

KEY INFORMATION MEMORANDUM

UTI Balanced Hybrid Fund

(An open ended balanced scheme investing only in equity and debt instruments)

No arbitrage is permitted in the scheme

THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*:	Scheme Risk-o-meter: UTI Balanced Hybrid Fund	Benchmark Risk-o-meter: NIFTY 50 Hybrid Composite Debt 50:50 Index
- Long term capital appreciation - Investment in equity and equity related instruments and fixed income securities	 The risk of the scheme is high	 The risk of the benchmark is high

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

Product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

New Fund Offer Opens on: Friday, August 14, 2026

New Fund Offer Closes on: Friday, August 28, 2026

Scheme Reopens on : Monday, September 07, 2026

New Fund Offer shall remain open for subscription for a minimum period of 3 working days but will not be kept open for more than 15 calendar days

Offer of Units of Rs. 10/- each during the New Fund Offer and Continuous Offer of Units at NAV based prices

UTI Mutual Fund
UTI Asset Management Company Limited
UTI Trustee Company Private Limited

Address of the Mutual Fund, AMC and Trustee Company:

UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051. Tel: (022) 6678 6666,

Website: www.utmfm.com / Email: invest@uti.co.in

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

The scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 2026, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM

This Key Information Memorandum is dated **August 10, 2026**

SPONSORS

State Bank of India, Punjab National Bank, Bank of Baroda and Life Insurance Corporation of India (Liability of sponsors limited to Rs.10,000/-)

TRUSTEE

UTI Trustee Co. (P) Ltd.
(Incorporated under the Companies Act, 1956)

INVESTMENT MANAGER

UTI Asset Management Co. Ltd.
(Incorporated under the Companies Act, 1956)

UTI Balanced Hybrid Fund																						
SEBI Code	UTIM/O/H/BHF/26/08/0135																					
Category of the Scheme	Balanced Hybrid Fund																					
Type of the scheme	An open ended balanced scheme investing only in equity and debt instruments. No arbitrage is permitted in the scheme																					
Investment Objective	The investment objective of the Scheme is to provide long term capital appreciation and generate income by investing in a balanced portfolio of equity & equity related instruments and debt & money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme will be achieved.																					
Asset Allocation Pattern of the scheme	The funds collected under the Scheme shall be invested in alignment with the objective of the Scheme in the following manner:																					
	Instruments	Indicative Allocations (% of Total Assets)																				
		Minimum	Maximum																			
	Equity and equity related instruments	40	60																			
	Debt and Money market instruments	40	60																			
	- No Arbitrage would be permitted in this scheme - Investors are requested note that since this is a hybrid category of scheme, as permitted under categorization norms prescribed by master circular, residual portion may be invested in Infrastructure Investment Trusts (InvITs), Gold ETF , Silver ETF and ETCDs, and mutual fund units subject to ceilings laid out in Mutual Fund Regulations w.r.t respective asset class.																					
	Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars) <table> <tr> <th>S. No</th><th>Type of Instrument</th><th>Percentage of exposure</th><th>Master Circular Reference</th></tr> <tr> <td>1</td><td>Securities Lending (Stock lending)/ Short selling</td><td>Up to 20% of the net assets of the scheme Up to 5% of the net assets of the scheme in any single approved intermediary/ counterparty</td><td>Paragraph 13.6 under Chapter 13 of the SEBI Master Circular</td></tr> <tr> <td>2</td><td>Derivatives including equity derivatives for hedging and non-hedging purposes</td><td>Up to 50% of the net assets of the scheme (No arbitrage is permitted)</td><td>Paragraph 8.5 and 13.15 of the SEBI Master Circular</td></tr> <tr> <td>3</td><td>Securitized Debt</td><td>The fund may invest up to 50% of its debt portfolio in securitized debt</td><td>Paragraph 13.1(2) of the SEBI Master Circular</td></tr> <tr> <td>4</td><td>Debt Instruments with Special Features (AT1 and AT2 Bonds)</td><td>10% of NAV of debt portfolio of the scheme</td><td>Paragraph 13.1(9) of SEBI Master Circular</td></tr> </table>			S. No	Type of Instrument	Percentage of exposure	Master Circular Reference	1	Securities Lending (Stock lending)/ Short selling	Up to 20% of the net assets of the scheme Up to 5% of the net assets of the scheme in any single approved intermediary/ counterparty	Paragraph 13.6 under Chapter 13 of the SEBI Master Circular	2	Derivatives including equity derivatives for hedging and non-hedging purposes	Up to 50% of the net assets of the scheme (No arbitrage is permitted)	Paragraph 8.5 and 13.15 of the SEBI Master Circular	3	Securitized Debt	The fund may invest up to 50% of its debt portfolio in securitized debt	Paragraph 13.1(2) of the SEBI Master Circular	4	Debt Instruments with Special Features (AT1 and AT2 Bonds)	10% of NAV of debt portfolio of the scheme
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5	Debt instruments with SO/ CE rating	The investment in the following instruments shall not exceed 10% of the debt portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the Scheme: (a) Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and (b) Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.	Paragraph 13.1(10) of the SEBI Master Circular
6	Repo/ Reverse repo transactions in corporate debt securities	Up to 10% of the net assets of the scheme	Paragraph 13.8.2 of the SEBI Master Circular
8	Covered call options	As per regulatory limits	Paragraph 13.15.1 of the SEBI Master Circular
9	Overseas Securities	Up to 20% of the net assets of the scheme	Paragraph 13.11 of the Master Circular
10	InvITs	a) Upto 10% of NAV in the units of InVIT b) Upto 5% of NAV in the units of InVIT at single issuer level.	Paragraph 13.13.5 of the SEBI Master Circular
11	Credit Default Swaps	Upto 10% of AUM of scheme and shall be within the overall limit of derivatives	Paragraph 13.17 of the SEBI Master Circular
12	ETCD	Upto 10 % of NAV of the scheme	Paragraph 13.16.9 of the SEBI Master Circular

The scheme may take exposure in derivatives, including writing covered call options in line with the SEBI guidelines, up to a maximum of 50% of the net assets.

The Scheme may take exposure in debt derivatives up to a maximum of 25% of the net assets of the Scheme.

The scheme may undertake exposures in repo transactions, short selling, and such other transactions as permitted by the SEBI from time to time.

The gross exposure of the scheme to repo transactions shall not be more than 10% of the net asset scheme or as permitted by the RBI/SEBI from time to time.

The scheme intends to invest in –

- Credit Default Swaps
- Total Return Swaps

	Stock Lending: “Subject to the SEBI (Mutual Funds) Regulations, 2026, and in accordance with Securities Lending Scheme, 1997, Provision no. 13.6 under Chapter 13 of SEBI Master Circular for Mutual, as may be amended from time to time, the scheme may engage in short selling, borrowing, and lending of securities. The AMC shall adhere to the following limits for stock lending: - Up to 20% of the net assets of the scheme - Up to 5% of the net assets of the scheme in any single approved intermediary/counterparty.” The scheme shall not engage in naked short selling and will fulfil its obligation to deliver securities at the time of settlement. The scheme may invest in Mutual Fund units including ETFs, subject to the prevailing regulatory limits of aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company, which shall not exceed 5% of the net asset value of the mutual fund. Investment in Foreign Securities: The scheme may seek investment opportunities in the ADRs/ GDRs/ Foreign securities subject to the Regulations. Such investments shall not exceed 20% of the net assets of the scheme. Pursuant to provisions of para no. 13.11 of Chapter 13 of SEBI Master Circular, mutual funds can make overseas investments subject to a maximum of US \$ 1 billion per Mutual Fund, within the overall industry limit of US\$ 7 billion. Mutual Funds can make overseas investments in Exchange Traded Fund (ETF(s) subject to a maximum of US\$ 300 million per Mutual Fund, within the overall industry limit of US\$ 1 billion. The below mentioned limits will be applicable for a period of six months from the date of closure of NFO period: - The scheme intends to make overseas investment of up to US\$ 100 million (excluding overseas ETF), - The scheme intends to invest in Overseas Exchange Traded Funds an amount of up to US\$ 20 million. Thereafter on an on-going basis the scheme shall invest in Overseas Securities/ Overseas ETFs subject to the headroom of 20% of average AUM of the Scheme for the previous three calendar months subject to maximum limits specified by SEBI from time to time. The scheme may invest in derivatives to engage in permitted currency hedging transactions with the intention of reducing exchange rate fluctuations between the currency of the scheme (INR) and the foreign currency exposure. The cumulative gross exposure through equity, debt, derivatives, repo transactions, InvITs, ADR/GDR/Foreign securities and such other securities/assets as may be permitted by the SEBI from time to time, and such other securities/assets subject to regulatory approvals, if any, as may be permitted by the SEBI from time to time should not exceed 100% of the net assets of the scheme. Rebalancing due to Short Term Defensive Considerations: In accordance with the provision no.3.11 under Chapter 3 of SEBI Master Circular for Mutual Funds 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 2026, legislative amendments and other political and economic factors, the intention being at all times to seek to protect the interests of the Unit Holders upto 30 calendar days. 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
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	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. Rebalancing due to passive breach: Further accordance with Chapter 3 of SEBI Master Circular for Mutual Funds, as may be amended from time to time, in the event of deviation from mandated investment limits, including but not limited to asset allocation, issuer limits, sector limits, group limits or any other investment restriction prescribed under SEBI Regulations or circulars, due to passive breaches (i.e., occurrences not arising out of omission or commission of the AMC), the Fund Manager shall rebalance the portfolio of the Scheme within thirty (30) Business Days from the date of such deviation. In case the portfolio of the Scheme is not rebalanced within the period of thirty (30) Business Days, a justification in writing, including details of efforts taken to rebalance the portfolio, shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, may extend the timeline for rebalancing by up to sixty (60) Business Days from the date of completion of the initial 30 Business Days' period. In case the portfolio is not rebalanced within the aforementioned (mandated plus extended) timelines, the AMC shall comply with the restrictions, reporting, and disclosure requirements as specified in para 3.11.4 of Chapter 3 of the SEBI Master Circular for Mutual Funds, as may be amended from time to time. The AMC may create segregated portfolio in case of a credit event in respect of debt and money market instruments at issuer level i.e., downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA). (subject to guideline specified by SEBI which may change from time to time). The creation of segregated portfolio shall be optional and at the discretion of UTI AMC. Deployment of Funds collected in New Fund Offer (NFO) period The AMC shall deploy the funds raised in an NFO within 30 business days from the date of unit allotment. In terms of of Para 7. 24 of SEBI Master Circular for Mutual Funds the AMC shall deploy the funds raised in an NFO within 30 business days from the date of unit allotment. If the AMC is unable to deploy the funds within the 30-business-day period, a written explanation, including details of the deployment efforts, must be presented to the AMC's Investment Committee. The Investment Committee may extend the deployment timeline by up to 30 business days and will provide recommendations to ensure timely deployment in the future. If the funds are not deployed within the mandated and extended timelines, the AMC shall be prohibited from receiving new inflows into the scheme until the deployment aligns with the asset allocation. Additionally, the AMC will not charge any exit load on investors who choose to leave the scheme after 60 business days of non-compliance with the allocation. The AMC shall notify all NFO investors of their option to exit the scheme without exit load via email, SMS, or similar communication. Furthermore, any deviations shall be reported to the Trustees at each stage of the process.
Investment Strategy	Investment focus and asset allocation strategy The Scheme seeks to generate capital appreciation/income by investing in a diversified portfolio of equity and debt securities. The Scheme shall endeavour to maintain a balanced exposure to Equity & Debt securities and the portfolio construct shall be dependent on various factors such as market conditions, economic scenarios, global events, interest rate movement, etc.

	The Scheme shall follow an active investment strategy. The Scheme can invest across market capitalization and across sectors depending on relative valuations, earnings outlook, macro-economic factors, market opportunities etc. The Scheme shall also consider business and economic fundamentals, long-term growth prospects and liquidity/risk parameters. The Scheme shall invest in Debt and money market instruments available across duration and credit. The credit evaluation includes a study of the operating environment of the company, the past track record as well as the future prospects of the issuer, the short as well as long term financial health of the issuer.
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Past performance of the Sponsors / AMC / Mutual Fund does not guarantee future performance of the scheme. Safety net or guarantee provided – UTI Balanced Hybrid Fund is not a guaranteed or assured return scheme. 1. Scheme specific risks factors - Investors may note that AMC/Fund Manager's investment decisions may not always be profitable, even though it is intended to generate capital appreciation and maximize the returns by actively investing in equity/ equity related instruments. - The value of the investments in the scheme, may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or policies of any appropriate authority and other political and economic developments and closure of stock exchanges which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Scheme may fluctuate and can go up or down. - Trading volumes, settlement periods and transfer procedures may restrict the liquidity of the equity and equity related investments made by the Scheme which could cause the scheme to miss certain investment opportunities. Different segments of the financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances leading to delays in receipt of proceeds from sale of securities. The inability of the Scheme to make intended securities purchases due to settlement problems could also cause the Scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the scheme's portfolio due to the absence of a well developed and liquid secondary market for debt securities would result, at times, in potential losses to the Scheme, in case of a subsequent decline in the value of securities held in the scheme's portfolio. - Securities, which are not quoted on the stock exchanges, are inherently illiquid in nature and carry a larger amount of liquidity risk, in comparison to securities that are listed on the exchanges or offer other exit options to the investor, including a put option. Within the regulatory limits, the AMC may have chosen to invest in unlisted securities as permitted for investment by the scheme. Listed securities which may become unlisted in future may increase the risk in the portfolio. - The Scheme may use various derivative products as permitted by the Regulations. Use of derivatives requires an understanding of not only the underlying instrument but also of the derivative itself. Other risks include the risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Usage of derivatives will expose the Scheme to certain risks inherent to such derivatives. - The Scheme may also invest in ADRs / GDRs as permitted by Reserve Bank of India and Securities and Exchange Board of India. To the extent that some part of the assets of the scheme may be invested in securities denominated in foreign

	currencies, the Indian Rupee equivalent of the net assets, distributions and income may be adversely affected by the changes in the value of certain foreign currencies relative to the Indian Rupee. The repatriation of capital also may be hampered by changes in regulations concerning exchange controls or political circumstances as well as the application to it of other restrictions on investment. g. The scheme intends to deploy funds in money market instruments to maintain liquidity. To the extent that some assets/funds are deployed in money market instruments, the scheme will be subject to credit risk as well as settlement risk, which might affect the liquidity of the scheme. 2. Risk factors associated with Creation of Segregated Portfolio – a. Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer. b. Security comprises of segregated portfolio may not realise any value. c. Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.																																				
Plans and Options Offered	The scheme offers following plans Regular Plan Direct Plan Both the Plans offer following options (i) Growth Option (ii) Payout of Income Distribution cum Capital Withdrawal Option (Payout of IDCW Option) Direct Plan: Direct Plan is only for investors who purchase/subscribe units directly with the Fund and is not available for investors who route their investments through a Distributor. The Direct Plan will be a separate plan under the Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc. and will have a separate NAV. No commission shall be paid / charged from Direct Plan. Portfolio of the Scheme under the Regular Plan and Direct Plan will be common. How to apply: Investors subscribing under Direct Plan will have to indicate “Direct Plan” against the Scheme name in the application form, for example, “UTI Balanced Hybrid Fund - Direct Plan”. Treatment of applications under “Direct”/ “Regular” Plans: <table><tr><th>Scenario</th><th>Broker Code mentioned by the investor</th><th>Plan mentioned by the investor</th><th>Default Plan to be captured</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> Guidelines for Processing of transactions received under Regular Plan with invalid ARN Transactions received in Regular Plan with Invalid ARN to be processed in Direct Plan of the same Scheme (even if reported in Regular Plan), applying the below logic:	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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Transaction Type	Primary ARN			SUB distributor ARN		EUIN*	Execution Only Mentioned	Regular Plan / Direct Plan
	Valid	Invalid	Empa nelled	Valid	Invalid	Valid	Yes	
Lump Sum /Registration	Y		Y					Regular
	Y		N	Not Applicable				Direct
	Y		Y	N.A	N.A.	N.A.	N	Regular
	Y		Y	Y		Y		Regular
		Y						Direct
	Y		Y	Y			Y	Regular
	Y		Y		Y			Direct
Trigger	Y			Not Applicable				Regular
		Y		Not Applicable				Direct

Note:

- *If the EUIN is invalid/missing, the transactions shall be processed in Regular plan, and the distributor/investor shall be given 30 day period from the date of the transaction for remediation of the EUIN. In such cases, the investor to be advised to either provide a different EUIN linked to the ARN who would be engaged in servicing the investor OR switch to Direct Plan. The commission shall not be paid to the ARN holder if the Switch transaction does not happen, or fresh EUIN is not provided within 30 days. The commission may be paid if the fresh EUIN is provided by client within 30 days.
- For SIP & STP facilities, the ARN validity shall be verified / validated at the time of registration. For instances where the registration details not available in RTA records the transaction shall be treated as lumpsum purchase for validations. Distributors must reconcile the active / inactive SIPs with RTA's at regular intervals
- SIPs registered under ARN of deceased to continue till end of SIP registration period or investor's request as per AMFI guidelines; No fresh transactions or SIPs to be booked under the ARN of deceased MFD post cancellation of ARN at AMFI.
- Only Sub-distributor's ARN with valid "ARN" values in the transaction will be considered for validation of Sub- distributor ARN for all types of transactions (lumpsum/SIP/STP).
- If the ARN is invalid as on date of SIP / STP registration, such registration and future transactions thereunder will be processed under DIRECT plan.
- Transactions other than the physical mode which are found to be not in order basis above matrix, will be rejected at the time of upload / submission for following reasons:
 - To give opportunity for the intermediary / platform to rectify details before submitting transactions or to report transactions as DIRECT.
 - If these transactions are accepted and processed as DIRECT, the intermediary placing the transaction will not be receiving reverse feeds and hence will not be able to reconcile.

Since the validation cannot be carried out at the time of acceptance or transactions received in physical form, the same will be done at the time of processing the transaction, and if found to be invalid, the transaction will be processed under DIRECT.
- Transactions received from the stock exchange platforms in Demat mode with invalid ARN shall be rejected instead of processing in Direct Plan for following reasons
 - Settlement of units will fail at clearing corporation due to mismatch of ISIN.
 - If the RTA processes the transaction in DIRECT Plan, the AMC will face issues with corporate action wherein the clearing corporation will not be able to reconcile and credit the units.
 - The distributor/broker will not be able to download the reverse feed/mail back report for the transactions reported by the respective distributor in case if we process under Direct Plan.

	8) Dividend reinvestment transactions, being a corporate action, will be excluded from the above validation Scheme characteristics of Direct Plan: Scheme characteristics such as Investment Objective, Asset Allocation Pattern, Investment Strategy, risk factors, facilities offered and terms and conditions including load structure will be the same for the Regular Plan and the Direct Plan except that: (i) No exit load shall be levied in case of switches from Direct Plan to Regular Plan and Regular Plan to Direct Plan. (ii) Investments through systematic routes: In case of Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP), registered without any distributor code under the Regular Plan of all Schemes, instalments falling on or after the January 1, 2013 will automatically be processed under the Direct Plan. (iii) Minimum Investment amount under the Direct Plan: In case of already existing investments under the Regular Plan, if the investor wants to further invest in the Direct Plan he/she will be required to invest the minimum investment amount of the scheme, as applicable for that Scheme/Plan/Option /facility etc. However, this minimum investment amount requirement is not applicable in case of switchover from Regular Plan to Direct Plan or vice versa under the same Scheme and same Option		
Applicable NAV (after the scheme opens for subscriptions and redemptions)	Cut off time for Purchase (including switch-in) of any amount across all UTI Mutual Fund schemes (except UTI Liquid Fund and UTI Overnight Fund):		
	Scenario		Applicable NAV
	Application is received before the cut-off time of 3.00 P.M. and funds are available for utilization before the cut-off time.		Closing NAV of the day on which the funds are available for utilization before cut-off time.
	Application is received after the cut-off time of 3.00 P.M. and funds are available for utilization on the same day or before the cut-off the next business day.		Closing NAV of the next Business Day
	Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time.		Closing NAV of the day on which the funds are available for utilization before cut-off time.
	For investments through systematic investment routes such as Systematic Investment Plans (SIP), Systematic Transfer Plans (STP), Transfer of Income Distribution cum capital withdrawal Plan (Transfer of IDCW Plan), etc. the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP etc.		
	Redemption :		
	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 requests: Where, under the scheme, units are held under both the Regular Plan and Direct Plan, the redemption/switch request shall clearly mention the plan. If no Plan is mentioned, it would be processed on a first in first out (FIFO) basis considering both the Plans. 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		

	NOTE: - The Cut off timing for subscriptions / redemptions / switches governed by SEBI Circulars / notifications and AMFI Guidelines issued from time to time.
Minimum Application Amount / Number of units	Minimum amount of investment during NFO and on an Ongoing basis under all Plans and Options Minimum initial investment amount is Rs. 1,000/- and in multiples of Re.1/- thereafter. Minimum Additional Purchase amount Subsequent minimum investment amount under a folio is Rs.1,000/- and in multiples of Re.1/- thereafter with no upper limit. Note: Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any. Minimum SIP Amount The minimum SIP amount for Daily, Weekly and Monthly SIP is Rs.500/- and in multiples of Re.1/- thereafter. The minimum SIP amount for Quarterly SIP is Rs. 1,500/- and in multiples of Re.1/- thereafter Minimum Redemption / switch out Amount The minimum Redemption amount is Re.1/- and in multiples of Re.1/- thereafter. In case of partial redemption, if the balance amount held in the Unit holder's folio / account under the Plan / Option of the Scheme is less than the minimum investment amount, then the transaction shall be treated as an all units redemption and the entire balance of available Units in the folio / account of the Unit holder shall be redeemed.
Dispatch of Redemption Request	The redemption proceeds shall be paid to the unitholders within 3 working days from the date of redemption. In case of funds received through Cash Payment mode, the redemption proceeds shall be remitted only to the designated bank account. Physical dispatch of proceeds shall be carried out only in exceptional circumstances as specified by AMFI and UTI AMC shall maintain records along with reasons for all such physical dispatches. However, in case of exceptional circumstances prescribed by AMFI, in consultation with SEBI, redemption or repurchase proceeds shall be transferred / dispatched to Unitholders within the time frame prescribed such as: 1) Payment of redemption proceeds through physical instruments (Cheque/DD) where electronic fund transfer is not possible Additional 2 working days. Mode of Payment of above is mandatorily by Electronic transfers into bank account of the investor. Accordingly, investors are required to update their bank account details, IFSC code etc to receive monies in the prescribed manner and timeline. For further details in this regard, please refer to SAI.
Benchmark Index	NIFTY 50 Hybrid Composite Debt 50:50 Index is the benchmark for UTI Balanced Hybrid Fund. The benchmark has been chosen based on the investment pattern/objective of the scheme and the composition of the index. The benchmark may be changed in future if benchmark better suited to the investment objective of the scheme is available. The performance will be benchmarked to the Total Returns variant of the index.
Dividend / IDCW Policy	(a) IDCW: IDCW, if any, under the scheme will be made subject to availability of distributable surplus and other factors and a decision is taken by the Trustee to make IDCW. (b) As per the para 12.2 under Chapter 12 of SEBI Master Circular for Mutual Funds on Review of Dividend option(s)/ Plan(s) in case of Mutual Fund Schemes, the amounts

	can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.	
Name of the Fund Manager	Mr. Ajay Tyagi (Equity Portion), Mr. Kamal Gada (Equity Portion) and Mr. Anurag Mittal (Debt Portion) are the Fund Managers of UTI Balanced Hybrid Fund.	
Name of the Trustee Company	UTI Trustee Company Private Limited	
Performance of the Scheme	This scheme is a new scheme and does not have any performance track record	
Additional scheme related disclosures	Not applicable as this scheme is a new scheme	
Expenses of the scheme	New Fund offer Period Expenses: All New Fund Offer expenses would be borne by AMC Continuous offer Expenses: The expenses are accrued daily and are reflected in the daily NAV of the scheme.	
Load Structure	Entry Load: Not Applicable# #In terms of provision no 11.7.1 of para 11.7 under Chapter 11 of SEBI Master Circular for Mutual Funds, no entry load will be charged by the scheme to the investor. Exit Load (As % of NAV): i. Redemption / switch-out of 10% of Units allotted on or before completion of 12 months from the date of allotment- Nil exit load ii. Redemption/ switch out in excess of the 10% of Units allotted on or before completion of 12 months from the date of allotment – 1.00% exit load iii. If redeemed / switched out after 12 months from the date of allotment – Nil exit load	
Recurring Expenses	Assets under management Slab (In Rs. crore)	Base expense ratio limits for other than equity oriented schemes
	on the first Rs.500 crores of the daily net assets	1.85%
	on the next Rs.250 crores of the daily net assets	1.65%
	on the next Rs.1,250 crores of the daily net assets	1.40%
	on the next Rs.3,000 crores of the daily net assets	1.25%
	on the next Rs.5,000 crores of the daily net assets	1.15%
	On the next Rs.40,000 crores of the daily net assets	Expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof.
	On balance of the assets	0.70%
	The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 66 of the SEBI (MF) Regulation, 2026. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.	
Expenses in addition to recurring expenses	In addition to the recurring expenses stated above, the following expenses including GST, as may be applicable, may also be charged to the Scheme:- Total Expense Ratio (TER) and Additional incentives: (i) Total Expense Ratio (TER): As defined in MF Regulations, 2026, Total expense ratio (TER) means the ratio of total of all expenses charged to the investors of the scheme to the total asset under management of the scheme.	

