 dated September 27, 2017 a change in the fundamental attribute in the scheme requires a written communication about the proposed change, to be sent to each unitholder, an advertisement to be published and the unitholders to be given an option to exit at the prevailing net asset value ("NAV"), without any exit load, at least for a period of 30 days.

- Kindly note that no action needs to be taken by unit holders in this regard, if they desire to continue in the scheme with revised fundamental attribute. The Exit option is purely optional.
- If unit holder do not wish to continue, they are given an Exit Option to either redeem or switch their existing units to any other scheme of UTI Mutual Fund at prevailing NAV during the interval period without any exit load from 28/03/2018 to 02/05/2018 (both days inclusive), for a period of 36 days. In such a case, unit holder is required to inform us in writing by submitting the duly discharged Account Statement and informing complete bank account details (including Core banking account number & IFS code), email ID and mobile number on any business day during the exit option period . For the procedure of Change / Updation of Bank details and Change of Address, please refer to Scheme Information Document (SID) and Statement of additional Information (SAI). The necessary Forms are available on our website www.utimf.com and also at all UTI Financial centres. Unitholders, who hold units of the scheme in dematerialised form and wish to exit, can submit redemption request with his / her Depository Participant (DP) during exit option period.
- The redemptions/switch out requests shall be processed at applicable NAV of the day of receipt of such redemption / switch request, as per cut off time of receipt, without deduction of any exit load, provided the same is received during the exit period of 36 days mentioned above.
- Please note that the unitholders who have pledged or encumbered their units will not have the option to exit unless they procure an effective release of their pledge/encumbrances prior to the submission of redemption/switch-out requests.
- Special products features / facilities: Systematic Investment Plan (SIP)/ Systematic Transfer Investment Plan (STRIP) / Systematic Withdrawal Plan (SWP), etc. registered under the scheme will remain applicable and continue as per the terms therein.
- If unit holder do not exercise exit option they deemed to have consented to the aforesaid proposal.

Tax Implications:

Redemption / switch out of units from the scheme, during the exit period, may entail capital gain/ loss in the hands of the unit holder. Similarly, in case of NRI investors, TDS shall be deducted in accordance with the applicable Tax law, upon exercise of exit option and the same would be required to be borne by such investor. In view of individual nature of tax implications, unitholders are advised to consult their tax advisors. For details of Tax implications, please seek professional advice and refer to SID of the scheme and Statement of Additional Information available on our website <http://www.utimf.com>.

Please note that in case unit holder choose to continue with investments in the aforesaid scheme, there shall be no tax implications arising out of above proposal.

II. Merger of Schemes:

It is proposed to merge UTI Monthly Income Scheme, UTI Smart Woman Savings Plan & UTI - Unit Scheme for Charitable & Religious Trusts & Registered Societies (UTI - C.R.T.S.) into UTI-MIS Advantage Plan.

- a) On Merger, the features of UTI-MIS Advantage Plan would be applicable to the Merging Schemes.
- b) In respect of existing investment, the Plan and Option of UTI Monthly Income Scheme, UTI Smart Woman Savings Plan & UTI - C.R.T.S, chosen by investor will be allocated under the merged scheme UTI-MIS Advantage Plan as mentioned below.

Merging Scheme (UTI Monthly Income Scheme)	Merged Scheme (UTI-MIS Advantage Plan)
Existing Plan - Growth Option	Regular Plan - Growth Option
Existing Plan - Dividend Option (with payout and reinvestment facilities)	Regular Plan – Monthly Dividend Plan (with both payout and reinvestment facilities)
Direct Plan - Growth Option	Direct Plan - Growth Option
Direct Plan - Dividend Option (with payout and reinvestment facilities)	Direct Plan – Monthly Dividend Plan (with both payout and reinvestment facilities)

Merging Scheme (UTI Smart Woman Savings Plan)	Merged Scheme (UTI-MIS Advantage Plan)
Existing Plan - Growth Option	Regular Plan - Growth Option
Existing Plan - Dividend Option (with payout and reinvestment facilities)	Regular Plan – Flexi Dividend Plan (with both payout and reinvestment facilities)
Direct Plan - Growth Option	Direct Plan - Growth Option
Direct Plan - Dividend Option (with payout and reinvestment facilities)	Direct Plan – Flexi Dividend Plan (with both payout and reinvestment facilities)

Merging Scheme (UTI - C.R.T.S.)	Merged Scheme (UTI-MIS Advantage Plan)
Existing Plan - Growth Option	Regular Plan - Growth Option
Existing Plan - Dividend Option (with payout and reinvestment facilities)	Regular Plan – Flexi Dividend Plan (with both payout and reinvestment facilities)
Direct Plan - Growth Option	Direct Plan - Growth Option
Direct Plan - Dividend Option (with payout and reinvestment facilities)	Direct Plan – Flexi Dividend Plan (with both payout and reinvestment facilities)

- c) Investor/s are given an exit option to redeem his/her existing units at the prevailing NAV without any exit load from 28/03/2018 to 02/05/2018 (both days inclusive), for a period of 36 days, under UTI Monthly Income Scheme, UTI Smart Woman Savings Plan & UTI - C.R.T.S.
- d) After the cut off time on May 2, 2018, UTI Monthly Income Scheme, UTI Smart Woman Savings Plan & UTI - C.R.T.S will be merged into UTI-MIS advantage Plan.

All other terms and conditions of the above Schemes remain unchanged.

This addendum No. 54/2017-18 is an integral part of the Scheme Information Document (SID) / Key Information Memoranda (KIM) of the above referred schemes of UTI Mutual Fund and shall be read in conjunction with the SID / KIM.