	The TER shall consist of the following components: Base expense ratio (BER) (sub-regulation 7 of Regulation 66) - The BER shall be charged to the scheme(s) within the base expense ratio limits* specified under the MF Regulations, 2026. The BER shall include: • Investment and Advisory fees (sub-regulation 4 of Regulation 66) • Recurring expenses (sub-regulation 5 of Regulation 66) • Charges/ commission/ fees related to distribution of mutual fund schemes (Sub-regulation 6 of Regulation 66) but excludes statutory levy applicable, if any, on above expenses and transaction cost specified under sub-regulation 10 of Regulation 66. Brokerage Cost (sub-regulation 9 of Regulation 66) – schemes may charge expense incurred towards brokerage, for the purpose of execution of trade, over and above the base expense ratio subject to a maximum of 0.06 per cent of trade value in case of cash market transactions and 0.02 per cent of trade value in case of derivatives transactions. Expense charged towards brokerage, over and above the specified limit, shall be part of the base expense ratio limit specified under sub regulation 7 of Regulation 66. Transaction cost (sub-regulation 10 of Regulation 66) - incurred for the purpose of execution of a trade shall mean regulatory levies and any other expenses charged by the stock exchanges, clearing corporation, and clearing house, as applicable. Such transaction costs shall not form part of the base expense ratio. Statutory levy (clause yy of sub regulation 1 of Regulation 2) - means levy imposed by state government and central government. Any expense other than those specified in sub-regulation (4), sub-regulation (5), sub regulation (6), sub-regulation (9) and sub-regulation (10), as mentioned above, shall not be charged to the scheme and shall be borne by the AMC or trustee or sponsors. No charges other than the base expense ratio, brokerage cost, transaction cost, statutory levy and exit load including levies as may be specified by SEBI, shall be charged to the investors. Any expenditure in excess of the base limits specified in the MF Regulations shall be borne by the AMC or the trustees or sponsors. If any expense of the scheme is borne by the AMC or by the trustees or sponsors, the same shall be done only after the investment and advisory fees charged to the scheme, if any, is fully reversed. Additional incentives As per the Provision No. 11.6 of Chapter 11 of SEBI Master Circular for Mutual Funds and applicable AMFI guidelines, the AMC shall pay additional commission to distributors for onboarding eligible new investors as given below, effective from March 01, 2026: (a) <u>Eligibility Criteria:</u> a) New individual investors (new PAN) from B-30 cities at the mutual fund industry level b) New women individual investors (new PAN) from both Top 30 and B-30 cities. (b) <u>Incentive Structure to be applied:</u> <table border="1" data-bbox="507 1877 1417 1926"> <tr> <td data-bbox="507 1877 730 1926">Investment Mode</td><td data-bbox="730 1877 1417 1926">Commission Structure</td></tr> </table>	Investment Mode	Commission Structure
Investment Mode	Commission Structure		

Lump Sum Investment	1% of the amount of the first application subject to a maximum of ₹2,000, provided the investor remains invested for a minimum period of one year
Systematic Investment Plan (SIP)	1% of the total investment made during the first year, subject to a maximum of ₹2,000.

For further details on TER, please refer to SAI.

(ii) Statutory Levy (Goods and Services Tax (GST))

GST on exit load, if any, shall be paid out of the load proceeds. Exit load, net of GST, if any, shall be credited to the Scheme.

(iii) Investor Education and Awareness

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

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

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

Sr. No.	Particulars	Regular Plan	Direct Plan
A	Amount invested (Rs.)	10,000	10,000
B	Gross returns – assumed	14%	14%
C	Closing NAV before expenses (Rs.)	11400	11400
D	Scheme Expenses (Rs.)	150	150
E	Distribution Expenses (Rs.)	50	0
F	Total NAV after charging expenses (C-D-E)	11200	11250
G	Net returns to investor	12.0%	12.5%

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

(v) Change in expense ratio

AMCs shall prominently disclose on a daily basis, the TER (scheme-wise, date-wise) of all schemes under a separate head – “Total Expense Ratio of Mutual Fund Schemes” on their website and on the website of AMFI in a downloadable spreadsheet format.

Any change in the BER in comparison to previous base TER charged to any scheme/plan shall be communicated to investors of the scheme/plan through notice via email or SMS at least three working days prior to effecting such change. Provided that any increase or decrease in BER in a mutual fund scheme due to change in AUM and any decrease in BER in a mutual fund scheme due to various other regulatory requirements would not require issuance of any prior notice to the investors.

	The above change in the base BER in comparison to previous base BER charged to the scheme shall be intimated to the Board of Directors of AMC along with the rationale recorded in writing. The changes in BER shall also be placed before the Trustees on quarterly basis along with rationale for such changes. For further details on TER, please refer to the SID.
Tax Treatment for the Investors (Unitholders)	Investors are advised to refer to the details in the Statement of Additional Information (SAI) and also independently refer to his/her tax advisor.
Daily Net Asset Value (NAV) Publication	The NAVs will be declared by 11 p.m. on all business days and will be available on website of UTI Mutual Fund, www.utimf.com and website of AMFI namely www.amfiindia.com. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund would be able to publish the NAVs. Further, the Mutual Fund will extend facility of sending latest available NAVs to unit holders through SMS, upon receiving a specific request in this regard. You can also call us at 1800 266 1230 (toll free number) or (022) 6227 8000 (non toll free number).
For Grievance contact	Investor please Name and Address of Registrar KFin Technologies Ltd.: Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. Board No: 040-6716 2222, Fax No.: 040- 6716 1888, Email: uti@kfintech.com All investors could refer their grievances giving full particulars of investment at the following address: Ms. Madhavi Dicholkar UTI Asset Management Company Ltd. UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051 Tel: 022-6678 6666/6678 6258 Investors may post their grievances at our website: www.utimf.com or e-mail us at service@uti.co.in
Unitholders Information	Accounts statement and abridged annual financial results shall be provided to investors. Monthly / Half yearly scheme portfolio disclosure will be mailed to unitholders and disclosed on our website / AMFI website.
Product Differentiation	UTI Balanced Hybrid Fund is the only scheme offered by UTI Mutual Fund under the category Balanced Hybrid Fund.
Auto switch facility	Auto switch facility for existing investors having investments in open ended schemes of UTI Mutual Fund Terms and conditions of Auto Switch facilities: 1. Auto switch facility is a facility available to the existing investors having investments in any open ended scheme (excluding Exchange traded Funds) of UTI Mutual Fund (transferor scheme) to tender switch application on any day during the New Fund Offering (NFO) period of any new scheme (transferee scheme), to switch units from existing open ended schemes to that new scheme. However, units under transferor scheme will be switched on closing day of NFO of transferee scheme. 2. The units from the Transferor Scheme will be switched, subject to provisions mentioned in the Scheme Information Document of the Transferor Scheme. The application for Auto Switch will be processed on the closing day of the NFO. The

	units in the Transferee Scheme will be allotted at the NFO Price of the Scheme on the allotment date. 3. The price at which the units will be switched-out will be redemption price of transferee scheme (with applicable taxes and exit load, if any) from which switch-out is done and units under new scheme will be issued at the allotment NAV on allotment date. 4. The units/amount requested for switch, shall be available in transferor scheme at the time of submission of switch request and also at the time when switch out is effected. 5. Unit holders are required to maintain clear balance in accordance with amount specified in the Auto-switch Application Form on the execution date. In case of insufficient balance in the account/ folio, the application for Auto-switch will be rejected. 6. Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. 7. This facility will not be available for the units, which are under any Lien, Pledged or any lock-in period or other encumbrance marked on any units and units held in demat mode. 8. The application is subject to detailed scrutiny and verification. Applications, which are not complete in all respect, are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar. 9. Investors are requested to clearly mention the Plan and the Option in which investment is to be made. In case of any ambiguity, the application will be liable to be rejected. In the absence of clear indication as to the choice of Option (Growth or Income Distribution cum Capital Withdrawal Payout), by default, the units will be allotted under the Growth Option of the Plan. 10. Cancellation/modification of submitted Auto switch mandate shall not be allowed. Further, switchover of units will be subject to availability of clear units on the effective date of switchover. 11. This facility can be availed only if the specified Auto Switch Form is filled. If normal switchover form is filled /submitted the same would be processed as per the rules applicable for normal switch request and not as an auto switch. 12. UTI AMC reserves the right to amend or withdraw this facility or change the procedures extend or limit the said facility on such terms and conditions as may be decided from time to time.
Eligible Investors	Applicants: An application for issue of units may be made by any resident or non-resident Indian as well as non-individuals as indicated below: a. a resident individual or a NRI or a person of Indian origin residing abroad, either singly or jointly with another or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court; b. a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. Minor (as the first and the sole holder only) through a natural guardian (i.e. father or mother) or a court appointed legal guardian. There shall not be any joint holding with minor investments. Process for Investments made in the name of a Minor through a Guardian shall be in line with the provision no. 15.13.1 to 15.13.4 of para 15.13 under Chapter 15 of SEBI Master Circular for Mutual Funds and SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/ 2023/0069 dated May 12, 2023.

	(i) Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian. For existing folios, the AMC's shall insist upon a Change of Pay-out Bank mandate before redemption is processed. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. For existing folios, investors are requested to submit Form for change of Pay-out Bank mandate with the required documents before submission of redemption request. (ii) Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major. (iii) The standing instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) and Transfer of Income Distribution cum capital withdrawal Plan, etc., shall be suspended when the minor attains majority, till the status is changed to major. c. an association of persons or body of individuals whether incorporated or not; d. a Hindu Undivided Family - both resident and non-resident; e. a body corporate including a company formed under the Companies Act, 1956 [replaced by The Companies Act, 2013 (No.18 of 2013)] or established under State or Central Law for the time being in force; f. a bank including a scheduled bank, a regional rural bank, a co-operative bank etc.; g. an eligible trust including Private Trust being irrevocable trust and created by an instrument in writing; h. a society as defined under the scheme; i. a Financial Institution; j. an Army/Navy/ Air Force/Paramilitary Fund; k. a partnership Firm; (An application by a partnership firm shall be made by not more than two partners of the firm and the first named person shall be recognized by UTI AMC for all practical purposes as the unitholder. The first named person in the application form should either be authorized by all remaining partners to sign on behalf of them or the partnership deed submitted by the partnership firm should so provide.) l. Foreign Portfolio Investor (FPI) as defined under Regulation 2(1)(j) of Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019; m. Mutual Funds registered with SEBI; n. Scientific and Industrial Research Organisations; o. Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India/Reserve Bank of India; p. EPFO's/Provident Funds, Group Insurance Funds, Pension Funds, Superannuation Funds and Gratuity Funds; q. Other schemes of UTI Mutual Fund subject to the conditions and limits prescribed by SEBI Regulations; r. Such other individuals / institutions / body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI Regulations; s. Any other category of investors.
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	Subject to the Regulations, the Sponsors, the Mutual Funds managed by them, their associates and the AMC may acquire units of the scheme. The AMC shall not be entitled to charge any fees on its investments in the scheme. The fund reserves the right to include/exclude, new/existing categories of investors to invest in the scheme from time to time, subject to SEBI Regulations, if any. Investment by Individuals – Foreign Nationals For the purposes of carrying out the transactions by Foreign Nationals in the units of the Schemes of UTI Mutual Fund. (a) Foreign Nationals shall be resident in India as per the provisions of the Foreign Exchange Management Act, 1999. (b) Foreign Nationals are required to comply (including taking necessary approvals) with all the laws, rules, regulations, guidelines and circulars, as may be issued/applicable from time to time, including but not limited to and pertaining to anti money laundering, Know Your Customer (KYC), income tax, foreign exchange management (the Foreign Exchange Management Act, 1999 and the Rules and Regulations made thereunder) including in all the applicable jurisdictions. UTI AMC reserves the right to amend/terminate this facility at any time, keeping in view business/operational exigencies. Note: “Neither this Scheme Information Document nor the units have been registered in any jurisdiction including the United States of America. The distribution of this Scheme Information Document in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this Scheme Information Document are required to inform themselves about, and to observe any such restrictions. No persons receiving a copy of this Scheme Information Document or any accompanying application form in such jurisdiction may treat this Scheme Information Document or such application form as constituting an invitation to them to subscribe for units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance with any registration or other legal requirements. Accordingly, this Scheme Information Document does not constitute an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not lawful or in which the person making such offer or solicitation is not qualified to do so or to anyone to whom it is unlawful to make such offer or solicitation. It is the responsibility of any persons in possession of this Scheme Information Document and any persons wishing to apply for units pursuant to this Scheme Information Document to inform themselves of and to observe, all applicable laws and Regulations of such relevant jurisdiction”. Holding Basis: In the event an account has more than one registered holder the first-named Unit holder shall receive the account statements, all notices and correspondence with respect to the account, as well as the proceeds of any Redemption requests or other distributions. In addition, such holder shall have the voting rights, as permitted, associated with such Units as per the applicable guidelines. Applicants can specify the ‘mode of holding’ in the prescribed application form as ‘Jointly’ or ‘Anyone or Survivor’. In the case of holding specified as ‘Jointly’, Redemption requests would have to be signed by all joint holders. However, in cases of holding specified as ‘Anyone or Survivor’, any one of the Unit holders will have the power / authority to make Redemption requests, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the Redemption will be paid to the first-named Unit holder.
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	In case of death / insolvency of any one or more of the persons named in the Register of Unit holders as the joint holders of any Units, the AMC shall not be bound to recognize any person(s) other than the remaining holders. In all such cases, the proceeds of the Redemption will be paid to the first-named of such remaining Unit holders. Non-acceptance of subscriptions from Overseas Corporate Bodies (OCBs) in the Schemes of UTI MF Investments by Overseas Corporate Bodies (OCBs) Pursuant to the Foreign Exchange Management [Withdrawal of General Permission to Overseas Corporate Bodies (OCBs)] Regulations, 2003, and the consequential amendments made in the Foreign Exchange Management (Transfer or issue of Security by a Person Resident outside India) Regulations, 2000, OCBs, cannot invest, inter alia, in Mutual Fund Schemes. ‘Overseas Corporate Body’ (OCB) As per Regulation 2(xi) of the Foreign Exchange Management (Deposit) Regulations, 2000, 'Overseas Corporate Body' means a company, partnership firm, society and other corporate body owned directly or indirectly to the extent of at least sixty per cent by Non-Resident Indians (hereinafter referred to as 'NRIs') and includes overseas trust in which not less than sixty percent beneficial interest is held by Non-resident Indians (hereinafter referred to as 'Overseas Trust') directly or indirectly but irrevocably. For further details as to who can invest, please refer to the SID of scheme.
Nomination	As per the provision no. 15.4 under Chapter 15 of SEBI Master Circular for Mutual Funds SEBI had mandated that investors subscribing to mutual fund units on or after October 1, 2022, shall have the choice of: - Providing nomination in the format specified in fourth schedule of SEBI (Mutual Funds) Regulations, 2026 (or) - Opting out of nomination through a signed Declaration form. AMC shall provide an option to the unit holder(s) to submit either the nomination form or the declaration form for opting out of nomination in physical or online as per the choice of the unit holder(s). In case of physical option, the forms shall carry the signature as per mode of holding in the folio(s) / demat account(s) and in case of online option, the forms shall be using e-Sign facility recognized under Information Technology Act, 2000, or through two factor authentication (2FA) in which one of the factor shall be a One-Time Password sent to the unit holder at his/her email/ phone number registered with the AMC. As per the provision no.15.14.4 under Chapter 15 of SEBI Master Circular for Mutual Funds SEBI vide its circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/29 dated April 30, 2024 has made the nomination optional for jointly held Mutual Fund folios. Nomination form / Opting out of Nomination form may be obtained from the offices of AMC or Investor Services Centers of the RTA or distributors or downloaded from https://www.utimf.com/forms/service-request-forms;
Risk mitigation process against third party cheques	Restriction on Third Party Payments Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions. “Third Party Payments” means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made. Bank Mandate registration as part of the new folio creation In order to reduce the risk of frauds and operational risks and thereby protect the interests of the Unit holders/Investors from fraudulent encashment of redemption proceeds,

	Investors are required to submit any of the prescribed documents (along with original document for verification) in support of the bank mandate mentioned in the application form for subscription under a new folio, in case these details are not the same as the bank account from which the investment is made. Any application for subscription of units may be rejected if such application does not comply with the above requirements and AMC may refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund. For further details on documents to be submitted under the process to identify third party payments etc, please refer to SAI.												
Details under Foreign Account Tax Compliance Act (FATCA) / Common Reporting Standards (CRS)	FATCA Foreign Account Tax Compliance Act (FATCA) is a United States (US) Law aimed at prevention of tax evasion by US citizens and residents (“US Persons”) through use of offshore accounts. FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons as well as passive NFFEs in which controlling interest is held by specified US person. Common Reporting Standard - CRS On similar lines as FATCA the Organization of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a “Standard for Automatic Exchange of Financial Account Information in Tax Matters”, generally known as CRS in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad. Please refer to Instructions given in the FATCA/CRS Form & Scheme application form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular No. CIR/MIRSD/3 /2015 dated 10th September 2015 and guidelines /circulars issued by SEBI from time to time.												
Facilities Offered	1. Systematic Investment Plan (SIP) (a) Step up facility (b) Any Day SIP (c) Micro SIP (Non PAN exempt folios) (d) Pause facility 2. Systematic Withdrawal Plan (SWP) 3. Systematic Transfer Plan (STP) (Available as Destination Scheme and Source Scheme) 4. Flexi Systematic Transfer Plan (Flexi STP) (Available as Destination Scheme and Source Scheme) 5. Auto switch facilities is available under segregated portfolios. Please refer to SAI for further details.												
Auto cancellation of SIP	Pursuant to SEBI Letter No. SEBI/HO/OW/IMD/IMD-SEC-1/P/2024/270/1 dated January 03, 2024 on Uniformity in Cancellation of Systematic Investment Plan SIPs across Mutual Funds, investors are hereby requested to note the below mentioned changes with respect to Systematic Investment Plans (SIPs) in the Schemes of UTI Mutual Fund: <table><tr><th>Sr. no</th><th>SIP Interval</th><th>No. of failed debit attempts prior to cancellation of SIP</th></tr><tr><td>1</td><td>Daily</td><td>3</td></tr><tr><td>2</td><td>Weekly, Fortnightly</td><td>3</td></tr><tr><td>3</td><td>Monthly</td><td>3</td></tr></table>	Sr. no	SIP Interval	No. of failed debit attempts prior to cancellation of SIP	1	Daily	3	2	Weekly, Fortnightly	3	3	Monthly	3
Sr. no	SIP Interval	No. of failed debit attempts prior to cancellation of SIP											
1	Daily	3											
2	Weekly, Fortnightly	3											
3	Monthly	3											

	4	Bi-monthly, Quarterly or Longer interval SIPs	2
	In case of a request placed by the investor for cancellation of SIP, the cancellation of auto-debit/SIP shall be processed within 10 calendar days of such request placed by the investor.		
Commercial Transactions (viz. Purchase / Redemption / Switches) through Designated E-mail	The facility of carrying out commercial transactions through Designated E-mail in units of UTI Mutual Fund Schemes, is available for the following categories of Investors, subject to certain terms and conditions. UTI AMC declares its Designated E-mail server as one of the Officials Points of Acceptance. Following investors may transact through designated email, who are KYC (Know Your Client) Compliant: (i) a body corporate including a company formed under the Companies Act, 1956/2013 or established under State or Central Law for the time being in force; (ii) a bank including a scheduled bank, a regional rural bank, a co-operative bank; (iii) an eligible trust; (iv) an eligible society; (v) any other institution; (vi) Army/Navy/Air Force/Paramilitary Fund and (vii) Any other category of investors, as may be decided by UTI AMC from time to time. Only Commercial transactions i.e. Purchase, Redemption and Switches shall be accepted through designated email. For further details on terms and conditions and other particulars, please refer to SAI.		
Acceptance of financial transactions through email in respect of non-individual investors	In accordance with AMFI Best Practice Guidelines Circular No.135/BP/118 /2024-25 dated January 31, 2025 and AMFI email dated February 27, 2025 advising all AMCs to Accept financial transactions through email in respect of non-individual investors with effect from May 01, 2025 subject to the following terms and conditions. The facility of carrying out financial transactions through Designated E-mail, in units of UTI Mutual Fund Schemes, is available for the non-individual Investors subject to the following terms and conditions. UTI AMC declares its Designated E-mail server as one of the Officials Points of Acceptance. The UTI AMC reserves the right to change/add the Designed email id(s) from time to time. Modes of receipt of transactions: (1) Transaction request on UTI AMC's designated email from email ID of authorised official of non-individual investor : The investor shall provide a copy of the board resolution or an authority letter on the its letter head, granting appropriate authority to the designated officials of the investor. The board resolution/ authority letter shall explicitly mention the following: i. List of approved authorized officials who are authorized to transact on behalf of non-individual investors along with their designation and email IDs. ii. An undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement. (2) Transaction request digitally signed by investor, received on UTI AMC's designated email : In case the document is executed electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s of investor , the same shall be considered as valid and acceptable, and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name.		

	(3) Scanned transaction request with wet signature of investor received on UTI AMC's designated email : In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the investor, received from some other official / employee of the non individual investor will be accepted, and shall be binding on the non-individual investor provided - - The email is also CC'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and - the domain name of the email ID of the sender of the email is from the same organization's official domain name. (4) Scanned transaction request received on UTI AMC's designated email from email ID of MFD or third party : Scanned copies of signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from the registered mutual fund distributor of the entity or a third party duly authorized by the non-individual investor will be accepted subject to fulfillment of the following requirements: - Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor. - In such cases, the non-individual unitholder's registered email ID shall also be copied in the email sent by the MFD/person sending the scanned copies of the duly signed transaction form/request letter. Following Terms and conditions are applicable for above mode of receipt of financial transactions: - Investor agrees that based on the scanned image of application for purchase, redemption or switches, the transaction will be processed subject to receipt of the subscription amount in case of purchase and subject to signature verification in case of redemption and switches. The receipt of such scanned image by UTI AMC at designated email id shall be deemed sufficient for effecting the transaction without the receipt of original application. Investor further agrees to retain records of such transactions in line with the applicable laws / regulations - All transaction requests will be deemed to be valid, where applications, transaction slips, forms, supporting documents are received at the designated email id. - The timestamp will get generated and affixed on the transaction request once it is received on the server/system of the UTI AMC. - This facility will be provided subject to provisions of cut off timing for applicability of NAV and time stamping requirements, as amended by Securities and Exchange Board of India (SEBI) from time to time and any other applicable laws, rules and regulations as may be enforced from time to time. For the purpose of determining the applicable NAV in accordance with SEBI (Mutual Funds) Regulations, 2026, the system generated date and time on the transmitted email received at server / system of the UTI AMC and availability of funds for utilization for the same shall be considered. - Any change in the registered email id/contact details of non-individual investor shall be accepted only from the designated officials authorized to notify such changes vide board resolutions/authority letter. Further, such change request shall be submitted through physical request letter (or a scanned copy thereof with wet signature of the designated authorized officials) only. - No change in /addition to the bank mandate shall be allowed via email. Change in bank details or addition of bank account of the investor shall be permitted only via the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized officials. - Any change in the registered email address/ contact details of the investor shall be accepted only through a physical letter (including scan copy thereof) with wet
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	signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head h) Further, in case the document is executed electronically with a valid DSC or through Aadhaar based e-signatures of the authorized official/s, shall be considered valid, and the same shall be binding on the non-individual investor even if the same is not received from the registered email id of authorized officials. However, the domain name of the email ID through which such email is received should be the same as the non-individual investor's official domain name. i) The UTI AMC shall act in good faith and shall take necessary steps in connection with the email requests received regardless of the value involved and the same shall be binding on the investor. The UTI Mutual Fund (UTI MF), UTI Trustee Company Pvt. Ltd. (Trustee) or UTI AMC will not be held responsible/liable for any loss, if any, suffered by the investor or any other person for processing such transactions. j) The investor acknowledges that it is in the nature of telecommunication services that transmissions/ emails may not be properly received or emails may not be received or may be inadvertently read or may be erroneous or made known to unauthorised persons. Investor agrees that all the risks, errors or breaches shall be borne by the investor and the UTI MF, Trustees, UTI AMC shall not be responsible/liable for any claims, liability, loss, damage, cost or expenses arising from such risks, errors or breach of confidentiality. However UTI MF will be taking necessary safeguard measures to ensure security of email communications. k) At the request of the investor, UTI AMC is hereby requested and authorised, but is not obliged, to process the transactions as per email submissions received from time to time from investors and otherwise to rely upon and act in accordance with email Submission which is signed, or is believed to have been signed by any person authorised by the documents governing the arrangement between the UTI AMC and the Investor. l) It is further mutually agreed that if any other permission is required under the provisions of law for processing such requests / instructions, the investor shall be solely liable and responsible for any failure to comply with such provisions of laws, rules and regulations. The investor will keep the UTI MF, Trustee, UTI AMC fully absolved and indemnified with respect to any violation of such laws, rules and regulations and consequences thereafter in case of such violation mentioned hereinabove. m) It is agreed by the parties that the UTI AMC need not confirm (whether orally, in writing or otherwise) any email Submission or verify the identity of the person making or giving or purporting to make or give any email Submission. n) Investor agrees that security procedures adopted by UTI AMC may include signature verification, telephonic call backs or a combination of the same, that may be recorded and investor consents to such recording and agrees to co-operate with the UTI AMC to enable confirmation of such electronic transactions. However, the UTI AMC shall be under no duty to prescribe or adopt any procedures for the purpose of such confirmations or verification and any such procedure prescribed or adopted by UTI AMC shall not impose upon the UTI AMC any obligation to adopt or comply with the same in any or every instance. o) The entity availing the facility for submitting the financial transactions via email shall retain records of such transactions in line with the applicable laws/ regulations.
Restrictions on redemption of Units	In the event of receipt of inordinately large number of redemption requests or a restructuring of a Schemes' portfolio, there may be delays in the redemption of units. Further to the above, the following points relating to restrictions on redemption of units may be noted:- 1. Restrictions on redemption of units may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as: (i) Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security (ii) Market failures, exchange closures etc

	(iii) Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). 2. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. 3. Restriction will be imposed after obtaining the approvals of the Boards of AMC and the Trustees 4. When restriction on redemption is imposed, the following procedure shall be applied:- (i) No redemption requests upto INR 2 lakh shall be subject to such restriction. (ii) Where redemption requests are above INR 2 lakh, AMCs shall redeem the first INR 2 lakh without such restriction and remaining part over and above INR 2 lakh shall be subject to such restriction. Treatment of the Folios without KYC/PAN/PEKRN (PAN exempted KYC Reference Number) Investors are requested to note that PAN/PEKRN/KYC is mandatory for all financial transactions such as purchase /redemption/switch/systematic transactions etc. and also for non-investor initiated transactions such as dividend w.e.f. April 1, 2023. Unitholders of such non KYC compliant/non PAN/PEKRN folio's shall be able to (permitted to) lodge grievance or avail service request only after furnishing the above details. The payout of dividend will be made to such investors after updation of KYC/PAN/PEKRN details. Requirement of Permanent Account Number (PAN) in respect of Non-PAN Exempt Folios for Redemption & Mandatory updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions All Investors (including existing folios) of Non-PAN Exempt folios of UTI Mutual Fund Schemes are required to provide the PAN of the holder/s/guardian/claimant at the time of redemption, if PAN is not already registered in the folio. The requirement of PAN is applicable to all the redemptions and new Systematic Withdrawal Plan (SWP) Registrations. Investors who are submitting the PAN together with the redemption request will receive redemption payment only after the validation of PAN. Further, it is reiterated that, it is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, all new or additional requests for financial transactions (including redemptions, switches, etc.) will be processed only if the unit holders are KYC complied or have submitted duly filled KYC application form along with necessary documents and PAN. Redemption proceeds to NRI investors: NRI investors shall submit Foreign Inward Remittance Certificate (FIRC) along with Broker contract note of the respective broker through whom the transaction was effected, for releasing redemption proceeds. Redemption proceeds shall not be remitted until the aforesaid documents are submitted and the AMC/Mutual Fund/Registrar shall not be liable for any delay in paying redemption proceeds. In case of non-submission of the aforesaid documents, the AMC reserves the right to deduct the tax at the highest applicable rate without any intimation by AMC/Mutual Fund/Registrar. Repatriation: Repatriation benefits would be available to NRIs/PIOs/FIIs, subject to applicable Regulations notified by Reserve Bank of India from time to time. Repatriation of these benefits will be subject to applicable deductions in respect of levies and taxes as may be applicable in present or in future. For further details in this regard, please refer to SAI.
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Dematerialization	(a) Pursuant to the provision no. 15.7.2 of para 15.7.under Chapter 15 of SEBI Master Circular for Mutual Funds; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form. (b) The Unit holders would have an option to hold the Units in dematerialized form. Accordingly, the Units of the Scheme will be available in dematerialized (electronic) form. The Applicant intending to hold Units in dematerialized form will be required to have a beneficiary account with a Depository Participant (DP) of the National Securities Depositories Limited (NSDL)/ Central Depository Services Limited (CDSL) and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units of the Scheme. (c) Further, investors also have an option to convert their physical holdings into the dematerialized mode at a later date. Each Option held in the dematerialized form shall be identified on the basis of an International Securities Identification Number (ISIN) allotted by NSDL and CDSL. The ISIN No. details of the respective option can be obtained from your DP or you can access the website link www.nsdl.co.in or www.cdslindia.com. The holding of units in the dematerialized mode would be subject to the guidelines/ procedural requirements as laid by the Depositories viz. NSDL/CDSL from time to time.
Applicability of Stamp duty on Mutual fund transactions	It is informed to all the Investors/Unit Holders of all the Scheme(s) of the UTI Mutual Fund that, pursuant to Notification No. S.O. 4419(E) dated December 10, 2019 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019 and the provision no. 11.1.1 of para 11.1 under Chapter 11 of SEBI Master Circular for Mutual Funds a stamp duty at the prescribed rate (at present @ 0.005%) of transaction value (amount for which units are allotted excluding any other deduction) would be levied on Subscriptions (including lumpsum and through systematic investments such as Systematic Investment Plans, systematic transfer Plan), Switch-ins, Reinvestment of IDCW etc. for units both in demat or physical mode. Accordingly, pursuant to levy of stamp duty, the number of units allotted to all applicable mutual fund transactions would be reduced to the extent of stamp duty amount. Please refer to SAI for further details.



Haq, ek behtar zindagi ka

UTI BALANCED HYBRID FUND

(AN OPEN ENDED BALANCED SCHEME INVESTING ONLY IN EQUITY AND DEBT INSTRUMENTS)
NO ARBITRAGE IS PERMITTED IN THE SCHEME
(OCBs ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF)

Sr.No. 2026/

TIME STAMP

Registrar Sr. No.

The Product is Suitable For Investors Who Are Seeking*:	Scheme Risk-o-meter: UTI Balanced Hybrid Fund	Benchmark Risk-o-meter: NIFTY 50 Hybrid Composite Debt 50:50 Index
- Long term capital appreciation - Investment in equity and equity related instruments and fixed income securities	The risk of the scheme is high	The risk of the benchmark is high

Product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

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

New Fund Offer Opens on : Friday, August 14, 2026
New Fund Offer Closes on : Friday, August 28, 2026
Scheme Reopens on : Monday, September 07, 2026

Offer of Units of Rs. 10/- each during the New Fund Offer and Continuous Offer of Units at NAV based prices

New Fund Offer shall remain open for subscription for a minimum period of 3 working days but will not be kept open for more than 15 calendar days

(Please read instructions carefully before filling the form and use **BLOCK LETTERS** only) [Fields Marked with (*) must be Mandatorily filled in]

DISTRIBUTOR INFORMATION (only empanelled Distributors/Brokers will be permitted to distribute Units) (refer instruction 'h')

ARN/RIA Code [^]	Name of Financial Advisor / Distributor	Sub Broker ARN Code	Sub Code/ Bank Branch Code	M O Code	EUI No. [@]	UTI RM No.
ARN-		ARN-	Specific to bank branch			

[^] By mentioning RIA code, I/we authorise you to share with the Investment Adviser the details of my/our transactions.

☐ I/we hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/salesperson of the above distributor/sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee/relationship manager/salesperson of the distributor/sub broker.

Signature of 1st Applicant / Guardian

Signature of 2nd Applicant

Signature of 3rd Applicant

Existing Unit Holder information : If you have an existing Folio No. with PAN & KYC validation, mention your Folio No. :

A. Mode of Holding: ☐ Single ☐ Joint ☐ Anyone or Survivor (Default - Joint holding)

B. APPLICANT'S PERSONAL DETAILS ☐ Mr. ☐ Ms. ☐ Mrs. ☐ M/s * Denotes Mandatory Fields

Name of First Applicant (Name as per the PAN card)

F I R S T M I D D L E L A S T
L A S T Date of Birth/ Incorporation* D D M M Y Y Y Y

Status of First/ Sole Applicant [Please tick (✓)]: ☐ Individual ☐ Non-Individual

[Please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form (Mandatory)] (Refer Instruction y & z)

NAME IN FULL OF THE FATHER (OR) MOTHER / GUARDIAN (IN CASE OF MINOR) \$\$ / CONTACT PERSON FOR INSTITUTIONAL APPLICANTS

☐ Mr. ☐ Ms. ☐ Mrs. (Name as per the PAN card)

F I R S T M I D D L E L A S T
L A S T Date of Birth* D D M M Y Y Y Y

\$\$ Proof of date of birth and proof of relationship with minor to be attached (Refer instruction 'f').

*PAN/PEKRN\$ OF 1ST APPLICANT/FATHER/MOTHER/GUARDIAN

Enclosed ☐ PAN/PEKRN CARD/ID PROOF COPY

CKYC ID

Enclosed ☐ Know Your Customer (KYC)* Acknowledgement Copy

First Applicant's Address (Do not repeat the name) **Name & Address of resident relative in India** (for NRIs) (P.O. Box No. is not sufficient)

Village/Flat/Bldg./Plot*
Street/Road/Area/Post
City/Town* State Pin*

OVERSEAS ADDRESS (Overseas address is mandatory for NRI / FPI applicants in addition to mailing address in India)

City*
State Country* Zip/Pin*

C. DETAILS OF OTHER APPLICANTS

Name of 2nd Applicant ☐ Mr. ☐ Ms. ☐ Mrs. (Name as per the PAN card) Date of Birth of 2nd Applicant*

d	d	m	m	y	y	y	y

F	I	R	S	T		M	I	D	D	L	E					L	A	S	T
---	---	---	---	---	--	---	---	---	---	---	---	--	--	--	--	---	---	---	---

*PAN/PEKRN\$ OF 2ND APPLICANTEnclosed ☐ PAN/PEKRN CARD/ID PROOF COPY

CKYC ID

Enclosed ☐ Know Your Customer (KYC)* Acknowledgement Copy

Name of 3rd Applicant ☐ Mr. ☐ Ms. ☐ Mrs. (Name as per the PAN card) Date of Birth of 3rd Applicant*

d	d	m	m	y	y	y	y

F	I	R	S	T		M	I	D	D	L	E					L	A	S	T
---	---	---	---	---	--	---	---	---	---	---	---	--	--	--	--	---	---	---	---

*PAN/PEKRN\$ OF 3RD APPLICANTEnclosed ☐ PAN/PEKRN CARD/ID PROOF COPY

CKYC ID

Enclosed ☐ Know Your Customer (KYC)* Acknowledgement Copy

\$ Required for MICRO Investment upto ₹ 50,000/-. (refer instruction 'o')

OPTION FOR DESPATCH OF STATEMENT OF ACCOUNT (SoA) / ABRIDGED ANNUAL REPORT (AAR)[∞]☐ SoA in Physical Form☐ AAR in Physical FormApplicable to NRIs : ☐ At my Overseas address as mentioned above ☐ To be dispatched to my resident relative's address in India as mentioned above[∞] On providing email-id investors shall receive scheme wise annual report or an abridged summary thereof/ account statements/ transaction confirmation, communication of change of address, change of bank details etc. through email only.**CONTACT DETAILS OF APPLICANT/S**

First Applicant Details	*Mobile No. +9 1	Tel. (R) STD CODE	Tel. (O) STD CODE
	International Mobile No.		
	*E-mail		
	Alternate E-mail		

*If the Mobile Number or Email ID belongs to a family member please fill-in below details of the family member.

For E-mail ID		For Mobile Number	
Name of the family member		Name of the family member	
*Relationship	☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent siblings ☐ Dependent parents ☐ Guardian ☐ POA	Relationship	☐ Self ☐ Spouse ☐ Dependent children ☐ Dependent siblings ☐ Dependent parents ☐ Guardian ☐ POA
PAN		PAN	
Folio Number		Folio Number	

Please note that as per the existing regulatory guidelines, the contact details can only be of self or any of the Family members. Family members mean spouse, dependent children, dependent siblings, dependent parents, and a guardian in case of a minor.

BANK PARTICULARS OF 1ST APPLICANT (Mandatory as per SEBI Guidelines)

Bank Name	Branch
Address	MICR Code
City	(this is a 9-digit number next to your cheque number)
*Pin	
Account type (please ✓) ☐ Savings ☐ Current ☐ NRO ☐ NRE	IFS Code
Account No.	(this is a 11-digit number)

PAYMENT DETAILS (Please ensure that the cheque complies to the CTS 2010 standards)

(Refer Instruction 'o')

#Cheque/DD/NEFT/*RTGS Ref. No. / Unique Serial No. (For Cash)	☐ Cash	Account type (please ✓) ☐ Savings ☐ Current ☐ NRE ☐ DD
Account No.		☐ UTI Smart Form if already registered (Applicable for existing investors)
Date DD/MM/YYYY	Amt. of investment (i)	# Please mention the application No. on the reverse of the cheque / DD, NEFT / RTGS advice. Cheque / DD must be drawn in favour of "The Name of the Scheme" & crossed "A/c Payee Only"
Bank	DD Charges if any (ii)	✦ Investment amount shall be ₹ 2 lacs and above in case of payments through RTGS.
Branch	Net amount paid (i-ii)	
Amt. in words		

INVESTMENT DETAILS

☐ Scheme UTI BALANCED HYBRID FUND	Plan : ☐ Regular Plan ☐ Direct Plan	Option : ☐ Growth ☐ IDCW Payout
OR		
☐ Scheme	Plan : ☐ Regular Plan ☐ Direct Plan	Option : Growth
(Option to invest in UTI Overnight Fund and switch to NFO)		

AUTOMATIC SWITCH TO UTI BALANCED HYBRID FUND (Switch out will happen on the closing date of NFO)**SWITCH:** I/We would like to Switch All units ☐ (or) Partial units ☐ No. of Units: (or) Amount in figure : ₹

Amount (in words)

To Scheme **UTI BALANCED HYBRID FUND** ☐ Regular Plan ☐ Direct Plan Option : ☐ Growth ☐ IDCW Payout On NFO Closure Date Friday, August 28, 2026

I/We have read and understood the terms and conditions applicable to the switch facility and am/are fully aware of the risk associated with such event.
I/We have read and understood the Scheme Information Document (SID)/Statement of Additional Information (SAI) and Key Information Memorandum (KIM) of the Target Scheme and have understood the investment objectives, investment pattern and risk factors applicable to the Target Scheme.

UNITHOLDING OPTION ☐ Physical Mode ☐ Demat Mode (if Demat account details are provided below, units will be allotted, by default, in Electronic Mode only)

DEMAT Account Details - Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant. Demat Account details are compulsory if demat mode is opted above

National Securities Depository Limited	Depository Name _____	Central Depository Services (India) Limited	Depository Name _____
	DP ID No. _____		Target ID No. _____
	Beneficiary Account No. _____		_____

Enclosures : ☐ Client Master List (CML) ☐ Transaction cum Holding Statement ☐ Delivery Instruction Slip (DIS)

GENERAL INFORMATION - Please (✓) wherever applicable

Tax Status	☐ Resident Individual	☐ Pension and Retirement Fund	☐ Government Body	☐ NGO
	☐ Resident Minor (through Guardian)	☐ Financial Institutions	☐ Society*	☐ LLP
	☐ NRI (Repatriable)	☐ Public Limited Company	☐ Trust*	☐ Unlisted 'Not for Profit' Company
	☐ NRI (Non-Repatriable)	☐ Private Limited Company	☐ NPS Trust	☐ **Foreign Nationals
	☐ NRI - Minor (Repatriable)	☐ Body Corporate	☐ Fund of Fund	☐ PIO
	☐ NRI - Minor (Non-Repatriable)	☐ Partnership Firm	☐ Gratuity Fund	☐ NPO* (Please specify) _____
	☐ Sole-Proprietor	☐ FII / FPI	☐ AOP	☐ Others (Please specify) _____
	☐ HUF	☐ Bank	☐ BOI	

^^ 'Not for Profit' Company as defined under Companies Act (Act of 1956/2013). Please attach Non-Profit Organization (NPO) Declaration Form.

Overseas Corporate Bodies (OCBs) are not allowed to invest in units of any of the schemes of UTI MF

Note for Non-Individual Investors: Please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form (Mandatory) (Refer Instruction y & z)

Gender	☐ Male	☐ Female	☐ Other
Marital Status	☐ Unmarried	☐ Married	
Spouse's Name	_____		
Occupation	☐ Professional	☐ Business	☐ Public Sector Service
	☐ Government Service	☐ Agriculturist	☐ Student
	☐ Private Sector Service	☐ Retired	☐ Doctor
			☐ Housewife
			☐ Forex Dealer
			☐ Others (Please specify) _____

OTHER DETAILS (MANDATORY)

FOR INDIVIDUALS ONLY

1st Applicant:	(A) Gross Annual Income Details Please tick (✓)
	☐ Below 1 Lac ☐ 1-5 lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore
	(Net worth should not be older than 1 year) [OR]
	Net-worth in ₹ _____ as on (date) DD/MM/YYYY
	(B) Please tick if applicable: ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP)
	(For definition of PEP, please refer instruction 'w').
	(C) Any other information: _____
2nd Applicant:	(A) Gross Annual Income Details
	☐ Below 1 Lac ☐ 1-5 lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore
	[OR]
	Net-worth in ₹ _____ as on (date) DD/MM/YYYY
	(B) Please tick if applicable: ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP)
	(For definition of PEP, please refer instruction 'w').
	(C) Any other information: _____
3rd Applicant:	(A) Gross Annual Income Details
	☐ Below 1 Lac ☐ 1-5 lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore
	[OR]
	Net-worth in ₹ _____ as on (date) DD/MM/YYYY
	(B) Please tick if applicable: ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP)
	(For definition of PEP, please refer instruction 'w').
	(C) Any other information: _____

FOR NON-INDIVIDUALS ONLY

(A) Gross Annual Income Details
☐ Below 1 Lac ☐ 1-5 lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore
[OR]
Net-worth in ₹ _____ as on (date) DD/MM/YYYY
(B) Is the entity involved in / providing any of the following services
- Foreign Exchange / Money Changer Services ☐ YES ☐ NO - Gaming / Gambling/Lottery Services (e.g. casinos, betting syndicates) ☐ YES ☐ NO
- Money Lending / Pawning ☐ YES ☐ NO
(C) Any other information: _____

DETAILS UNDER FATCA (FOREIGN TAX COMPLIANCE ACT) AND CRS (COMMON REPORTING STANDARD)

(Refer Instruction 'y')

Information to be provided by all Applicants in the same sequence of Names as given in this Application form

Are you a tax resident of any country other than India?

First Applicant ☐ Yes ☐ No

Second Applicant ☐ Yes ☐ No

Third Applicant ☐ Yes ☐ No

If Yes, please fill in the Particulars in the prescribed Form of FATCA/CRS for each applicant and attach it with this Application Form.



Haq, ek behtar zindagi ka.