For UTI Asset Management Company Limited

Sd/-

Authorised Signatory

In case any further information is required, the nearest UTI Financial Centre may please be contacted.

Changes under Exchange Traded Funds and Equity Linked Saving Scheme of UTI Mutual Fund

In terms of SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2017/114, dated October 06, 2017 on categorization and rationalization of open ended mutual fund schemes, the following changes are being made to Scheme Information Document (SID) and Key Information Memorandum (KIM) of the below mentioned Schemes with effect from April 02, 2018.

- (a) the asset allocation pattern of UTI-Gold Exchange Traded Fund ('the scheme'), an open-ended Exchange Traded Fund, is proposed to be changed as follows.

UTI-Gold Exchange Traded Fund			
Existing Asset Allocation Pattern			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Maximum	Minimum	
Gold bullion and Gold Related Instruments #	100%	90%	Medium
Money Market instruments and other debt securities	10%	0%	Low
# Gold related instruments that may be permitted by SEBI from time to time			
Revised Asset Allocation Pattern			
Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Gold bullion and Gold Related Instruments #	95%	100%	Medium
Money Market instruments and other debt securities	0%	5%	Low
# Gold related instruments that may be permitted by SEBI from time to time			

- (b) the 'Type of Scheme' for the following Schemes are being proposed to be changed as under.

Name of the Scheme	Existing	Revised
UTI Nifty Exchange Traded Fund	An Open Ended Exchange Traded Fund.	An open ended scheme replicating / tracking Nifty 50 Index
UTI Nifty Next 50 Exchange Traded Fund	An Open Ended Exchange Traded Fund.	An open ended scheme replicating / tracking Nifty Next 50 Index
UTI Sensex Exchange Traded Fund	An Open Ended Exchange Traded Fund.	An open ended scheme replicating / tracking S&P BSE Sensex Index
UTI Gold Exchange Traded Fund	An Open Ended Exchange Traded Fund.	An open ended scheme replicating / tracking Gold
UTI - Long Term Equity Fund (Tax Saving)	An Open ended equity scheme	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

- (c) It is proposed to rename the "Existing Plan" to "Regular Plan" under UTI - Long Term Equity Fund (Tax Saving).

All other terms and conditions of the above Schemes remain unchanged.

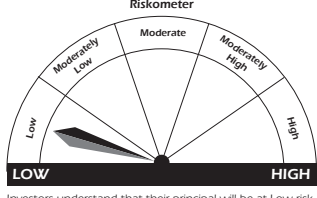
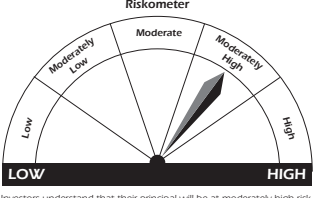
This Addendum no. 55/2017-18 is an integral part of the Scheme Information Document (SID) / Key Information Memoranda (KIM) of the above referred Schemes of UTI Mutual Fund and shall be read in conjunction with the SID / KIM.

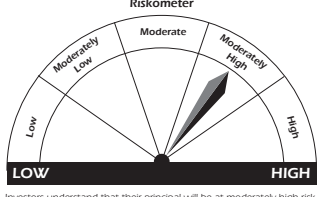
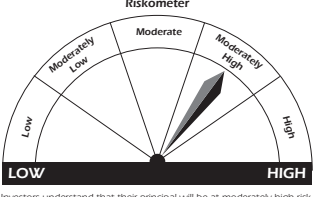
For UTI Asset Management Company Limited

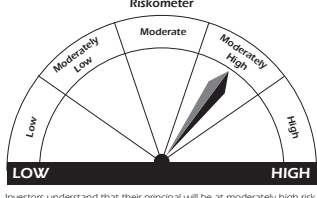
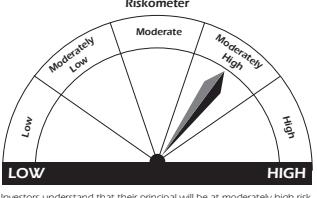
Sd/-

Authorised Signatory

In case any further information is required, the nearest UTI Financial Centre may please be contacted.

	UTI Liquid Cash Plan	UTI MIS-Advantage Plan
Product Label and Riskometer	 Investors understand that their principal will be at Low risk.	 Investors understand that their principal will be at moderately high risk.
	This product is suitable for investors who are seeking*: - Steady and reasonable income over short-term with capital preservation - Investment in money market securities & high quality debt *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	This product is suitable for investors who are seeking*: - Long-term capital appreciation and regular income over medium-term - Investment in equity instruments (maximum-25%) and fixed income securities (debt and money market securities) *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

	UTI CCP-Advantage Plan	UTI Gold Exchange Traded Fund
Product Label and Riskometer	 Investors understand that their principal will be at moderately high risk.	 Investors understand that their principal will be at moderately high risk.
	This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment in equity instruments (above 70%) and debt instruments *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	This product is suitable for investors who are seeking*: - Returns that, before expenses of the scheme, closely track the performance and yield of gold - Investment predominantly in gold and gold related instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

	UTI Children Carrier Balanced Plan	UTI Retirement Benefit Pension Fund
Product Label and Riskometer	 Investors understand that their principal will be at moderately high risk.	 Investors understand that their principal will be at moderately high risk.
	This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment in equity instruments (maximum-40%) and debt instruments *Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	This product is suitable for investors who are seeking*: - Long term capital appreciation - Investment in equity instruments (maximum-40%) and debt/money market instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them.