ACKNOWLEDGEMENT
(To be filled in by the Applicant)
UTI Balanced Hybrid Fund

Sr. No. 2026/

Received from Mr / Ms / M/s _____

An application under _____

along with Cheque/DD#/NEFT/RTGS _____

Ref. No./Unique Serial No. (For Cash) _____

Drawn on (Bank) _____

for ₹ (in figures) _____

§ Cheques and drafts are subject to realisation.

(scheme name)

dated DD/MM/YYYY

Stamp of UTI AMC Office/
Authorised Collection Centre

[illegible]

☐ I/We wish to make a nomination and do hereby nominate the following person(s) who shall receive all the assets held in my / our account in the event of my / our death. I/We also understand that all payments and settlements made to such Nominee and signature of the Nominee acknowledging receipt thereof, shall be a valid discharge by the AMC / Mutual Fund / Trustee.

Name of Nominee	Nominee 1	Nominee 2	Nominee 3
Name of the Guardian (in case Nominee is Minor)			
Percentage of Allocation*			
Relationship with Nominee			
Date of Birth (Mandatory if Nominee is Minor)			
Proof of Identity	☐ PAN ☐ Aadhaar ☐ Others _____	☐ PAN ☐ Aadhaar ☐ Others _____	☐ PAN ☐ Aadhaar ☐ Others _____
Identification Number#			
Mobile Number			
Email Id			
Address			
Signature of Nominee/ Guardian (Mandatory in case of Minor Nominee)			

☐ I / We hereby confirm that I / We do not wish to appoint any nominee(s) in my / our mutual funds Folio / demat account and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents / information for claiming of assets held in my / our mutual funds Folio / demat account, which may also include documents issued by Court or other such competent authority, based on the value of assets held in the mutual funds Folio / demat account.

Name(s) of holder(s)	Signature(s) holders / Guardian / Thumb Impression
Sole / First Holders (Mr./Ms.) _____ _____	Signature
Second Holders (Mr./Ms.) _____ _____	Signature
Third Holders (Mr./Ms.) _____ _____	Signature

Witness Name		Witness Signature
Witness Address		
Witness Name		Witness Signature
Witness Address		

I/We have read and understood the contents of the Scheme Information Statement, Statement of Additional Information and Key Information Memorandum, addenda issued till date and apply to the Trustee of UTI Mutual Fund as indicated above, I/We agree to abide by the terms and conditions, rules and regulations of the scheme as on the date of investment. I/We undertake to confirm that this investment has been duly authorised by appropriate authorities in terms of all relevant documents and procedural requirements. The amount invested in the Scheme is through legitimate sources and only is not for the purpose of contravention or/and evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India. I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making investments. I/We hereby authorize UTI MF/UTI AMC to share my data furnished in the Form to my distributor and other service providers for the UTI MF for the purpose of servicing, issue of account statement/consolidated statement of account etc and cross selling of products/schemes of the UTI MF. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different recommended Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We confirm that we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my NRE / NRO Account. I/We undertake to provide further details of source of funds and any such other relevant documents, if called for by UTI Mutual Fund, (Applicable for NRIs). I/We solemnly declare that I am the father/mother/guardian of the minor child in whose name the application is made. The date of birth stated by me is true and correct. I/We wish to receive E-mail and SMS communication from UTI AMC/UTI MF. I/We consent to the sharing of my data with distributors and service providers solely for servicing and account maintenance. I/We explicitly consent to the use of my data for cross-selling of other products/schemes of UTI MF. I/We solemnly declare that I am the father/mother/guardian of the minor child. I provide verifiable consent for the processing of the minor's personal data for the purpose of this investment.

I/we hereby authorise UTI AMC/ UTI MF to send important information, transaction updates and/or any other relevant details to me/us on WhatsApp number: I/we am/are aware of my/our right to withdraw consent for non-essential data processing at any time. I/we understand that I/we may exercise my Data Principal Rights (Access, Correction, Erasure) or raise grievances regarding my data by contacting the Data Grievance Officer at service@uti.co.in. If you DO NOT wish to receive communication on WhatsApp, tick the box ☐

Signature of 1st Applicant / Guardian / POA^{^^} Name of 1st Authorised Signatory	Signature of 2nd Applicant / POA^{^^} Name of 2nd Authorised Signatory	Signature of 3rd Applicant / POA^{^^} Name of 3rd Authorised Signatory
Designation _____	Designation _____	Designation _____
^{^^} Power of Attorney (POA) Registration No. _____ (if already registered) (refer instruction 'aa')		

1. If the application is incomplete and any other requirement is not fulfilled, the application is liable to be rejected.
2. Consolidated Account Statement (e-CAS) will be sent within 12 days of the following month of the transaction.
3. **Please ensure that all KYC Compliance Proof and PAN details are given, failing which your application will be rejected. PAN not applicable for Micro SIP.**
4. All communication relating to issue of Statement of Account, Change in name, Address or Bank particulars, Nomination, Redemption, Death Claims etc., may please be addressed to the Registrar :

28

GENERAL INSTRUCTIONS FOR FILLING THE APPLICATION FORM

PLEASE FILL IN ALL COLUMNS IN CAPITAL LETTERS ONLY

[Fields Marked with (*) must be Mandatorily filled in]

[Before Filling up the Form, Please read the Factsheet Carefully to know the Risk Profile of the Scheme(s) you are Investing in]

- Please read the terms of the Key Information Memorandum, Scheme Information Documents and Statement of Additional Information carefully before filling the Application Form. Investors should also apprise themselves of the prevailing Load structure on the date of submitting the Application Form. Investors are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- Before submission of application form at UTI Financial Centres and other authorised collection centres investors may please ensure that the form has been filled in completely and signed by all the applicants properly as incomplete application is liable to be rejected.
- NRI applicants should preferably submit the application at NRI Branch, Mumbai, Dubai Representative Office or any Financial Centre of UTI AMC along with NR(E)/ NR(O) cheque or a rupee draft payable at the place where the application is submitted.
- Please write the application serial Number on the reverse of the cheque / draft.
- Please fill in the names of the applicant(s) / beneficiary / alternate child (if any) / institution / parent or lawful guardian / minor / alternate applicant / nominee etc. at the appropriate places in the application form. PIN code no. must be given with address to avoid delay / loss in transit.
- Attach any one of the documents as proof of date of birth and relationship with minor viz., birth certificate, School leaving certificate/mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport of the minor or any other suitable proof evidencing the date of birth and relationship with the minor.
- It is mandatory for an applicant to furnish full and correct particulars of bank account such as nature and number of the account, name and address of the bank, name of the branch, MICR code of the branch (where applicable) etc. at the appropriate place in the application form. Application without such bank particulars is liable to be rejected. If the credit of Income distribution is delayed or not effected at all for reason of incomplete or incorrect information furnished by the applicant, UTI AMC cannot be held responsible.
- If you have invested through a distributor, kindly specify the Name and ARN Code, Sub ARN Code of the distributor, else for Direct Investment, please mention "Direct" in the Column "Name & Broker Code/ARN / Sub ARN Code". In case nothing is specified or details are invalid, then by default, the Broker Code will be treated as Direct and the application form will be treated as Direct Application.
- Direct Plan**
Direct Plan is for all category of eligible investors (whether existing or new Unitholders) who purchase/subscribe Units directly with the Fund and is not available for investors who route their investments through a Distributor.
The Direct Plan will be a separate plan under the Fund/Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc and will have a separate NAV. No commission shall be paid from Direct Plan. Portfolio of the scheme under the Regular Plan and Direct Plan will be common.
For further details refer to SID.
- 'Friend In Need' details will be used by UTI MF only for ascertaining the present address of the unit holder (without disclosing investment details of the investor) if no response is received from the unit holder on sending communication in any form to his/her registered address or e-mail ID, if available, atleast for two occasions. For further details, please refer to SAI.
- SEBI has made it mandatory for all applicants, irrespective of amount of investment, to furnish Income Tax PAN (PAN not applicable to Micro SIP). An application without PAN will be rejected. Investors are required to provide the photocopy (self attested by the investor) of the PAN card along with the application form. If the investment is in the name of minor the PAN of the minor or his father / mother / guardian whose particulars are provided in the application form is to be provided.

Investment & Payment Details

- The cheque/draft accompanying an application should be made payable in favour of "the name of the scheme".
In the case of 'Direct Plan', the cheque/draft shall be payable in favour of "the name of the scheme - Direct Plan".
- Outstation cheques are not accepted. In case the payment is made by demand draft, the draft commission will have to be borne by the applicants.
However for investment made from areas where there are no UTI Financial Centres or authorised collection centres (where local cheques are accepted), UTI AMC may, if it so decides, bear draft charges to the extent of ₹ 250/- per application or the actual as is prescribed by banks, whichever is lower or such amount as may be decided by UTI AMC from time to time. The investors have to attach proof of the DD charges paid to a bank (i.e. acknowledgement issued by the bank where DD is purchased). The reimbursement/adjustment of DD charges is solely at the discretion of UTI AMC and in case if it is found that such charges are unreasonably higher than normal market rates, such charges may not be admissible. For further details, refer to SAI/SID of the respective scheme.
- UTI AMC/MF shall not accept application for subscription of units accompanied with Third Party Payment except in certain exceptional cases as may be permitted. For details please refer to SID/SAI.

Payment Modes

- No money orders, outstation cheques, post-dated cheques [except through Systematic Investment Plan (SIP) / Micro SIP] and postal orders will be accepted.**
However, cash payment to the extent of ₹ 50,000/- per investor, per Mutual Fund, per financial year through designated branches of Axis Bank will be accepted subject to the following procedure:-
 - Investors who desire to invest upto ₹ 50,000/- per financial year shall contact any of our UTI UFCs and obtain a Form for Deposit of Cash and fill-up the same.
 - Investors shall then approach the designated branch of Axis Bank along with the duly filled-in Form for Deposit of Cash and deposit the cash.
 - Axis Bank will provide an Acknowledgement slip containing the details of Date & Time of deposit, Unique serial number, Scheme Name, Name of the Investor and Cash amount deposited. The investors shall attach the Acknowledgement slip with the duly filled-in application form and submit them at the UFCs for time stamping.
 - Applicability of NAV will be based on depositing of cash at the designated bank branch before the cut-off time and time-stamping of the valid application together with the acknowledgment slip at the UTI Financial Centre (UFC)/Official Point of Acceptance (OPA).For further details please refer to SAI.
- Know Your Customer (KYC) Norms:**
Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time.
 - For Individual Investors**
 - Central KYC Norms for Individual Investors new to KYC system with effect from 1st February 2017**
Government of India, vide Gazette notification dated November 26, 2015, had authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI), to act and perform the functions of Central KYC Records Registry (CKYCR) including receiving, storing, safeguarding and retrieving the Know Your Client (KYC) records of

an investor in digital form.

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

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

For further details refer to SAI and SEBI Circulars No. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016.

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

III PAN-Exemption for micro financial products

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

B. For Non-Individual Investors

Investors have to fill up and sign the KYC application form available on the UTI Mutual Fund's website, <https://www.uti-mf.com/> or the website of the KYC Registration Agencies (KRAs) M/s CVL www.cvlkra.com; M/s NDML, <https://www.ndml.in/> M/s CAMS <https://www.camsonline.com/> Investors/Service-requests/KYC/KYC-Status/M/s CAMS Investor Services Private Limited and M/s Karvy Data Management Services Ltd. www.karvykva.com. Further details on filling up / submission of KYC Application form are available in SEBI Circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011.

C. For both Individual and Non-Individual Investors

- Existing investors in mutual funds who have already complied with the KYC requirement are exempt from following the new KYC procedure effective January 01, 2012 but only for the purpose of making additional investment in the Scheme(s) / Plan(s) of any Mutual Fund registered with SEBI
- For 'KYC-On-Hold' cases, investor need to submit missing information or update pending KYC related information so as to enable AMC to process purchase transaction (whether fresh or additional) and switches
- In terms of AMFI guidelines, with effect from January 1, 2016,
 - to make additional subscription (including switches), it shall be mandatory for all existing investors to provide additional KYC information such as Income details, Occupation, association with politically exposed person, net worth etc. where such information was not provided to KRAs earlier.
 - However, SIP and STP already registered till December 31, 2015 in such existing folios are exempted from the above stipulations.
- Non-Applicability of KYC guidelines**
The new KYC guidelines shall not be applicable to the following categories / transactions:
 - The investors falling under the category of Micro Pension (as per the arrangement between UTI AMC with the respective organization/s), who are exempt from the requirement of PAN.
 - Investments received from Government bodies/authorities/Departments in favour of beneficiaries identified by them.
 - Income distribution cum capital withdrawal (Reinvestment)

For further details on KYC requirements to be complied with by the Investors, please refer to SAI.

(q) Disclaimer of WhatsApp Service:

The user is subscribing to the transaction updates, promotional alerts and/or any other relevant details from UTI Mutual Fund through WhatsApp. The user can unsubscribe to the medium/channel at any time by sending an email to us at ut@kfintech.com. Please note this medium/channel cannot be used for grievance redressal or reporting fraud, UTI Mutual Fund will have no liability whatsoever if any such incidents are reported on this medium/channel. It is advisable for users who have subscribed to this service to delete WhatsApp when changing their device. These terms and conditions may be withdrawn/ superseded/ modified at any time whatsoever, by UTI Mutual Fund without any prior notice. Users shall not submit or transmit any content through this service that is:

- Obscene, Vulgar, Pornographic, Political, Religious, Libellous, Defamatory, Abusive, Threatening, Tortuous, Offensive, Hateful, or Racially, Ethnically or otherwise Objectionable etc.
- Encourages the commission of a crime or violation of any law.
- Violates any State or Central law or any other applicable law in India and/or any other jurisdiction.
- Infringes the intellectual property rights of UTI AMC/ UTI MF or of a third party.
- Violates any right of any individual or a third party.

The user consents to storage and usage of the information by UTI Mutual Fund/UTI AMC shared by/with UTI Mutual Fund /UTI AMC including for records, regulatory and business purposes. UTI Mutual Fund /UTI AMC. Further, under no circumstances shall UTI Mutual Fund and/or UTI AMC or their agents, affiliates, officers, directors, employees, representatives and contractors be liable for any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of, or inability to use, this service or for receipt of any answer provided by the program running at the back-end. The user understands that using WhatsApp application may carry extra risks and may not be secured. Further any message and information exchanged is subject to the risk of being read, interrupted, intercepted, or defrauded by a third party or otherwise subject to manipulation by a third party or involve delay in transmission. UTI Mutual Fund and/or UTI AMC or their agents, affiliates, officers, directors, employees, representatives and contractors shall not be responsible or liable to the user or any third party for the consequences arising out of or in connection with using of this service. The user is responsible for keeping security and safeguard of his WhatsApp account linked to the registered mobile number. UTI Mutual Fund and/or UTI AMC has the right to retract the service anytime it deems fit. The user agrees that the user shall not have any claim against UTI

Mutual Fund and/or UTI AMC, their agents, affiliates, officers, directors, employees, representatives and contractors on account of any suspension, interruption, non-availability or malfunctioning of the service due to any link/mobile/system failure at UTI Mutual Fund's end for any reason whatsoever. These terms and conditions are to be read in conjunction with the terms and conditions including as provided in the Scheme Information Document, Statement of Additional Information, KIM and the Application Form, as amended from time to time, and are subject to change at any time as per the sole discretion of UTI AMC/ UTI MF which shall be binding on the user. Furthermore, use of WhatsApp service shall always remain subject to necessary permissions/licenses/authorizations/terms and conditions of WhatsApp Inc. or their authorised agents from time to time which UTI Mutual Fund/UTI AMC shall not be responsible to obtain for the user(s) in any manner.

(f) **Consolidated Account Statement (CAS)**

The AMC will issue a Consolidated Account Statement (CAS) for each calendar month to the investor in whose folios transactions has taken place during that month and such (e-CAS) statement will be issued on or before the 12th day of the succeeding month detailing all the transactions and holding at the end of month.

The word "transaction" for the purposes of CAS would include purchase, redemption, switch, IDCW (payout), IDCW (reinvestment), Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer Plan (STP) and merger, if any.

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

Statement of Account for Demat Account holders:-

(i) The unit holders who do not have Demat account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice.

(ii) For unit holders having Mutual Fund (MF) investments and Demat Account -

- Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.
- Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
- In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor.
- The CAS will be generated on monthly basis.
- If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within 12th day from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts, then CAS with holding details shall be sent to the investor on half yearly basis.

In case there is no transaction in any of the mutual fund and demat accounts then CAS with holding details shall be sent to the investors by email on half yearly basis on or before the 21st day of succeeding month or as per the time line specified by SEBI from time to time.

The CAS shall be dispatched by email to all the investors whose email addresses are registered with the Depositories and AMCs/MF-RTAs. However, where an investor does not wish to receive CAS through email, option shall be given to the investor to receive the CAS in physical form at the address registered with the AMCs/MF-RTAs.

- The dispatch of CAS by the depositories shall constitute compliance by UTI AMC/ UTI Mutual Fund with the requirements under Regulation 34(1) of SEBI (Mutual Funds) Regulations, 2026.

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

(s) **MF Utility for Investors**

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

Accordingly, all financial and non-financial transactions pertaining to the scheme are available through MFU either electronically on www.mfuionline.com as and when such a facility is made available by MFUI or physically through authorised Points Of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. However, all such transactions shall be subject to the eligibility of investors, any terms and conditions and compliance with the submission of documents and procedural requirements as stipulated by UTI MF/UTI AMC from time to time in addition to the conditions specified by MFU, if any.

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

The uniform cut off time as prescribed by SEBI and as mentioned in the SID/KIM of the respective Schemes shall be applicable for applications received by MFUI. However, in case of investment of any amount in liquid funds and ₹ 2 lacs and above for other Schemes, the applicability of NAV will be subject to the date and time of receipt of credit of amount to the specified bank account of AMC.

For further details regarding procedures for obtaining CAN and other particulars about MFU etc, please refer to SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.

(t) **E-mail communication:** Unitholders who have opted to receive documents/communication by e-mail will be required to download and print the documents/communication after receiving the e-mail from UTI AMC. Should the unitholder experience any difficulty in accessing the electronically delivered documents/communication, the unitholder should advise the Registrars immediately to enable UTI AMC to send the same through alternate means. In case of non receipt of any such intimation of difficulty within 24 hours from receiving the e-mail, it will be regarded as receipt of email by the unitholder. It is deemed that the unitholder is aware of all the security risks including possible third party interception of the documents/communications and contents of the same becoming known to third parties. SMS and Email on the registered address of the investor shall be sent confirming the number of unit allotted within 5 business days from the date of transaction. Email/SMS will be the official mode of communication. Kindly ensure that your email and SMS settings are configured to receive such communications without interruption.

(u) **Abridged Annual Report (AAR):**

The AAR shall be sent: (i) by e-mail to the Unit holders whose e-mail address is available with the Fund, (ii) in physical form to the Unit holders whose email address is not registered with the Fund and have opted for receiving physical AAR. The scheme-wise AAR will also be made available on the website of UTI Mutual Fund (www.utimf.com) and on the website of Association of Mutual Funds in India (AMFI).

(v) **Note on EUIN:** Investors should mention the EUIN of the person who has advised the investor. If left blank, please sign the declaration provided in the application form. EUIN will assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the ARN holder /Sub broker.

Applicability of EUIN:

- Transactions to be included - Purchases, Switches, SIP/ STP / STP Triggers registration, IDCW Transfer Plan registration.

- Transactions to be excluded - Auto SIP/ STP / SWP / STP Triggers Installments, IDCW (Reinvestments), Redemption, SWP Registration, Zero Balance Folio creation and IDCW Transfer Plan installments.

(w) **Politically Exposed Persons** (PEPs) are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.

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

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

"Third Party Payments" means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/investor has to be one of the joint holders of the bank account from which payment is made.

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

Bank Mandate registration as part of the New Folio creation

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

(y) **Foreign Account Tax Compliance Act (FATCA) is a United States (US) Law aimed at prevention of tax evasion by US citizens and residents ("US Persons") through use of offshore accounts.**

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

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

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

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

Please refer to Instructions given in the FATCA/CRS Form before filling in the particulars and for further details relating to FATCA/CRS, refer to SEBI Circular No. CIR/MIRSD/3/2015 dated 10th September 2015.

(z) **Ultimate Beneficial Owners(s)**

Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))'. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Please contact the nearest UTI Financial Centre (UFC) of UTI Mutual Fund or visit 'Forms & Download' section on our website www.utimf.com for the Declaration Form.

(aa) **Power of Attorney**

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

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

(ab) Upfront commission shall be paid directly by the investor to the AMFI / NISM certified UTI MF registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

CHECK LIST

Please ensure that:

Application Form is filled in Capital letters only

- Your name is as per the PAN card and address is given in full.
- PAN details of all holders are given failing which your application will be rejected (PAN not applicable to micro SIP). PAN card copy for all holders is mandatory to attach.
- Copy of KYC acknowledgement all Applicants for all holders provided by service provider is given, failing which your application will be rejected.
- Date of Birth is mandatory for all Applicants in case of Individual Investors.
- Date of Incorporation is mandatory in case of Non-Individual Investors.
- Your preferred Scheme, plan and option is selected.
- Your investment is not less than the minimum investment amount.
- Your application is complete and signed by all applicants.
- Cheques are drawn in favour of 'The name of the scheme' (in case of Direct Plan, "the name of the scheme - Direct Plan") dated, signed and crossed 'A/c Payee only'.
- On the reverse of each cheque submitted, the Application Form number is written.
- Your bank account details are entered completely and correctly. This is mandatory. If this is not included, your application will be rejected.
- Only CTS-2010 complied cheques are submitted.
- FATCA, UBO, NPO declarations have been submitted as required for individual / non individual investors.
- Only the NFO application form should be used for purchase transactions.

NPCI भारतीय राष्ट्रीय भुगतान निगम NATIONAL PAYMENTS CORPORATION OF INDIA	UMRN											Date	DD	MM	YY	YY
Utility Code											☒ Create ☒ Modify ☒ Cancel					
Sponsor Bank Code											I/We authorize UTI MUTUAL FUND					
To debit (tick ✓)	SB / CA/CC / SB-NRE / SB-NRO / OTHER										Bank a/c number					
with Bank											IFSC / MICR					
an amount of Rupees											₹					
Debit Type ☒ Fixed Amount ☒ Maximum Amount Frequency ☒ Daily ☒ Weekly ☒ Bi - Monthly ☒ Monthly ☒ Quarterly ☒ Half-Yearly ☒ Annually ☒ As and When presented																
1. I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity / Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit. 4. I/We understand and accept that in case transaction/s initiated against this mandate (within valid period of mandate) is/are rejected due to insufficient funds or such other reason as permitted under applicable law, action may be taken against me/us under applicable law (including Negotiable Instruments Act).																
From	DD	MM	YY	YY												
To	DD	MM	YY	YY												
Maximum period of validity of this mandate is 40 years only					Signature Primary Account holder Signature of Account holder Signature of Account holder											
Mobile No.											1. Name as in Bank records 2. Name as in Bank records 3. Name as in Bank records					

This is to confirm that the declaration has been carefully read, understood & made by me / us. I am authorizing the User entity/ Corporate to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/ corporate or the bank where I have authorized the debit.

Please (✓) as applicable: ☐ OTM Debit Mandate is already registered in the folio. * [No need to submit again] ☐ OTM Debit Mandate is given above and to be registered in the folio.						UTI SmaRT SIP Form™ UTI Mutual Fund Haq, ek behtar zindagi ka.						☐ Registration of New SIP ☐ Renewal of Existing SIP ☐ Micro SIP ☐ Change in Existing Bank Details					
ARN / RIA		EUIN		Sub ARN Code		Sub Code		MO Code		UTI RM No.							
ARN-				ARN-													

☐ Upfront commission shall be paid directly by the investor to the AMFI / NISM certified UTI MF registered distributors based on the investors' assessment of various factors including the service rendered by the distributor. I/We confirm that the EUIN box is intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the distributors personnel concerned or not withstanding the advice of in-appropriateness, if any, provided by such distributor personnel and the distributor has not charged any advisory fees for this transaction.

APPLICANT DETAILS										APPLICATION NO./FOLIO NO.									
Name of Sole / 1st Holder / Beneficiary Child																			
Name of Guardian (in case of Minor)																			

Existing Mandate Details :-

Parent IH No. / UMRN No. Bank Name Bank A/C No

SIP DETAILS		SIP Date	Instalment Amount	Frequency	SIP Period* (MM/YY)	SIP Step Up
Scheme Name, Plan, Option						
		DD	☐ 5000 ☐ 10000 ☐ 25000 OR ₹	☐ Daily ☐ Weekly ☐ Monthly ☐ Quarterly	From MM/YY To MM/YY ☐ Until cancelled	Amount In Multiple of ₹ 500/- Frequency ☐ Half Yearly ☐ Yearly
		DD	☐ 5000 ☐ 10000 ☐ 25000 OR ₹	☐ Daily ☐ Weekly ☐ Monthly ☐ Quarterly	From MM/YY To MM/YY ☐ Until cancelled	☐ Half Yearly ☐ Yearly
		DD	☐ 5000 ☐ 10000 ☐ 25000 OR ₹	☐ Daily ☐ Weekly ☐ Monthly ☐ Quarterly	From MM/YY To MM/YY ☐ Until cancelled	☐ Half Yearly ☐ Yearly
Amount in the mandate to bank should be equal or more than this total amount.		Total	₹	* Note : SIP mandate shall be registered for a maximum period of upto 40 years		

My Financial Goal for this SIP (choose anyone)

☐ Retirement Corpus
 ☐ Child Education
 ☐ Child Marriage
 ☐ Dream Car
 ☐ Dream House
 ☐ Marriage
 ☐ Holiday

(In case of saving for Child, mention name of Child)

I/We hereby authorize UTI Mutual Fund and their authorised service providers and my banker, to debit my/our bank account using the Mandate Form. If the transaction is delayed or not effected at all for reason of incomplete or incorrect information or other reasons, I/We would not hold UTI Mutual Fund responsible. I/We will also inform UTI Mutual Fund, about any changes in my bank account. I/We have read and understood the contents of the SAI, SID, KIM, Instructions and Addenda issued from time to time of the respective Scheme(s) of UTI Mutual Fund, have read and agreed to the instructions cum terms and conditions of SIP/Micro SIP. I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investment exceeding ₹ 50,000 in a year (applicable only for Micro SIP applicants.) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Scheme of various Mutual Fund from amongst which the Scheme is being recommended to me/us. I/We hereby authorize UTI Mutual Fund to share my data furnished in the Form with other service providers of the UTIMF for the purpose of servicing, issue of account statement, consolidated statement of account, etc and cross selling of products/scheme of the UTIMF. I/We hereby request you to register me/us for availing this facility and the carrying out transactions of Purchase/SIP/Redemption/Switch in my/our above mentioned folio wherever applicable. I/We have read and understood the Terms & Conditions of the facility in which I/We wish to subscribe as available on UTI MF website (<http://www.utimf.com/customerservice/Pages/default.aspx>) and also displayed/available at the UFC wherever applicable.

1st Unit Holder / Guardian	2nd Unit Holder	3rd Unit Holder
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Instructions Cum Terms and Conditions For SIP & Micro SIP

- Please refer the SID, SAI, Key Information Memorandum, all instructions, Addenda issued from time to time and our website www.UTIMF.Com for instructions, terms and conditions, applicable NAV, risk factors, load and other information, various requirements of the respective schemes / plan before investing. It is deemed that the investor has agreed to all the terms and conditions as prevailing on the date of the application / investment. SIP / Micro SIP is offered with Daily, Weekly, Monthly and Quarterly Frequency for all schemes except UTI-ULIP. UTI-ULIP is offered with the frequencies of Monthly, Quarterly, Half Yearly and Annual.
- Investor understands and agrees that mobile number and email ID registered / updated in the folio will be used by UTI MF to send alerts with regard to transactions including SIP renewals. Investor authorizes UTI MF to act on the instructions on SIP sent by him through the registered mobile number/ email id.
- Any Day SIP: Investor may choose any date between 1st to 31st of the month as their SIP date. In case the SIP date chosen by the investor does not occur in any month, the SIP installment will be processed for last business day of the month. In daily SIP frequency transaction will be processed on Business days only. In case the chosen date falls on a Non-Business Day in any month, the SIP will be processed on the immediate next scheduled Business day. The investor will not hold AMC/Bank liable for processing such transactions the next day.
- In case of incomplete mandate form, AMC may initiate remediation process to obtain incomplete details. This process may exceed 30 days and in such case it may also impact the registration of the SIP facility and subsequent instalments. The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI). Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), UTI Asset Management Company Ltd shall not accept applications for SIP accompanied with Mandates from Third Parties.
- Default Values: In case the SIP date is left blank by the investor the SIP will be registered with a default date of 7th of every month. In case the "SIP From date" is left blank, then by default the SIP will be registered from the next month of the month in which the SIP application is submitted. If the Frequency is not ticked, then by default the SIP will be registered with Monthly frequency. If End date is not mentioned by the investor, SIP will be registered as Perpetual SIP. If the SIP / Micro SIP amount is left blank by the investor, then by default SIP will be registered for Rs. 500 for Daily, Weekly and Monthly frequencies and Rs. 1500 for Quarterly frequencies. Investors are required to submit the SIP forms at least 21 days prior to the first SIP date opted.
- New Fund Offer of Open Ended Schemes: If the SIP is allowed as per the Scheme Information Document, during the NFO, the investor may submit the SIP form during the NFO period. However, the SIP start date shall be post the date on which the Scheme reopens for subscriptions, subject to the 21 days gap between date of submission and SIP start date as described in point no. 5.
- Minimum Amount: Please refer the Scheme Information Document and the Addenda issued from time to time.
- SIP in folio of a Minor: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the soleholder in the account (folio). Minor's name must one of the holders in Bank Account on which the mandate is being submitted alongwith the SIP Form. This conditions shall not apply to SIP under UTI CCF - Scholarship option.
- Unit Allotment: Unit allotment will be as per the NAV applicable for the date of realization of the investment amount.
- The applications will be received at all Official Points of Acceptance of UTI Asset Management Company. In case of SIP with post dated cheques, only CTS cheques will be accepted. No outstation cheques will be accepted.
- Account Statement: An account statement will be sent to the Unit Holders through email wherever email id is registered. The physical statement would be despatched to the investors once in 6 months.
- Investors can choose to discontinue the SIP by submitting a request at least 10 days in advance to UTI AMC / Registrar for the schemes. In case of 3 consecutive SIP instalment failures for Daily, Weekly and Monthly Frequencies and 2 consecutive failures for Quarterly Frequency, the SIP will be terminated automatically without any written request from the investor.
- It will be sole responsibility of the investor's bank and / or branch to ensure proper registration of the debit mandate and confirm the registration. Investor will not hold UTIMF or its service providers responsible if the transaction is delayed or declined or not effected or the investor's bank account is debited in advance or after the specific SIP due date to various clearing cycles of local holidays. Investors will not hold UTIMF or its service providers responsible for non allotment of Units of SIP / Micro SIP if the payment is not received from the Unit Holder's bank for any reason.
- UTIMF reserves the right to reject the SIP / Micro SIP / Debit Mandate without assigning any reasons therefor.
- If the investor is investing through an Financial / Investment Advisor, the investor must clearly mention the ARN / RIA code and the name of the Advisor, Sub ARN Code and EUIN in the application. In case nothing is mentioned, the application will be processed in the Direct Plan of the Scheme.
- Direct Plan: Investors subscribing under direct plan of a Scheme will have to indicate "Direct Plan" against the Scheme Name in the application form for Example "UTI Dividend Yield Fund - Direct Plan. Investors are advised to write "Direct" in the distributor column when subscribing units in Direct Plan of a scheme. However, even if an Advisor code is mentioned on the application where the scheme name is mentioned with Direct Plan, the Advisor code shall be ignored and application shall be processed in Direct Plan only.
- The Unit Holder(s) agree that, UTIMF / its Registrar and their agents shall not be held liable for any unsuccessful registration and / or transaction due to any action / inaction of the unit holder's bank including but not limited to the reasons mentioned below and agree to indemnify UTIMF / UTI AMC / RTA for all liabilities, losses, damages and expenses which they may consequently incur or sustain either directly or indirectly.
 - Non acceptance or rejection of debit mandate for whatsoever reason by the unit holder's bank/ branch with or without any reason assigned by the unit holder's bank.
 - Loss of debit mandate form in transaction from RTA to the unit holder(s) bank / branch.
 - Non-registration of the debit mandate by the unit holder(s) bank/ branch.
 - Deemed registration due to Non confirmation of registration or rejection by the bank and any subsequent rejection of the debit of bank account for funds.
 - Non availability of funds in the bank account of Unit Holder at the time of debit.
 - Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
- SIP Step Up: By opting for this facility investor can choose to increase the SIP amount (SIP / Micro SIP) by a predefined amount at a predefined interval of time (Half Yearly or Yearly). For availing this facility the investor has to, a) provide the details of the SIP step up in the SIP enrolment form, b) SIP Mandate to bank with Debit Type as Maximum Amount, c) Bank Debit amount sufficient to accommodate the maximum stepped amount. In case the amount mentioned in the amount column of bank mandate falls short of the stepped amount, the Step Up will be terminated and the normal SIP or latest stepped amount shall continue to be debited. d) the minimum step amount is Rs. 500/- in multiples of Rs. 500/- e) if Step Up frequency is not mentioned, the default frequency will be taken as Yearly. f) in case request for cancellation of step up is received from the investor, the last stepped up amount will continue for the rest of the period of the SIP unless modified by the investor.
- SIP Pause: Pause facility is available for all eligible schemes except UTI ULIP. Can be opted only after payment of 6 installments and twice in entire life span of SIP tenure. SIP can be paused for minimum of 1 installment and maximum of 6 installments (Daily/ Weekly/Monthly) and minimum of 1 quarterly installment and maximum of 2 quarterly installments (Quarterly Frequency). In case the investor's KYC is not complied as per the SEBI guidelines at the time of processing the SIP installment the SIP shall be paused automatically and installment shall be presented to investor's bank till investor complies with KYC guidelines. Upon subsequent compliance with KYC guidelines, the SIP installment falling due post compliance will be presented to the investor's bank. The installments that have fallen due prior to KYC Compliance shall not be presented for debit.
- Multi SIP: Investor can start an SIP in multiple schemes (3 schemes) using one form with all the parameters suiting his requirement. In case investor wants to register SIP in more than 3 schemes he may use an additional SIP enrollment form.
- Change of Bank: Investor can change the bank from where the debits of SIP installments are happening by submitting the SIP enrolment form by ticking the change of bank option in the SIP enrolment form. Since the mandate is to be registered on his new bank, the form must be submitted at least 21 days prior to the next installment.

ACKNOWLEDGEMENT SLIP (UTI SMaRTSIP Form)

Application No./Investor Id/Folio No. Investor Name

Stamp Signature

CKYC & KRA KYC Form

Know Your Client

Application Form (For Individuals only)

(Please fill the form in English and in BLOCK Letters)
Fields marked with '*' are mandatory fields

Application Type*

☐ New

☐ Update KYC Number*

KYC Type*

☐ Normal (PAN is mandatory) ☐ PAN Exempt Investors (Refer instruction K)

1. Identity Details (Please refer instruction A at the end)

PAN Please enclose a duly attested copy of your PAN Card

Name* (same as a ID proof) Prefix First Name Middle Name Last Name

Maiden Name (If any*)

Father / Spouse Name*

Mother Name*

Date of Birth - -

Gender* ☐ M- Male ☐ F- Female ☐ T- Transgender

Marital Status* ☐ Married ☐ Unmarried ☐ Others

Citizenship* ☐ IN - Indian ☐ Others - Country Country Code

Residential Status* ☐ Resident Individual ☐ Non Resident Indian

Occupation Type* ☐ S-Services ☐ Private Sector ☐ Public Sector ☐ Government Sector

☐ O-Others ☐ or Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student

☐ B-Business ☐ X-Not Categorised

Photo

Please affix most recent colour photograph 30 mm x 40 mm & Sign across the photograph

Signature/Thumb Impression

2. Proof of Identity (PoI)* (for PAN exempt Investor if PAN card copy not provided) (Please refer instruction C & K at the end)

(Certified copy of any one of the following Proof of Identity [PoI] needs to be submitted)

☐ A- Passport Number Passport Expiry Date - -

☐ B- Voter ID Card

☐ D- Driving Licence

☐ E- Aadhaar Card

☐ F- NREGA Job Card

☐ Z- Others (any document notified by the central government) Identification Number

3. Proof of Address (PoA)*

3.1. Current / Permanent / Overseas Address Details (Please see instruction D at the end)

Address

Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT / Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

Address Type* ☐ Resident / Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

(Certified copy of any one of the following Proof of Address[POA] needs to be submitted)

☐ Passport Number Passport Expiry Date - -

☐ Voter ID Card

☐ Driving Licence

☐ Aadhaar Card

☐ NREGA Job Card

☐ Others (any document notified by the central government) Identification Number

3.2 Correspondence / Local Address Details* (Please see instruction E at the end)

Same as Current / Permanent / Overseas Address details (In case of multiple correspondence / local addresses, please fill 'Annexure A1', Submit relevant documentary proof)

Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT / Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

4. Contact Details (All communications will be sent on provided Mobile no. / Email-ID) (Please refer instruction F at the end)

Email ID

Mobile - Tel. (Off) - Tel. (Res) -

5. FATCA/CRS Information Residence for Tax Purposes in Jurisdiction(s) Outside India (Please refer instruction B at the end)

Are you a tax resident of any country other than India? If **No**, please tick here: ☐ If **Yes**, ☐ please fill in the below details:

Country of Jurisdiction of Residence* Country Code of Jurisdiction of Residence as per ISO 3166

Tax Identification Number or equivalent (If issued by jurisdiction)*

Place / City of Birth* Country of Birth* Country Code as per ISO 3166

Line 1*

Line 2

Line 3 City / Town / Village*

District* Zip / Post Code* State/UT / Code as per Indian Motor Vehicle Act, 1988

State/UT* Country* Country Code as per ISO 3166

6. Details of Related Person (Optional) (please refer instruction G at the end) (in case of additional related persons, please fill 'Annexure B1')

☐ Related Person ☐ Deletion of Related Person KYC Number of Related Person (if available*)

Related Person Type* ☐ Guardian of Minor ☐ Assignee ☐ Authorized Representative

Prefix First Name Middle Name Last Name

Name*

(If KYC number and name are provided, below details of section 6 are optional)

☐ Proof of Identity [Pol] of Related Person* (Please see instruction (H) at the end)

(Certified copy of any one of the following Proof of Identity [Pol] needs to be submitted)

☐ A- Passport Number Passport Expiry Date - -

☐ B- Voter ID Card

☐ C- PAN Card

☐ D- Driving Licence Driving Licence Expiry Date - -

☐ E- Aadhaar Card

☐ F- NREGA Job Card

☐ Z- Others (any document notified by the central government) Identification Number

7. Remarks (If any)**8. Applicant Declaration**

- I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it. I hereby declare that I am not making this application for the purpose of contravention of any Act, Rules, Regulations or any statute of legislation or any notifications/directions issued by any governmental or statutory authority from time to time.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date : - - Place :

[Signature / Thumb Impression]

Signature / Thumb Impression of Applicant

9. Attestation / For Office Use Only

Documents Received ☐ Certified Copies

KYC Verification Carried Out by (Refer Instruction I)

Date - -

Emp. Name

Emp. Code

Emp. Designation

[Employee Signature]

In-Person Verification (IPV) Carries Out by (Refer Instruction J)

Date - -

Emp. Name

Emp. Code

Emp. Designation

[Employee Signature]

Institution Details

Name

Code

Emp. Branch

[Institution Stamp]

Institution Details

Name

Code

Emp. Branch

[Institution Stamp]

General Instructions:

1. Self-Certification of documents is mandatory.
2. For particular section update, please tick (✓) in the box available before the section number and strike off the sections not required to be updated.
3. Copies of all documents that are submitted need to be compulsorily self-attested by the applicant and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the list mentioned under [I].
4. If any proof of identity or address is in a foreign language, then translation into English is required duly attested by the official as indicated above.
5. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
6. If correspondence & permanent addresses are different, then proofs for both have to be submitted.
7. Sole proprietor must make the application in his individual name & capacity.
8. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/ Passport of Minor/Birth Certificate must be provided.

A. Clarification / Guidelines on filling 'Identity Details' section

1. Name: Please state the name with Prefix (Mr/Mrs/Ms/Dr/etc.). The name should match the name as mentioned in the Proof of Identity submitted failing which the application is liable to be rejected.
2. Either father's name or spouse's name is to be mandatorily furnished. In case PAN is not available father's name is mandatory.

B. Clarification/Guidelines on filling details if applicant residence for tax purposes in jurisdiction(s) outside India

1. Tax identification Number (TIN): TIN need not be reported if it has not been issued by the jurisdiction. However, if the said jurisdiction has issued a high integrity number with an equivalent level of identification (a "Functional equivalent"), the same may be reported. Examples of that type of number for individual include, a social security/ insurance number, citizen/personal identification/services code/number, and resident registration number)

C. Clarification / Guidelines on filling 'Proof of Identity [Pol]' section, if PAN Card copy is not enclosed/For PAN exempt Investors

1. The documents that will be accepted as proof of identity include passport, driving license, Aadhaar card, voter's ID card, letter issued by the NPR and any other document as notified by the Central Government.
2. If driving license number or passport is provided as proof of identity then expiry date is to be mandatorily furnished.
3. Identity card/ document with applicant's photo, issued by the Central/State Government Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks and Public Financial Institutions.
4. Letter issued by a gazetted officer, with a duly attested photograph of the person.

D. Clarification / Guidelines on filling 'Proof of Address [PoA] section

1. PoA to be submitted only if the submitted Pol does not have an address or address as per Pol is invalid or not in force.
2. State / U.T Code and Pin / Post Code will not be mandatory for Overseas addresses.
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill). Property or Municipal tax receipt. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address. Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation.

E. Clarification / Guidelines on filling 'Proof of Address [PoA] - Correspondence / Local Address details' section

1. To be filled only in case the PoA is not the local address or address where the customer is currently residing. No separate PoA is required to be submitted.
2. In case of multiple correspondence / local addresses, Please fill 'Annexure A1'
3. Others includes – Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill). Property or Municipal tax receipt. Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address. Letter of allotment of accommodation from employer issued by State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation.

F. Clarification / Guidelines on filling 'Contact details' section

1. Please mention two- digit country code and 10 digit mobile number (e.g. for Indian mobile number mention 91-9999999999).
2. Do not add '0' in the beginning of Mobile number.

G. Clarification / Guidelines on filling 'Related Person details' section

1. Provide KYC number of related person if available.

H. Clarification / Guidelines on filling 'Related Person details – Proof of Identity [Pol] of Related Person' section

1. Mention identification / reference number if 'Z - Others (any document notified by the central government)' is ticked.

I. List of people authorized to attest the documents after verification with the originals:

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
5. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/ Consulate General in the country where the client resides are permitted to attest the documents.
6. Government authorised officials who are empowered to issue Apostille Certificates.

J. List of people authorized to perform In Person Verification (IPV):

1. Authorised officials of Asset Management Companies (AMC).
2. Authorised officials of Registrar & Transfer Agent (R&T) acting on behalf of the AMC.
3. KYD compliant mutual fund distributors.
4. Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (for investors investing directly).
5. In case of NRI applicants, a person permitted to attest documents, may also conduct the In Person Verification and confirm this in the KYC Form.

K. PAN Exempt Investor Category

1. Investments (including SIPs), in Mutual Fund schemes up to INR 50,000/- per investor per year per Mutual Fund.
2. Transactions undertaken on behalf of Central/State Government, by officials appointed by Courts, e.g., Official liquidator, Court receiver, etc.
3. Investors residing in the state of Sikkim.
4. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in

List of Two-Digit state / U.T Codes as per Indian Motor Vehicle Act, 1988

State / U.T	Code	State / U.T	Code	State / U.T	Code
Andaman & Nicobar	AN	Himachal Pradesh	HP	Pondicherry	PY
Andhra Pradesh	AP	Jammu & Kashmir	JK	Punjab	PB
Arunachal Pradesh	AR	Jharkhand	JH	Rajasthan	RJ
Assam	AS	Karnataka	KA	Sikkim	SK
Bihar	BR	Kerala	KL	Tamil Nadu	TN
Chandigarh	CH	Lakshadweep	LD	Telangana	TS
Chattisgarh	CG	Madhya Pradesh	MP	Tripura	TR
Dadra and Nagar Haveli	DN	Maharashtra	MH	Uttar Pradesh	UP
Daman & Diu	DD	Manipur	MN	Uttarakhand	UA
Delhi	DL	Meghalaya	ML	West Bengal	WB
Goa	GA	Mizoram	MZ	Other	XX
Gujarat	GJ	Nagaland	NL		
Haryana	HR	Orissa	OR		

List of ISO 3166 Two-Digit Country Code

Country	Country Code	Country	Country Code	Country	Country Code	Country	Country Code
Afghanistan	AF	Dominican Republic	DO	Libya	LY	Saint Pierre and Miquelon	PM
Aland Islands	AX	Ecuador	EC	Liechtenstein	LI	Saint Vincent and the Grenadines	VC
Albania	AL	Egypt	EG	Lithuania	LT	Samoa	WS
Algeria	DZ	El Salvador	SV	Luxembourg	LU	San Marino	SM
American Samoa	AS	Equatorial Guinea	GQ	Macao	MO	Sao Tome and Principe	ST
Andorra	AD	Eritrea	ER	Macedonia, the former Yugoslav Republic of	MK	Saudi Arabia	SA
Angola	AO	Estonia	EE	Madagascar	MG	Senegal	SN
Anguilla	AI	Ethiopia	ET	Malawi	MW	Serbia	RS
Antarctica	AQ	Falkland Islands (Malvinas)	FK	Malaysia	MY	Seychelles	SC
Antigua and Barbuda	AG	Faroe Islands	FO	Maldives	MV	Sierra Leone	SL
Argentina	AR	Fiji	FJ	Mali	ML	Singapore	SG
Armenia	AM	Finland	FI	Malta	MT	Sint Maarten (Dutch part)	SX
Aruba	AW	France	FR	Marshall Islands	MH	Slovakia	SK
Australia	AU	French Guiana	GF	Martinique	MQ	Slovenia	SI
Austria	AT	French Polynesia	PF	Mauritania	MR	Solomon Islands	SB
Azerbaijan	AZ	French Southern Territories	TF	Mauritius	MU	Somalia	SO
Bahamas	BS	Gabon	GA	Mayotte	YT	South Africa	ZA
Bahrain	BH	Gambia	GM	Mexico	MX	South Georgia and the South Sandwich Islands	GS
Bangladesh	BD	Georgia	GE	Micronesia, Federated States of	FM	South Sudan	SS
Barbados	BB	Germany	DE	Moldova, Republic of	MD	Spain	ES
Belarus	BY	Ghana	GH	Monaco	MC	Sri Lanka	LK
Belgium	BE	Gibraltar	GI	Mongolia	MN	Sudan	SD
Belize	BZ	Greece	GR	Montenegro	ME	Suriname	SR
Benin	BJ	Greenland	GL	Montserrat	MS	Svalbard and Jan Mayen	SJ
Bermuda	BM	Grenada	GD	Morocco	MA	Swaziland	SZ
Bhutan	BT	Guadeloupe	GP	Mozambique	MZ	Sweden	SE
Bolivia, Plurinational State of	BO	Guam	GU	Myanmar	MM	Switzerland	CH
Bonaire, Sint Eustatius and Saba	BQ	Guatemala	GT	Namibia	NA	Syrian Arab Republic	SY
Bosnia and Herzegovina	BA	Guernsey	GG	Nauru	NR	Taiwan, Province of China	TW
Botswana	BW	Guinea	GN	Nepal	NP	Tajikistan	TJ
Bouvet Island	BV	Guinea-Bissau	GW	Netherlands	NL	Tanzania, United Republic of	TZ
Brazil	BR	Guyana	GY	New Caledonia	NC	Thailand	TH
British Indian Ocean Territory	IO	Haiti	HT	New Zealand	NZ	Timor-Leste	TL
Brunei Darussalam	BN	Heard Island and McDonald Islands	HM	Nicaragua	NI	Togo	TG
Bulgaria	BG	Holy See (Vatican City State)	VA	Niger	NE	Tokelau	TK
Burkina Faso	BF	Honduras	HN	Nigeria	NG	Tonga	TO
Burundi	BI	Hong Kong	HK	Niue	NU	Trinidad and Tobago	TT
Cabo Verde	CV	Hungary	HU	Norfolk Island	NF	Tunisia	TN
Cambodia	KH	Iceland	IS	Northern Mariana Islands	MP	Turkey	TR
Cameroon	CM	India	IN	Norway	NO	Turkmenistan	TM
Canada	CA	Indonesia	ID	Oman	OM	Turks and Caicos Islands	TC
Cayman Islands	KY	Iran, Islamic Republic of	IR	Pakistan	PK	Tuvalu	TV
Central African Republic	CF	Iraq	IQ	Palau	PW	Uganda	UG
Chad	TD	Ireland	IE	Palestine, State of	PS	Ukraine	UA
Chile	CL	Isle of Man	IM	Panama	PA	United Arab Emirates	AE
China	CN	Israel	IL	Papua New Guinea	PG	United Kingdom	GB
Christmas Island	CX	Italy	IT	Paraguay	PY	United States	US
Cocos (Keeling) Islands	CC	Jamaica	JM	Peru	PE	United States Minor Outlying Islands	UM
Colombia	CO	Japan	JP	Philippines	PH	Uruguay	UY
Comoros	KM	Jersey	JE	Pitcairn	PN	Uzbekistan	UZ
Congo	CG	Jordan	JO	Poland	PL	Vanuatu	VU
Congo, the Democratic Republic of the	CD	Kazakhstan	KZ	Portugal	PT	Venezuela, Bolivarian Republic of	VE
Cook Islands	CK	Kenya	KE	Puerto Rico	PR	Viet Nam	VN
Costa Rica	CR	Kiribati	KI	Qatar	QA	Virgin Islands, British	VG
Cote d'Ivoire !Côte d'Ivoire	CI	Korea, Democratic People's Republic of	KP	Reunion !Réunion	RE	Virgin Islands, U.S.	VI
Croatia	HR	Korea, Republic of	KR	Romania	RO	Wallis and Futuna	WF
Cuba	CU	Kuwait	KW	Russian Federation	RU	Western Sahara	EH
Curacao !Curaçao	CW	Kyrgyzstan	KG	Rwanda	RW	Yemen	YE
Cyprus	CY	Lao People's Democratic Republic	LA	Saint Barthelemy !Saint Barthélemy	BL	Zambia	ZM
Czech Republic	CZ	Latvia	LV	Saint Helena, Ascension and Tristan da Cunha	SH	Zimbabwe	ZW
Denmark	DK	Lebanon	LB	Saint Kitts and Nevis	KN		
Djibouti	DJ	Lesotho	LS	Saint Lucia	LC		
Dominica	DM	Liberia	LR	Saint Martin (French part)	MF		

A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OC Card and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor or photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

B. Proof of Identity (POI): List of documents admissible as Proof of Identity:

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

C. Proof of Address (POA): List of documents admissible as Proof of Address: (* Documents having an expiry date should be valid on the date of submission.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of

Residence/Driving License/Flat Maintenance bill/Insurance Copy.

2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
3. Bank Account Statement/Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

D. Exemptions/clarifications to PAN

(* Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50,000/- p.a.
5. In case of institutional clients, namely, FIIs, MFs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

E. List of people authorized to attest the documents:

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

F. In case of Non-Individuals, additional documents to be obtained from Non-individuals, over & above the POI & POA, as mentioned below:

Types of entity	Documentary requirements
Corporate	• Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year) • Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations • Photograph, POI, POA, PAN of individual promoters holding control – either directly or indirectly • Copies of the Memorandum and Articles of Association and certificate of incorporation • Copy of the Board Resolution for investment in securities market • Authorised signatories list with specimen signatures
Partnership firm	• Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered partnership firms only) • Copy of partnership deed • Authorised signatories list with specimen signatures • Photograph, POI, POA, PAN of Partners
Trust	• Copy of the balance sheets for the last 2 financial years (to be submitted every year) • Certificate of registration (for registered trust only). Copy of Trust deed • List of trustees certified by managing trustees/CA • Photograph, POI, POA, PAN of Trustees
HUF	• PAN of HUF • Deed of declaration of HUF/List of coparceners • Bank pass-book/bank statement in the name of HUF • Photograph, POI, POA, PAN of Karta
Unincorporated Association or a body of individuals	• Proof of Existence/Constitution document • Resolution of the managing body & Power of Attorney granted to transact business on its behalf • Authorised signatories list with specimen signatures
Banks/Institutional Investors	• Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years • Authorised signatories list with specimen signatures
Foreign Institutional Investors (FII)	• Copy of SEBI registration certificate • Authorised signatories list with specimen signatures
Army/Government Bodies	• Self-certification on letterhead • Authorised signatories list with specimen signatures
Registered Society	• Copy of Registration Certificate under Societies Registration Act • List of Managing Committee members • Committee resolution for persons authorised to act as authorised signatories with specimen signatures • True copy of Society Rules and Bye Laws certified by the Chairman/Secretary

Details of Promoters/ Partners/ Karta / Trustees and whole time directors forming a part of Know Your Client (KYC) Application Form for Non-Individuals

Name of Applicant _____ PAN of the Applicant _____

Sr. No.	PAN	Name	DIN (For Directors) / Aadhaar Number (For Others)	Residential / Registered Address	Relationship with Applicant (i.e. promoters, whole time directors etc.)	Photograph

Name & Signature of the Authorised Signatory(ies)

Date d d / m m / y y y y



Place for
Intermediary Logo

FATCA & CRS

Annexure for Individual Accounts

(Including Sole Proprietor) (Refer to instructions)

(Please consult your professional tax advisor for further guidance on your tax residency, if required)

First / Sole Applicant / Guardian

Name

Gender ☐ M ☐ F ☐ Other PAN

Occupation Type ☐ Service ☐ Business ☐ Others

Father's Name

Folio No.

Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes

Type of address given at KRA ☒ Residential or Business ☒ Residential ☒ Business ☒ Registered Office

Permissible documents are ☐ Passport ☐ Election ID Card ☐ PAN Card ☐ Govt ID Card ☐ Driving License ☐ UIDAI Card ☐ NREGA ☐ Job Card ☐ Others

Date of Birth D D M M Y Y Y Y Place of Birth

Country of Birth

Nationality

Are you a tax resident of any country other than India? ☒ Yes ☐ No

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

County#	Tax Identification Number [#]	Identification Type (TIN or Other, please specify)

[#]To also include USA, where the individual is a citizen / green card holder of The USA

[%]In case Tax Identification Number is not available, kindly provide its functional equivalent \$

Second applicant

Name

Gender ☐ M ☐ F ☐ Other PAN

Occupation Type ☐ Service ☐ Business ☐ Others

Father's Name

Folio No.

Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes

Type of address given at KRA ☒ Residential or Business ☒ Residential ☒ Business ☒ Registered Office

Permissible documents are ☐ Passport ☐ Election ID Card ☐ PAN Card ☐ Govt ID Card ☐ Driving License ☐ UIDAI Card ☐ NREGA ☐ Job Card ☐ Others

Date of Birth D D M M Y Y Y Y Place of Birth

Country of Birth

Nationality

Are you a tax resident of any country other than India? ☒ Yes ☐ No

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

Are you a tax resident of any country other than India?

If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.

County#	Tax Identification Number [#]	Identification Type (TIN or Other, please specify)

[#]To also include USA, where the individual is a citizen / green card holder of The USA

[%]In case Tax Identification Number is not available, kindly provide its functional equivalent \$

Third applicant																									
Name																									
Gender	M	F	O	PAN			Occupation Type			Service	Business	Others													
Father's Name																									
Folio No.																									
Address of tax residence would be taken as available in KRA database. In case of any change please approach KRA & notify the changes																									
Type of address given at KRA	☒ Residential or Business				☒ Residential				☒ Business				☒ Registered Office												
Permissible documents are	☒ Passport ☐ Election ID Card ☐ PAN Card ☐ Govt ID Card ☐ Driving License ☐ UIDAI Card ☐ NREGA ☐ Job Card ☐ Others																								
Date of Birth	D	D	M	M	Y	Y	Y	Y	Place of Birth																
Country of Birth																									
Nationality																									
Are you a tax resident of any country other than India? ☒ Yes ☒ No																									
If yes, please indicate all countries in which you are resident for tax purposes and the associated Tax ID Numbers below.																									
County#					Tax Identification Number [%]										Identification Type (TIN or Other, please specify)										
[#] To also include USA, where the individual is a citizen / green card holder of The USA [%] In case Tax Identification Number is not available, kindly provide its functional equivalent \$																									
Particulars					First Applicant / Guardian		Second Applicant		Third Applicant																
					Yes ☒	No ☒	Yes ☒	No ☒	Yes ☒	No ☒															
Are you born in United States or a U.S. territory?																									
Are you a US citizen (sole or multiple citizenship)?																									
Are you a US Permanent Resident (a US Green Card Holder)?																									
Are you a US resident who meets "Substantial Presence Test"? *																									
Are you subject to US income tax for any other reason?																									
Other Details (Mandatory)																									
1 st Applicant: Gross Annual Income					☒	Below 1 Lac	☒	1-5 Lac	☒	5-10 Lac	☒	10-25 Lac	☒	>25 Lacs – 1 Crore	☒	>1 Crore									
2 nd Applicant: Gross Annual Income					☒	Below 1 Lac	☒	1-5 Lac	☒	5-10 Lac	☒	10-25 Lac	☒	>25 Lacs – 1 Crore	☒	>1 Crore									
3 rd Applicant: Gross Annual Income					☒	Below 1 Lac	☒	1-5 Lac	☒	5-10 Lac	☒	10-25 Lac	☒	>25 Lacs – 1 Crore	☒	>1 Crore									
Please tick if applicable for 1 st Applicant: ☐ Politically Exposed Person ☐ Related to a Politically Exposed Person(PEP)																									
Any Other Information: _____																									
Please tick if applicable for 2 nd Applicant: ☐ Politically Exposed Person ☐ Related to a Politically Exposed Person(PEP)																									
Any Other Information: _____																									
Please tick if applicable for 3 rd Applicant: ☐ Politically Exposed Person ☐ Related to a Politically Exposed Person(PEP)																									
Any Other Information: _____																									
Certification																									

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

Signatures

First / Sole Applicant / Guardian

Second Applicant

Third Applicant

Date

Place

FATCA & CRS Terms & Conditions

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our unit holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the Folio(s) or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with us or our group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

\$It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case investor has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA/ CRS indicia
U.S. place of birth	1. Self-certification that the unit holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence/mailling address in a country other than India	1. Self-certification that the unit holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
Telephone number in a country other than India	<i>If no Indian telephone number is provided</i> 1. Self-certification that the unit holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) <i>If Indian telephone number is provided along with a foreign country telephone number</i> 1. Self-certification that the unit holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR 2. Documentary evidence (refer list below)
Standing Instruction to transfer funds to an account maintained in a country other than India (other than depository accounts)	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
Additional Information	Refer to IRS website for the details of Substantial Presence Test https://www.irs.gov/individuals/international-taxpayers/substantial-presence-test

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

*** Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.**

AMC contact address & call center details	Blank space for your branch or any other details
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Supplementary KYC Information & FATCA-CRS Declaration - Entities & HUF
(Please consult your professional tax advisor for further guidance on your tax residency, FATCA / CRS Guidance)



PAN* _____ Name _____

Type of address given at KYC KRA ☐ Residential ☐ Residential or Business ☐ Business ☐ Registered Office

City of incorporation _____

Country of incorporation _____

Net Worth in INR. In Lakhs _____ Net Worth as on _____ DD / MM / YYYY
(Date should not be older than one year)

Is the entity involved in / providing any of these services:	Foreign Exchange / Money Changer Services	YES	Gaming / Gambling / Lottery Services [e.g. casinos, betting syndicates]	YES	Money Laundering / Pawning	YES	Any other information [if applicable]
		NO		NO		NO	

Entity Constitution Type ☐ Partnership Firm ☐ HUF ☐ Private Limited Company ☐ Public Limited Company ☐ Society ☐ AOP/BOI
Please tick as appropriate ☐ Trust ☐ Liquidator ☐ Limited Liability Partnership ☐ Artificial Juridical Person ☐ Others specify _____.

Please tick the applicable tax resident declaration -

1. Is Entity a tax resident of any country other than India ☐ Yes ☐ No
(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number [%]	Identification Type (TIN or other [%] , please specify)

[%]In case Tax Identification Number is not available, kindly provide its functional equivalent or Company Identification Number or Global Entity Identification Number.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here _____.

FATCA Declaration

(Please consult your professional tax advisor for further guidance on FATCA classification)

PART A (to be filled by Financial Institutions or Direct Reporting NFFEs)

1. We are a, Financial institution ⁶ or Direct reporting NFFE ⁷ (please tick as appropriate)	GIIN _____ Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below Name of sponsoring entity _____
	GIIN not available (please tick as applicable) ☐ Not required to apply for - please specify 2 digits sub-category ¹⁰ ☐ Not obtained - Non-participating FI

PART B (please fill any one as appropriate to be filled by NFEs other than Direct Reporting NFEs)

1. Is the Entity a publicly traded company ¹ (that is, a company whose shares are regularly traded on an established securities market)	Yes No (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2. Is the Entity a related entity ² of a publicly traded company (a company whose shares are regularly traded on an established securities market)	Yes No (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company _____ Nature of relation: ☐ Subsidiary of the Listed Company or ☐ Controlled by a Listed Company Name of stock exchange _____
3. Is the Entity an active ³ NFE	Yes No (If yes, please fill UBO declaration in the next section.) Nature of Business _____ Please specify the sub-category of Active NFE (Mention code – refer 2c of Part D)
4. Is the Entity a passive ⁴ NFE	Yes No (If yes, please fill UBO declaration in the next section.) Nature of Business _____

UBO Declaration

Category (Please tick applicable category): ☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership Company
☐ Unincorporated association / body of individuals ☐ Public Charitable Trust ☐ Religious Trust ☐ Private Trust
☐ Listed Company (Need not provide UBO details sought under) ☐ Others (please specify _____)

If your company is listed company on a recognized stock exchange/ Subsidiary of a or controlled by a Listed Company [if this category is selected, no need to provide UBO details].

Name of the Stock Exchange where it is listed # _____

Security ISIN# _____

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).

Owner-documented FFI's should provide FFI Owner Reporting Statement and Auditor's Letter with required details as mentioned in Form W8 BEN E

Name - Beneficial owner / Controlling person #Country - Tax Residency* #Tax ID No. - Or functional equivalent for each country	#Tax ID Type - TIN or Other, please specify Beneficial Interest - in percentage #Type Code - of Controlling person	Address - Include State, Country, PIN / ZIP Code & Contact Details
1. Name Country	Tax ID Type Beneficial Interest Type Code	Address Type ☐ Residential ☐ Business ☐ Registered PIN Code _____
2. Name Country	Tax ID Type Beneficial Interest Type Code	Address Type ☐ Residential ☐ Business ☐ Registered PIN Code _____
3. Name Country	Tax ID Type Beneficial Interest Type Code	Address Type ☐ Residential ☐ Business ☐ Registered PIN Code _____

If passive NFE, please provide below additional details.

(Please attach additional sheets if necessary)

PAN City of Birth Country of Birth	Occupation Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN not available	DOB - Date of Birth Gender - Male, Female, Other
1. PAN City of Birth Country of Birth	Occupation Type Nationality Father's Name	DOB DD/MM/YYYY Gender Male Female Others
2. PAN City of Birth Country of Birth	Occupation Type Nationality Father's Name	DOB DD/MM/YYYY Gender Male Female Others
3. PAN City of Birth Country of Birth	Occupation Type Nationality Father's Name	DOB DD/MM/YYYY Gender Male Female Others

UBO PEP	UBO Email UBO Mobile	Designation
1. Yes – PEP ☐ 2. Yes – Related to PEP ☐ 3. N – Not a PEP ☐	Email Mobile	
1. Yes – PEP ☐ 2. Yes – Related to PEP ☐ 3. N – Not a PEP ☐	Email Mobile	
1. Yes – PEP ☐ 2. Yes – Related to PEP ☐ 3. N – Not a PEP ☐	Email Mobile	

UBO KYC Complied?	1. Yes ☐ 2. No ☐	1. Yes ☐ 2. No ☐	1. Yes ☐ 2. No ☐
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Note: If 'Yes', please attach the KYC acknowledgement.
If 'No', please complete the KYC and confirm the status

Category	Unlisted Company	Partnership Firm	Unincorporated Association / Body of Individuals	Trust	Foreign Investor \$\$\$
Ownership Percent @@@	> 10%	> 10%	>10%	>10%	

A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of/entitlement to:
 - more than 10% of shares or capital or profits of the juridical person, where the juridical person is a company.
 - more than 10% of the capital or profits of the juridical person, where the juridical person is a partnership.
 - more than 10% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust: The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Provided that in case of a trust, the reporting entity shall ensure that trustees disclose their status at the time of commencement of an account-based relationship or when carrying out transactions as specified in clause (b) of subrule (1) rule 9.

C. Exemption in case of listed companies / foreign investors: The client or the owner of the controlling interest is a company listed on a stock exchange or is a majority-owned subsidiary of such a company, there is no need for identification and verification of the identity of any shareholder or beneficial owner of such companies and hence exempted from UBO declaration provided other requisite information is provided. Intermediaries dealing with foreign investors' viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012 and other circulars issued from time to time, for the purpose of identification of beneficial ownership of the client.

D. KYC requirements: Beneficial Owner(s) / Senior Managing Official (SMO) is/are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the UBO(s) / SMO(s).

E. In the case of Foreign investors, the beneficial ownership will be determined as per SEBI guidelines. For details, refer to SAI/ relevant Addendum.

F. In case of any change in the beneficial ownership, the investor will be responsible to intimate UTIAMC/its Registrar/KRA as may be applicable immediately about such change.

Details of Beneficial Ownership (Please attach a separate sheet with this format if the space provided is insufficient)

Sr. no.	Name	Address	Details of identity such as PAN/ Passport (Pl. attach copy of ID Proof attested by Authorized Signatory)	% Ownership
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

Please refer the gazette notification no. CG-DL-E-07032023-244194 for shareholding % and PMLA guideline.

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

* To include US, where controlling person is a US citizen or green card holder

% In case Tax Identification Number is not available, kindly provide functional equivalent

FATCA Terms and Conditions

Towards compliance with tax information sharing laws, such as FATCA, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. In certain circumstances we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Towards compliance with such laws, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010. Please note that you may receive more than one request for information if you have multiple relationships with ABC. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information

Certification:

I/ We have understood the information requirements of this Form (read along with the Instructions & Definitions) and hereby confirm that the information provided by us on this Form is true, correct, and complete. I/ We also confirm that I have read and understood the FATCA Terms and Conditions above and hereby accept the same.

Declaration:

I/ We acknowledge and confirm that the information provided above is true and correct to the best of our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/ we are aware that, I/ We may be liable for it. I/ We hereby authorize UTI Mutual Fund/ RTA of UTI Mutual Fund to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to UTI Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/ us of the same.

I/We authorize to share the given information to other SEBI Registered Intermediaries /or any regulated intermediaries registered with SEBI / RBI / IRDA / PFRDA to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Name	Designation	Signature 1

Name	Designation	Signature 2

Name	Designation	Signature 3

To be signed by the Authorized Signatories (with company/ trust / firm/ entity seal or rubber stamp).

Place: _____

Date: ____/____/____

PART D FATCA Instructions & Definitions

1 Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.

- Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
- Custodial institution is an entity that has a substantial portion of its business, holds financial assets for the account of others and where the entity's gross income attributable to holding financial assets and related financial services equals to or exceeds 20 percent of the entity's gross income during the shorter of -

(1) The three financial years preceding the year in which determination is made; or

(2) The period during which the entity has been in existence, whichever is less.

• Investment entity is any entity:

- that primarily conducts a business or operates for or on behalf of a customer for any of the following 3 activities-
 - Trading in money market instruments, foreign exchange, foreign currency, etc.
 - Individual or collective portfolio management
 - Investing, administering or managing funds, money or financial asset on behalf of other persons;

or

- The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

(An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:

- (i) the three-year period ending on 31 March of the year preceding the year in which the determination is made; or
- (ii) the period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 03, 04, 05 and 06 - refer point 2c.)

- Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.

• FI not required to apply for GIIN:

A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors and Investment Managers
07	Exempt collective investment vehicle
08	Trustee of an Indian Trust
09	FI with a local client base
10	Non-registering local banks
11	FFI with only Low-Value Accounts
12	Sponsored investment entity and controlled foreign corporation
13	Sponsored, Closely Held Investment Vehicle
14	Owner Documented FFI

2. Non-financial entity (NFE) - Foreign entity that is not a financial institution

Types of NFEs that are regarded as excluded NFE are:

a. Publicly traded company (listed company)

A company is publicly traded if its stock are regularly traded on one or more established securities markets

(Established securities market means an exchange that is officially recognized and supervised by a governmental authority in which the securities market is located and that has a meaningful annual value of shares traded on the exchange)

b. Related entity of a publicly traded company

The NFE is a related entity of an entity which is regularly traded on an established securities market;

C. Active NFE: (is any one of the following):

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year or other appropriate reporting period is <i>passive income</i> and less than 50 percent of the assets held by the NFE during the preceding calendar year or other appropriate reporting period are assets that produce or are held for the production of <i>passive income</i> ;
02	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
03	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for NFE status if the entity functions (or holds itself out) as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
04	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
05	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
06	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
07	Any NFE is a 'non for profit' organization which meets all of the following requirements: It is established and operated in its jurisdiction of residence exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in its jurisdiction of residence and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; It is exempt from income tax in India; It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and The applicable laws of the NFE's jurisdiction of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's jurisdiction of residence or any political subdivision thereof.

3. Other definitions

(i) Related entity

An entity is a related entity of another entity if either entity controls the other entity or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the vote or value in an entity.

(ii) Passive NFE

The term passive NFE means any NFE that is

- (a) not an Active NFE or publicly traded entity or a entity related to a publicly traded entity
- (b) the gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity
- (c) a withholding foreign partnership or withholding foreign trust as defined under the relevant U.S. Treasury Regulations. (Note: Foreign persons having controlling interest in a passive NFE are liable to be reported for tax information compliance purposes)

(iii) Passive income

The term passive income means the portion of gross income that consists of-

- (a) Dividends, including substitute dividend amounts.
- (b) Interest
- (c) Income equivalent to interest, including substitute interest and amounts received from or with respect to a pool of insurance contracts if the amounts received depend in whole or part upon the performance of the pool.
- (d) Rents and royalties, other than rents and royalties derived in the active conduct of a trade or business conducted, at least in part, by employees of the NFE
- (e) Annuities
- (f) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (g) The excess of gains over losses from transactions (including futures, forwards, and similar transactions) in any financial assets,
- (h) The excess of foreign currency gains over foreign currency losses
- (i) Net income from swaps
- (j) Amounts received under cash value insurance contracts

But not passive income will not include in case of a non-financial entity that acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under the PMLA Rules. In the case of a trust, such term means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, such term means persons in equivalent or similar positions.

Based on guidelines on identification of Beneficial Ownership issued vide SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013, and Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 notified on 08/03/2023, Persons (other than Individuals) are required to provide details of Beneficial Owner(s) ('BO'). Accordingly, the Beneficial Owner means 'Natural Person', who, whether acting alone or together, or through one or

more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest of / entitlement to:

- i. More than 10% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. More than 10% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. More than 10% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

Where the client is a trust, the financial institution shall identify the beneficial owners of the client and take reasonable measures to verify the identity of such persons, through the identity of the settlor of the trust, the trustee, the protector, the beneficiaries with 10% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:	
Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent

(v) Specified U.S. person – A U.S. person other than the following:

- (a) a corporation the stock of which is regularly traded on one or more established securities markets;
- (b) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (c) the United States or any wholly owned agency or instrumentality thereof;
- (d) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (e) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (f) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (g) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (h) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (i) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (j) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (k) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (l) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (m) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vii) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(vi) Owner documented FFI

An FFI meets the following requirements:

- (a) The FFI is an FFI solely because it is an investment entity;
- (b) The FFI is not owned by or related to any FFI that is a depository institution, custodial institution, or specified insurance company;
- (c) The FFI does not maintain a financial account for any non participating FFI;
- (d) The FFI provides the designated withholding agent with all of the documentation and agrees to notify the withholding agent if there is a change in circumstances; and
- (e) The designated withholding agent agrees to report to the IRS (or, in the case of a reporting Model 1 IGA, to the relevant foreign government or agency thereof) all of the information described in or (as appropriate) with respect to any specified U.S. persons and (2). Notwithstanding the previous sentence, the designated withholding agent is not required to report information with respect to an indirect owner of the FFI that holds its interest through a participating FFI, a deemed-compliant FFI (other than an owner-documented FFI), an entity that is a U.S. person, an exempt beneficial owner, or an excepted NFFE.



Declaration Form of Non-Profit Organization (NPO)

(Mandatory for Trusts/Society)

Investor Name										
PAN										

☐ I/We hereby confirm that above stated entity / organization is falling under “**Non-profit organization**” [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

☐ Enclosed relevant documentary proof evidencing the above definition.

We further confirm that we have registered with DARPAN Portal of NITI Aayog as NPO and registration details are as follows:

Registration Number of DARPAN portal	
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If not, please register immediately and confirm with the above information. In absence of receipt of the Darpan portal registration details, **UTI Mutual Fund/UTI AMC/RTA** will be required to register your entity on the said portal and/or report to the relevant authorities as applicable.

☐ I/We hereby confirm that the above stated entity / organization is **NOT** falling under Non-profit organization as defined above or in PMLA Act/Rules thereof.

I/We acknowledge and confirm that the information provided above is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable. I/We hereby authorize you [**UTI Mutual Fund/ RTA of UTI Mutual Fund /AMC/Other participating entities**] to disclose, share, rely, remit in any form, mode or manner, all / any of the information provided by me, including all changes, updates to such information as and when provided by me to any of the **UTI Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / RTAs** ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India wherever it is legally required and other investigation agencies without any obligation of advising me/us of the same. Further, I/We authorize to share the given information to other SEBI Registered Intermediaries or any other statutory authorities to facilitate single submission / update & for regulatory purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future within 30 days of such changes and undertake to provide any other additional information as may be required at your / Fund's end or by domestic or overseas regulators/ tax authorities.

Signature with relevant seal:

Authorized Signatory

Authorized Signatory

Authorized Signatory

Place: _____

Date: __/__/__

CORPORATE OFFICE

UTI Tower, 'Gn' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051. Tel.: (022) 66786666

OFFICIAL POINTS OF ACCEPTANCE **UTI FINANCIAL CENTRES**

WEST ZONE

GUJARAT REGION

Ahmedabad : 2nd Floor, IFCI Bhavan, Bhind Tanishq Show Room, Near Lal Bungalow, Bus Stand, C G Road, Ahmedabad, Gujarat, Tel: (079) 26401558, **Anand** : 12-A, First Floor, Chitrangna Complex, V V Nagar Road, Anand, Gujarat-388 001, Tel: (02692) 245943 / 44, **Bardoli** : UG 18 & 19 Central Plaza Upper Ground Floor, Station Road, 26 Shri Ram Nagar, Nityanand Society, Bardoli District: Surat, State: Gujarat PIN:394601, **Baroda** : Shop no 6 and 7, Landmark Building, Race Course Circle, Baroda, Gujarat-390 007, Tel: (0265) 2336962/963/964/965, **Bharuch** : Office Bearing no 235 and 236, Second Floor, Nexus Business Hub, Maktampur Road, Bharuch, Gujarat-392 001, **Bhavnagar** : Shop No 102, First Floor Anjaneya Prime, Waghawadi Road, Bhavnagar, Waghawadi Road, Bhavnagar, Gujarat-, **Bhuj** : 1st Floor, Plot no 13 & 14, Bankers colony, Opposite All India Radio, Jubilee Circle, Bhuj, Gujarat-370 001, Tel: (02832) 220031/220030, **Gandhidham** : Office No. 106 . on the First Floor of the building namely Rishabh Corner, Rishabh Corner situated in Rishabh (Gandhidham) Owners Association, Plot No : 93, Sector No : 08, Gandhidham-Kachchh, Gandhidham, Gujarat-370201, **Gandhinagar** : Shop No.8, Ground Floor, Shalin Centrum, Besides Croma Showroom Sector 11, Gandhinagar. Gujarat : 382 011 Landline No: 079-45870779, **Godhra** : G-5 Dhanraj Complex, Ground Floor, Opp Rayanwadi Society, Nr Hanuman Temple, Bamroli Road, Gita Nagar, Godhra, District: Panchmahal, State: Gujarat, PIN:389001, **Himmatnagar** : Shop No. A-103, Vee Atharv Impression, First Floor, GIDC, Near Motipura Circle, Himmatnagar, District: Sabarkantha, State: Gujarat, PIN:383001, **Jamnagar** : 102, Madhav Square, Lal Bungalow Road, Jamnagar, Gujarat-361 001, Tel: (0288)2662767/68, **Junagadh** : 1st Floor, Marry Gold – 2, Shop Nos. 101, 102, 113 & 114, Opp. Bahaudin College, College Road, Junagadh, Gujarat-362001, Tel: 0285-2672678, **Mehsana** : 1st Floor, A – one Complex, Umiya Shopping Centre, Opp. Mehsana Urban Bank, Corporate House, Highway, Mehsana, Gujarat-384002, Tel: (0276)2230180/81, **Navsari** : 203, 2nd Floor, Swiss Cottage, Asha Nagar, Navsari, Gujarat-396 445, Tel: 02637 - 233087, **Palanpur** : SF-203 S9 Imperial Tower, 2nd Floor, Besides Hotel TGR, Near S9 Complex, Opp. Bihari Bag, Abu Road, Palanpur, District: Banaskantha, State: Gujarat, PIN:385001, **Rajkot** : 1st Floor, Venkatesh Plaza, Opp. RKC Ground, Dr. Radhakrishna Road, Off. Yagnik Road, Rajkot, Gujarat-360 001, Tel: 0281 - 2433525/2440701, **Surat** : HG-30, Higher Ground, international Trade Center, Majuragate Ring Road, Surat, Gujarat-395 002, **Valsad** : 103, Signature Building, Opp Petrol Pump, Above YES Bank, Halar, Valsad, Gujarat-396001, Tel: 0263 -2296993, **Vapi** : 1st Floor, Office No 102-103, Saga Casa Complex, Opp. Swaminarayan Gurukul Road, Chala, Vapi, Gujarat-396 191, Tel: (0260)2403307.

MUMBAI REGION

Bandra Kurla Complex : UTI Tower, Plot C-1, GN Block, Bandra Kurla Complex, Bandra (East), Mumbai, Maharashtra-400 051, Tel: 022-6678 6101, **Borivali** : Shop No. 2 & 3, Ground Floor, Emerald Apartment, Roshan Nagar, Off. Chandavarkar Road, Borivali West, Mumbai, Maharashtra-400 092, Tel: 8657765518 / 8657765519, **Ghatkopar** : 102, 1st Floor, Sai Plaza Building, Junction of Jawahar Road and R B Mehta Road, Opp Ghatkopar Rly Station East, Ghatkopar- (East), Mumbai, Maharashtra-400 077, Tel: 25010812/25010833/25010715/25012256, **JVPD** : Unit no 2, Block 'B', Opp Juhu Shopping Centre, Gulmohar Cross Road no 9, JVPD Scheme, JVPD, Andheri (W), Mumbai, Maharashtra-400 049, Tel: 022-66786045, **Kalyan** : Shop No.1, Ground Floor, Sawant Villa, Beside Shree Swami Samarth Math, Rambagh Lane no. 2, Kalyan (West), Pin code: 421301, Tel: 0251 2317191/6063 **Mumbai (Main)** : 196, Lotus Court, Jamshedji Tata Road, Backbay Reclamation, UFC Regional and Zonal Office, Churchgate Mumbai, Maharashtra-400 020, Tel: 022-66786180/66786181, **Thane** : 101/102, Ishkrupa, Ram Maruti Road, Opp. New English School, Naupada, Thane (West), Maharashtra-400 602, Tel: 022-25332415/25332409/25344224/25422208, **Vashi** : Shop No 8 & 8A, Ground Floor, Vardhaman Chamber Premises C S Ltd., Plot No 84, Sector 17, Vashi, Navi Mumbai, Maharashtra-400 705, Tel: (022) 27890171 / 172 / 174 /176, **Virar** : Shop No. 2 & 3, Ground Floor, Emerald Apartment, Sheetal Nagar Building No. 4 CHS Ltd., Agashi Road, Raja Chatrapati Shivaji Road, Near Balodyan Jakat Naka, Virar (West), Dist-Palghar, Maharashtra-401303, Tel: 0250-2515848, 9673606303,

NAGPUR REGION

Akola : Lakhma Apartment Ground Floor, Near Anand Bakery Ramdaspath Akola, Akola, Maharashtra-444001, Tel: 0724-2410711, **Amravati** : C-1, Vimaco Tower, S T Stand Road, Amravati, Maharashtra-444 602, Tel: 0721-2553127, **Bhilai** : 38-Commercial Complex, Nehru Nagar (East), Bhilai, Chhattisgarh-490 020, Tel: 0788-2292777, 2293222, 2292111, **Bhopal** : 2nd Floor, V & V Plaza, Plot No. 6 M P Nagar, Zone II, Bhopal, Madhya Pradesh-462 011, Tel: 0755 2558308, 0755-2578408, **Bilaspur** : Aanandam Plaza, S-103, Ground floor, Main Road, Vyapar Vihar, Bilaspur, Chhattisgarh-495001, Tel: 07752-405538, **Gwalior** : 45-A, Alaknanda Towers, City Centre, Gwalior, Madhya Pradesh-474 011, Tel: 0751-2234072, **Indore** : UG 3 & 4, Starlit Tower, Yashwant Niwas Road, Indore, Madhya Pradesh-452 003, Tel: 0731-2530937, 0731-2534958, **Jabalpur** : 74-75, 1st Floor, Above HDFC Bank, Gole Bazar, Jabalpur, Madhya Pradesh-482 002, Tel: 0761-2480004, 0761-2480005, 0761-2480006, **Korba** : 1st. Floor of the building namely Corporate Avenue, Plot No-93, ICRC, T.P Nagar, Korba, Korba, Madhya Pradesh-495677, **Nagpur** : F-1, Shraddha House, 345, S. V. Patel Marg (Kingsway), Nagpur, Maharashtra-440 001, Tel: 86000 30399, 712-2529135, **Raipur** : Vanijya Bhavan, Sai Nagar, Jail Road, Raipur, Chhattisgarh-492 009, Tel: 0771-2881412, 0771-2881411, **Ratlam** : R.S. Paradise, 101, 1stFloor, Above Trimurti Sweet, Do Batti Square, New Road, Ratlam, Madhya Pradesh-457 001, Tel: 07412-292241, 222771, 222772, **Sagar** : Ground Floor, "Vrindavan Bhawan", Shivaji Ward, Opp to Govt Polytechnic College, Sagar MP, Sagar, Madhya Pradesh-470001, **Ujjain** : 2ND Floor of the building namely Laddha's Dream, 27 Amar Singh Marg Freeganj Ujjain M.P, ujjain, Madhya Pradesh-456010, Tel: 0734-4056670,

REST OF MAHARASHTRA AND GOA

Ahilyanagar: Office No. 105. 1st Floor, "Vedant Icon", Premdan Chowk , Savedi, Ahilyanagar, Maharashtra-414003, Tel: 0241-2995077, **Chhatrapati Sambhajnagar**: Plot no 124, Samarth Nagar, near Sawarkar chowk, Varad Ganesh Road, Chhatrapati Sambhajnagar, Maharashtra-431 001, Tel: 0240-2990219, **Chinchwad**: Shop No. 7 & 8, Ground Floor, M Building, Empire Estate Cooperative Housing Society Ltd., Chinchwad (Haveli), Pune: 411019 Maharashtra Tel No.: 020-41043408, **Dhule** : CTS No.1606/A, 1st Floor, Madhutara Arcade, Lane No.6, Dhule, Maharashtra-422001, Tel: 02562-298856, **Kolhapur** : 11 & 12, Ground Floor, Ayodhya Towers, CS No 511, KH-1/2, 'E' Ward, Dabholkar Corner, Station Road, Kolhapur, Maharashtra-416 001, Tel: 0231-2657315, 0231-2657325, **Latur** : Ground Floor, Shop No. A-4, Nirmal Heights, Nandi Stop AUSA Road, Latur, District: Latur, State: Maharashtra, PIN: 413512, **Margao** : Shop Nos G-6 & G-7, Jeevottam Sundara', 81, Primitive Hospicio Road, Behind Cine Metropole, Margao, Goa-403 601, Tel: 0832-2711132, 0832-2711133, **Nasik** : Ground Floor, Apurva Avenue, Near Kusumagraj Prathisthan, Tilakwadi, Nasik, Maharashtra-422 002, Tel: 0253-2570251, 0253-2570252, **Panaji** : Mezzanine Floor, EDC House, Dr Atmaram Borkar Road, Panaji, Goa-403 001, Tel: 0832-2421190, **Pune** : Ground Floor, 'Shubhadra Bhavan, Apte Road, Opposite Ramee Grand Hotel, Pune, Maharashtra-411 004, Tel: 020-25521052, 020-25521053, 020-25521054, 020-25521055, 020-25521063, **Ratnagiri** : KSP Alexa Shop No 8 & 9, A Wing Upper Ground Floor, Near Maruti Mandir, Malnaka, District: Ratnagiri, State: Maharashtra, PIN: 415612, Tel No.:8655885182, **Sangli** : 1st Floor, Building No 524-A, Unit No 17, Krishnayan Business Arcade, Opp. Zillha Parishad, Miraj Road, Sangli, Maharashtra-416416, Tel: 0233-299051, **Satara** : 21/22, Ruchi Heights, Shop No: 3 & 4, CST No. 21/1, Pratapganj Peth, Beside Goraram Mandir, Satara, Maharashtra-415002, Tel: 9136125036, **Solapur** : 157/2C, Ground Floor, Rajabhau Patwardhan Chowk, Railway Lines, Solapur, Maharashtra-413 001, Tel: 0217-2311 767, 0217-2311 110.

SAURASHTRA REGION

Amreli: Shop 1, 2 & 3 Jay Jalaram Complex, 1st Floor, Nr. HDFC Bank, Manekpara Main Road, Opp: Swaminarayan Temple, District: Amreli, State: Gujarat, PIN:365601, **Porbandar**: Purusharth First Floor, Above Aroon Studio, Opp. SBI Bank, District: Porbandar, State: Gujarat, PIN:360515, **Surrendranagar**: Shop No. 133, Mega Mall, 1st Floor, SH 17, Near Milan Cinema, Ambedkarnagar, Wadhwan, District: Surendranagar, State: Gujarat, PIN:363002.

VIDHARBHA REGION

Bhusawal : Ground Floor, Jawahar, Besides Axis Bank, Jamner Road, District: Jalgaon, State: Maharashtra, PIN: 425001, **Buldana** : 1st Floor, Dinode Complex, Tilak Wadi, Bus Stand Main Road, District: Buldhana, State: Maharashtra, PIN: 443001, **Chandrapur** : 1st Floor of the building namely Akbar Villa, Tadoba Road Chandrapur, Chandrapur, Maharashtra-442401, **Gondia** : Ground Floor, R S Niwas, Old Bus Stand Road, Opp. Canara Bank, Gurunanak Ward, District: Gondia, State: Maharashtra, PIN: 441601, **Jalgaon** : First Floor, Plot

No-68, Opp. Himalay Tractor, Above Mothoot Finance, Chitra Chowk, Zilha Peth, Jalgaon, Maharashtra-425 001, Tel: 0257-2240480, 2240486, **Nanded** : shop/mulgies bearing No. 5 on the 1st Floor, Sanman Prestige situated in Near ZP Building Nanded, Nanded, Maharashtra-431601, Tel: 9967574611, **Wardha** : 1st Floor, Grace Towers, Above Bank of India, Mahadeo Pura, District: Wardha, State: Maharashtra, PIN: 442001, Tel No.: 7972229516, **Yavatmal** : Ground Floor, MH - 29, Fun-N-Mall, SBI Road, Opp. Khwaja Colony, Bombaywala Compound, District: Yavatmal, State: Maharashtra, PIN: 445001.

MP & CHATTISGARH

Chhindwara : Ground Floor, Patel Arcade, Dashera Maidan, Sehestrabahu chowk, Nagpur Road, District: Chhindwara, State: Madhya Pradesh, PIN: 480001, **Khandwa** : Landmark One Building Mansingka Tiraha, Pandhana, Khandwa, Khandwa Main Rd, Madhya Pradesh, District: Khandwa, State: Madhya Pradesh, PIN 450001, **Raigarh** : 1st Floor, Rahul Complex, Behind Axis Bank, Dhimrapur Road, Jagatpur, Raigarh, District: Raigarh, State: Chhattisgarh, PIN: 496001, **Satana** : 1st Floor, Ahinsa Tower, Pushpraj Colony, Behind SBI, District: Satna, State: Madhya Pradesh, PIN: 485001, **Shivpuri** : 1st Floor, Above Indian Bank, Hazi Sannu Market, A B Road, Shivpuri, District: Shivpuri, State: Madhya Pradesh, PIN: 473551

NORTH ZONE

CHANDIGARH REGION

Ambala : 4307/4/21-1 to 4, 1st Floor, “Triloki Chambers” Punjabi Mohalla, Opposite Municipal Corporation, Ambala Cantt, P.O. – Ambala Cantt District: Ambala State: Haryana Pin: 133001 Tel No.:01714004367, **Amritsar** : SCO 34, 1st Floor, District Shopping Centre, B- Block, Ranjit Avenue, Amritsar, Punjab-143 001, (0183) 2505841/ 5015799, **Bathinda** : MCB, Z-3/03228, 1st Floor, Nr. Vandana Hospital Tinkkoni Chowk, Goniana Road, Bathinda, Punjab-151 001, (0164) 2236650/2236500, **Bhiwani** : House No.99, First Floor, Near Dhamija Hospital, Agarsen Chowk, District: Bhiwani, State: Haryana, PIN: 127021, **Chandigarh** : SCO No.2907-2908, 1st floor Sector 22-C, Opp. JW Marriot, Chandigarh -160 022, (0172) 4691587/ 2703683, **Jalandhar** : Office No. 32-33, First Floor, City Square Building, Civil Lines, Jalandhar, Punjab-144 001, (0181) 2232475/4633501, **Jammu** : Gupta Tower CB-13, 2nd Floor, Rail Head Complex, Bahu Plaza Jammu, Jammu & Kashmir-180 004, (0191) 247 0627/ 2479860, **Kangra**: 2nd Floor, S S Tower, above Indian Bank, Near Indian Oil Petrol Pump, Dharamsala Road, Kangra, District: Kangra, State: Himachal Pradesh, PIN: 176001, **Kurukshetra** : 1st Floor, Ward No-8 Adjoining Bank of India, Railway Road, Opp-Bank of Baroda, District: Kurukshetra, State: Haryana PIN: 136 118, **Ludhiana** : SCO 14 (First Floor), Feroze Gandhi Market, Ludhiana, Punjab-141 001, (0161) 2441264/ 4679098, **Mandi**: House No.290/12, Ground Floor, Ram Nagar Mandi, Near Vishal Mega Mart, District: Mandi, State: Himachal Pradesh, PIN:175001, **Moga**: Ground Floor, Khasra No. 2464, 2465, Khatauni No. 587, Ferozepur, Ludhiana, G T Road Near Gandhi Road, District: Moga, State: Punjab PIN: 142001, **Panipat** : Office no.9, Second Floor, N K Tower, Near HDFC Bank, G T Road, Panipat, Haryana-132 103, (0180) 4082077/ 4078300 **Patiala** : SCO-35, Ground Floor, New Leela Bhavan Market, Patiala, Punjab: 147001 Tel No: 0175 5004661, **Rewari**: Shop No. 65, First Floor, Brass Market, Bawal Road, District: Rewari, State: Haryana, PIN: 123 401, **Sangrur**: First Floor, SCF No.-1 SST Nagar, Sunam Road, Near UCO Bank, District: Sangrur, State: Punjab PIN: 148001, **Shimla** : Bell Villa, 5th Floor, Below Scandal Point The Mall, Shimla, Himachal Pradesh-171 001, (0177) 2657803, **Sirsa**: Opp HDFC Bank, 2nd Floor, Reliance Fashion World, Sangwan Chowk, Circular Road, District: Sirsa, State: Haryana PIN 125055, **Solan** : Dang Complex, 3rd Floor, Rajgarh Road, Opposite D Baghat Urban Co-operative Bank Ltd., District: Solan, State: Himachal Pradesh, PIN: 173 212, **Yamuna Nagar**: MC Unit-B-5/386-B, 1st Floor, Ganpati Building, Opposite Madhu Hotel, District: Yamuna Nagar, State: Haryana, PIN: 135 001.

DELHI REGION

Dehradun : 3/5, Mahant Laxman Das Road, Near Astley Hall, Dehradun Pin code: 248001 Landline No.: 0135 2743203, **Faridabad** : SCO-3, First Floor, Sector – 16, HUDA Market, Faridabad, Haryana-121 002, 0129-4026522, **Ghaziabad** : C-53 C, Ground Floor, RDC, Raj Nagar Opp Petrol Pump, Ghaziabad, Uttar Pradesh-201 001, (0120) 2820921, 2820923, **Gurgaon** : FF-108, 1st Floor, Vipul Agora, M.G. Road, Sector 28, Gurgaon-122001(Haryana) Phone no: 0124-4148994., **Haridwar** : First Floor, Aashirwad Complex Near Ahuja Petrol Pump, Opp Khanna Nagar, Jwalapur Haridwar, Uttarakhand-249401, 01334 221177, **Hisar**: SCF-98, First floor, Green Square Market, District: Hisar, State: Haryana, Pin Code: 125001, Tel.: 8657593506, **Janak Puri** : B-30, 1st Floor B-1, Community Centre, Near HDFC Bank, Janak Puri, Delhi-110 058, 01140751525, 01149056597, **Meerut** : 193/1 Narayani Tower Ground floor Mangal Pandey Nagar Meerut, Uttar Pradesh-250 004, 0121-

4331480; **Nehru Place** : 1st Floor, Ghanshyam House, 25, Nehru Place, New Delhi, Delhi-110 019, 011-40765516, 011-47049129, **Noida** : N-10 & N-11, 1st Floor, Opp HSBC Bank, Sector -18 Noida, Uttar Pradesh-201 301, 0120-2512311, 12, 13, 14, **Pitam Pura** : 110-111, FIRST FLOOR P P TOWER Netaji Subhash Place, Pitam Pura, Delhi, Delhi-110 034, 011-27351001, 27351002, 27351003, 27351004, **Rohtak** : Plot No- 120-121, 2nd Floor, Bank Square, Opp. Myna Tourist Complex, Delhi Road Rohtak, Haryana-124001, 01262-254021, 22; **Saharanpur** : Shop No.4, Upper Ground Floor, Avas Vikas Market, Delhi Road, Saharanpur, Uttar Pradesh-247 001, 0132-3500035.

RAJASTHAN REGION

Ajmer : 398/10, 2nd Floor, Near Suchna Kendra, Infront of Patel Maidan, Jaipur Road, AJMER, Rajasthan-305 001, 0145- 2423948, 2423974; **Alwar** : Plot No. 1, Jai Complex, 1st Floor, Above Axis Bank, Road No. 2, Alwar, Rajasthan-301 001, 0144-2700302, 2700303, 2700304, **Bharatpur**: Plot No. - 200, Shop No. - 2, Opp. Raj Garden, 100 Feet Road, Sec - 3, District: Bharatpur, State: Rajasthan Pin: 321001, **Bhilwara** : B-6 Ground Floor, S K Plaza, Pur Road, Bhilwara, Rajasthan-311 001, 01482-242221, 242220, **Bikaner** : Gupta Complex, 1st Floor, Opp Chhapan Bhog, Rani Bazaar, Bikaner, Rajasthan-334 001, 0151-2233850, **Chittorgarh** : 12-C, First Floor, Meera Nagar, Near HDFC Bank, District: Chhitorgarh, State: Rajasthan, PIN: 312 001, **Jaipur** : Vasanti 1st Floor, Plot No 61-A, Above HSBC Bank, Dhuleshwar Garden, Sardar Patel Marg, 'C' Scheme Jaipur, Rajasthan-302 001, 0141-4004941, **Jodhpur** : 44A Purusharth, 11th Pal Road, Opposite Lohiya Garments, Sardarpura, Jodhpur, Rajasthan-342001, 8657436177 / 0291- 2645261, **Kota** : Plot no 1, Sunder Arcade, Aerodrome Circle, Kota, Rajasthan-324 007, 0744-2502242, **Sikar** : UTI Mutual Fund, Ground Floor, Singodiya Plaza, Kalyan Circle, Silver Jubilee Road, Sikar, Rajasthan-332 001, 01572- 271044, 271043 and 410048, **Sriganganagar** : Ground Floor, Plot no 49, NH-15, Opposite Bihani Petrol Pump, Sriganganagar, Rajasthan-335 001, 0154-2940041, **Udaipur** : RTDC Building, Ground Floor, Hotel ' Kajri', Shastri Circle, Udaipur, Rajasthan-313 001, 0294-2423065, 2423078, 2423066, 2423067.

UTTAR PRADESH REGION

Agra : FCI Building, Ground Floor, 60/4, Sanjay Palace, Agra, Uttar Pradesh-282002, 9971102017 / 0562-2850551 **Aligarh** : 3/339-A, Ram Ghat Road, Opp. Old Atrauli Bus Stand, Aligarh, Uttar Pradesh-202001, 8291454218 / 7518801902 **Allahabad** : 4, Sardar Patel Marg, Civil Lines, Prayagraj, Uttar Pradesh-211001, 7506906550 / 0532-2561428, **Ballia** : 159/1, First Floor, Singh Stationary Mart Building, Middhi Chauraha, Near SBI, Thikhampur, District: Ballia, State: Uttar Pradesh, PIN: 277 001, **Bareilly** : 1st Floor, Mandakani Towers, 148 - Civil Lines, Station Road Bareilly, Uttar Pradesh-243001, 8291424988 / 0581-2423016, **Basti** : Kamta Kripa Building, Ground Floor, Beside IDFC First Bank, Ward No.- 4, Mohalla Pikaura Shiv Gulam, Malviya, Road, District: Basti, State: Uttar Pradesh, PIN: 272 001, **Etawah**: Mamta Press Bhawan, Opposite Farrukhabad Crossing, Katra, Balsingh, District: Etawah, State: Uttar Pradesh, PIN: 206001, **Faizabad**: 2/6/55/A Hina Complex, Rikabganj Kandhari Bazar, District: Faizabad, State: Uttar Pradesh, PIN: 224 001, **Firozabad** : 266/267, First Floor, Agra Gate, Nai Basti, Near Telephone Exchange, District: Firozabad, State: Uttar Pradesh, PIN: 283 203, **Gorakhpur** : Cross Road The Mall, Shop No 16-20, 1st Floor, Bank Road, A D Chowk, Gorkhpur, Uttar Pradesh-273 001, 8755290011 / 05514052452 **Haldwani** : 1st Floor, A K Tower, Landmark: Above HDFC Bank Ltd., Durga City Centre, Haldwani, Uttarakhnad-263139, 8811014908 / 05946-222433, **Jaunpur** : 397-A, First Floor, Wazidpur Dakshin Shahari, District: Jaunpur, State: Uttar Pradesh, PIN: 222 002, **Jhansi** : 551/1 & 556/2, 1stFloor, BKD Chitra Road, Infront of Dhyanchand Stadium, Civil Lines, Jhansi, Uttar Pradesh-284001, 9934309512, **Kanpur** : 16/77, Civil Lines, Kanpur, Uttar Pradesh-208 001, 8957242920 / 0512-2306308 **Lucknow** : Aryan Business Park, 2nd Floor, 19/32, Park Road, (Old 90 MG Road) Lucknow, Uttar Pradesh-226 001, 8291380061/ 0565-2972147, **Mathura** : Ist floor, SFD Tower.,Goverdhan Road, Opp. Jal Nigam Office, Krishna Nagar, Mathura, Uttar Pradesh-281004, 9793003356, **Moradabad** : Shri Vallabh Complex, Near PMS School & Cross Road Mall, Pili Kothi, Civil Lines, Moradabad, Uttar Pradesh-244001, 9760038353, **Muzaffarnagar** : Shop No.414, First Floor, Jansath Road, Kambalwala Bagh, District: Muzaffarnagar, State: Uttar Pradesh, PIN: 251 001, **Raebareli** : Divya Dristi Tower, First Floor, CP-14, Firoj Gandhi Nagar Yojna City, District: Raebareli, State: Uttar Pradesh, PIN: 229 001, **Varanasi** : 1st Floor, Bhavani Market, D-58/2A-1, Rathyatra, Varanasi, Uttar Pradesh-221010, 7572021141 / 0542-2226872.

EAST ZONE

BIHAR REGION

Arrah : Khata No. 1759 & 1760 and its Plot No.2481(Part) Ground Floor of the building namely Radhika Complex situated at East Ramna Road, Opposite Shahid -Bhawan, Ara, P.S.- Ara Town, Bhojpur, Bihar-802301, **Bettiah**: 1st Floor, Supriya Cinema Road, Chawani, Mirza Tola, Near-PNB, Bettiah, District: West Champaran,

State: Bihar, PIN:845 438, Tel No.:086559-89581, **Begusarai**: Radha Krishna Market, Patel Chowk, District: Begusarai, State: Bihar PIN:851101, Tel No.:06243-450497, **Bhagalpur** : 1st Floor, Kavita Apartment, Opp Head Post Office, Mahatma Gandhi Road, Bhagalpur, Bihar-812 001, Tel: (0641) 2300040, **Bihar Shariff** : First Floor of the building namely Kamla complex “Palika Market”, Ranchi Road, Biharsarif, Nalanda, Bihar, Bihar-803101, **Darbhanga** : J R Plaza, 1st Floor, Rajkumarganj Main Road, Mirzapur, Near LIC Darbhanga / Woodland, Darbhanga, Bihar-846 003, Tel: (06272) 250033, **Gaya** : 1st Floor, Zion Complex Opp. Fire Brigade, Swarajpuri Road, Gaya, Bihar-823 001, Tel: (0631) 2221623, **Muzaffarpur** : Ground Floor, LIC 'Jeevan Prakash' Building Uma Shankar Pandit Marg, Opposite Devasthan (Devi Mandir), Club Road, Muzaffarpur, Bihar-842 002, Tel: (0621) 2265091, **Patna** : 3rd Floor, Harshwardhan Arcade, Beside Lok Nayak Jai Prakash Bhawan, (Near Dak Bunglow Crossing) Fraser Road, Patna, Bihar-800 001, Tel: (0612) 2200047.

NORTH EAST REGION

Agartala : Surya Chowmohani, Surjya Building (1st Floor) Hari Ganga Basak Road, West Tripura, Agartala, Tripura-799 001, Tel: 0381-2383995/0381-2387812, **Aizawl**: A 57, Zote Bakery, Lower Zarkawt, Chanmari District: Aizawl, State: Mizoram, PIN:796007, Tel No.:098625-01964, **Dibrugarh**: 1st Floor, House of Subhas Chandra Jain, New Market, H S Road, Near Hotel East End, District: Dibrugarh, State: Assam, PIN:786001, Tel No.: 072089-69717, **Guwahati**: 1st Floor, Hindustan Building, Motilal Nehru Road, Panbazar, Guwahati, Assam-781 001, Tel: +919531473544 / +919531473533, **Jorhat** : 1st Floor, Hotel President Commercial Complex, Gar Ali, Thana Road, Jorhat, Assam-785 001, Tel: (0376)2300024/25, , **Nagaon** : Dag No 791 of P.P No 491. on the ground floor .R.R.B ROAD R.R.B ROAD, Nagaon, Assam, Nagaon, NORTH EAST-782002 **Shillong**:1st Floor, RPG Complex, Keating Road, Shillong, Meghalaya - 793001, Tel: (0364)2500910, **Silchar** : 1st Floor N N Dutta Road, Premtala, Silchar, Assam-788 001, Tel: (03842)230082, **Tinsukia**:Ward No 6, Chirwapatty Road, Tinsukia, Assam-786 125, Tel: (0374)2340266/2341026

ORISSA & JHARKHAND REGION

Angul : Floor, Plot No. 158. 159 situated at Gandhi Marg, Near Hanuman Temple Amalapada, Angul Town, Ward No. 18, P.O./P.S./Dist. Angul, Orissa Jharkhand-759122, **Balasore**: Plot. No. 570, 1st Floor, Station Bazar, Near Durga Mandap, Balasore, Odisha-756 001, Tel: 06782-241947, 06782-241894, **Berhampur(ODISHA)** : 4th East Side Lane Dharma Nagar, Gandhi Nagar, Berhampur, Odisha-760 001, Tel: 0680-2225094/2225095/2225096, **Bhubaneswar** : 1st Floor, Orissa Co-operative Housing Corporation Ltd Building 24, Janpath, Near Ram Mandir, Bhubaneswar, Odisha-751 001, Tel: 0674-2396995 /2394997 / 2391023, **Bhadrak**: 1st Floor, Hotel City Residency Complex, Naripur, Bonth Chhak, Near Old Bus Stand, District: Bhadrak, State: Odisha, PIN: 756100, Tel No.:06784-353181, **Bokaro** : Plot no: C-1, 20-C City Centre, Sector-4, Bokaro Steel City, Bokaro, Jharkhand-827 004, Tel: 06542-231702/ 233348, **Cuttack** : 3rd Floor, Manisha Residency, Link Road, Arundaya Market, District – Cuttack State Odisha Pincode – 753012 Tel No.:0671-2315350 /51/52, **Deogarh** : Ground Floor of the building namely Durga Tower V.I.P Chowk, Court Road, Deogarh, Orissa Jharkhand-814112, **Dhanbad** : Unit No. 107 1st Floor, Ozone Plaza, Bank More, Dhanbad, Jharkhand-826001, Tel: 0326-2300519, **Jamshedpur** : 1-A, Ram Mandir Area, Main Road, Bistupur, Jamshedpur, Jharkhand-831 001, Tel: 0657-2321446, **Hazaribag**: 1st Floor, Dhiman Complex, Near Annada Chawk, Above Union Bank, District: Hazaribag, State: Jharkhand, PIN:825301, Tel No.: 06546-450988, **Kendujhar**: 1st Floor, Singh Market Complex, Sirazuddin Square, District: Kendujhar, State: Odisha, PIN: 758001, Tel No.:06766-351881 **Mayurbhanj**: 1st Floor, Prasanti Building, Ward No.5, Lalbazar, Baripada, District: Mayurbhanj, State: Odisha, PIN: 757001, Tel No.:06792-351691, **Ranchi**: Kujara Plex, 2nd Floor Opp. Wool House Main Road Ranchi Pin Code: 834 001 Jharkhand Phone No: 9264430127, **Rourkela** : Shree Vyas Complex, Ground Floor, Panposh Road, Near Shalimar Hotel, Rourkela, Odisha-769 004, Tel: 0661-2401116/7, **Sambalpur** : 1st Floor, R N Complex, Opp Budharaja High School, Beside LIC Building, Budharaja, Sambalpur, Odisha-768 004, Tel: 0663-3500075/2541214, **Puri** : 1st Floor Above Indian Bank, VIP Road, Puri, Orissa Jharkhand-752001, Tel: (06752) 353553.

WEST BENGAL REGION

Asansol : 1st Floor, 40/74/115/N G. T . Road, Asansol West Bengal – 713303 Tel :(0341)-2221818 **Bankura** : shop/mulgies bearing No. 80/1/A on the Ground Floor “Gourab” situated at Natunachati, raghunathpur, Main Road, Bankura, West Bengal-722101, **Barasat** : 57 Jesore Road, 1st Floor, Sethpukur, Barasat, North 24 Paraganas,, West Bengal-700 124, Tel: 033-25844645/25844583, **Bardhaman** : 2nd Floor, Sree Gopal Bhavan,

37A, Parbirhata Bardhaman, West Bengal-713 103, Tel: 0342-264-7238/7722, **Berhampore (WB)** : 1/5 K K Banerjee Road, First Floor, Gorabazar, Berhampore, Murshidabad, West Bengal-742 101, Tel: (03482) 274251, 277163, **Birbhum**: Pankajini Lodge, Ground Floor, Shantiniketan Road, Bhubandanga, Bolpur, District: Birbhum, State: West Bengal, PIN: 731204, Tel No.:03463-266053, **Coochbehar**: Ground Floor, Bani Mahal, Silver Jubilee Road, Ward No 6, Dharmatala More, District: Coochbehar, State: West Bengal, PIN:736101, Tel No.: 03582-450638 **Durgapur**: 3rd Administrative Building, 2nd Floor, City Centre, Asansol. Durgapur Development Authority, Durgapur, West Bengal-713 216, Tel: (0343) 2546 831/832, 2546 136, **Gangtok**: C/O S K Enterprise, 1st Floor, Near NBBB College, Tadong Bazar, National Highway 10, Gangtok, East Sikkim, Sikkim, PIN: 737102, **Haldia**: Premises No. 3/10, Akash Ganga Commercial Complex, 3rd Floor, Basudebpur, Khanjanchak, Haldia, District: Purba Medinipur, State: West Bengal, PIN: 721602, Tel No.: 03224-450398, **Howrah**: 2nd Floor, "Krishna Enclave", Bhajan Lal Lohia Lane, P.O. – Howrah Main, P.S. – Golabari, District: Howrah, State: West Bengal, PIN: 711101 Tel No.: 033-35460407 **Jalpaiguri** : shop/mulgies bearing No. R.S. Khatian No. – 3659, R.S. Sheet No. – 33, R.S. Plot No. – 1038 Ground Floor of the building namely Sunny Apartment situated in Plot No. – 1038, bearing part of Holding No. 349/199/F/C/D, locality known as Club Road, Nayabasti, Jalpaiguri, West Bengal-735101, **Kalyani** :B-8/25 (CA), Kalyani, District Nadia, West Bengal-741235 Tel: (033)- 25025135/25025136, **Kharagpur** : Atwal Real Estate, 1st Floor, " MS Tower", O T Road, Opp College INDA, Dist Midnapur (W), Kharagpur, West Bengal-721 305, Tel: 03222-228518, 228520, **Kolkata (Main)** : 29, Netaji Subhash Road, Kolkata, West Bengal-700 001, Tel: (033) 22436571/22134832, 2213 4853, **Krishnanagar**: 21, Ananta Hori Mitra Road, Utsab Building, 1st Floor, Nedarpara, Krishnanagar, Opposite DOMINOS Pizza Restaurant ,Beside HDFC Life Insurance Office, District: Nadia, State: West Bengal, PIN:741101, Tel No.:03472-291600, **Malda** : 10/26 K J Sanyal Road, 1st Floor, Opp Gazole Taxi Stand, Malda, West Bengal-732 101, Tel: 03512-223724, 03512-223728, **Raiganj**: 1st Floor, Beside, SBI Main Branch, M G Road, Raiganj, District: Uttar Dinajpur, State: West Bengal, PIN:733134, Tel No.:03523-299988, **Rash Behari** : Ground Floor, 99, Rash Behari Avenue, Kolkata, West Bengal-700 029, Tel: (033) 2463 9811/9813/9815, 2463 9812, **Salt Lake** : AD-55 Sector-1, Salt Lake City, Kolkata, West Bengal-700 064, Tel: (033) 46010410 / 46039069, **Serampore** : 6/ A/I/1, Roy Ghat Lane,"Hinterland Complex", Ground Floor, Serampore, Hooghly, West Bengal-712 201, Tel: (033) 26529153, 26529154, **Siliguri** : Vyom Sachitra, Pranima Mandir Road Ward No 4o, Siliguri, West Bengal-734 001.

SOUTH ZONE

ANDHRA PRADESH REGION

Anantapur : shop/mulgies bearing No. D.No.14-110, TVS Site, Subhash Road, Anantapur 3rd Floor of the building namely Vidyadhari Estates Private Limited situated in Subhash Road Anantapur Anantapur, Andhra Pradesh-515001, Tel: 08554-298294, **Guntur** : 31-9-832, 2nd Floor, old No. 6-9-9, 9/2, Arundelpet Guntur Andhra Pradesh - 522002 Tel: 0863-233819, 2329094, **Kadapa** : 42/377-14-3 Bhagya Nagar Colony Kadapa Andhra Pradesh- 516002 Tel: 08562-222240, **Kakinada**: 24-6-37/1, Ground Floor Revenue Ward No. 15, Ganjam Vari Street, Kakinada District: East Godavari, State: Andhra Pradesh PIN: 533 001, Tel No.:9177776868, **Kannur** : door No: 51/2277 on the 2nd Floor Grand Plaza Building situated at Fort Road Kannur Kannur, Andhra Pradesh-670001, Tel: 0497 2970086, **Karimnagar** : D.No. 1-2-50/22/1, Survey no. 256,257 and 258 Laxmi Nagar, Old Bazar, towards Kaman to Housing board road, Karimnagar Karimnagar, Andhra Pradesh-, Tel: 0878-2930171, **Khammam** : shop/mulgies bearing No. 2nd floor, 15-8-210/A (Old door no. 4-2-129/1) Srinagar Colony, Opposite to Khanapuramhaveli Police Station, Wyra Road, Khammam Khammam, Andhra Pradesh-507002, Tel: 08742-457684/9136016389, **Kurnool** : UCON Legend situated in D Nos 40/39-1 A and 40/39/3 old D. No 40/39-3-1-A and 40 /39-3B Kurnool City Kurnool City, Andhra Pradesh-518001, Tel: 08518-453280, **Nellore** : # 16/1433, 1st Floor, Sunshine Plaza, Ramalingapuram, Main Road, Nellore, Andhra Pradesh-524 003, Tel: 0861-2335818/19, **Nizamabad**: D. No. 5-6-430, Ward 5, Block 6, Shop A, Ginza View, First Floor, Bank of Baroda Building, Yellammagutta, Hyderabad Road, District: Nizamabad, State: Telangana, PIN: 503 003, **Ongole**: D. No. 2-397, Shop no. 24 & 25, Gupthas Midtown Ground Floor, Bilal Nagar, Revenue S. No. 117, Ward No. 28, Ongole District: Ongole, State: Andhra Pradesh PIN: 523 001, Tel No.: 8655773515, **Punjabutla** : 6-3-679, 1st Floor, Elite Plaza, Green Land Road Punjabutla, Hyderabad, Telangana-500 082, Tel: 040-23417426/7246, **Rajamahendravaram** : Door No.7-26-21, 1st Floor, Jupudi Plaza, Maturi Vari St.,T. Nagar, Rajamahendravaram, Dist- East Godavari, Andhra Pradesh-533 101, Tel: 0883-2440454/2432844/2425202, **Srikakulam**: Venkata Kameshwari Complex, Second Floor, One Way Traffic Road, Near Saraswathi Theatre, Srikakulam, District: Srikakulam, State: Andhra Pradesh PIN: 532 001, Tel No.:9866233369, **Tirupati** : D. No.

20-1-201-C, Ground Floor, Korlagunta Junction, Tirumala Bypass Road, Tirupati, Andhra Pradesh-517 501, Tel: 0877-2221307/2970306, **Vijayawada** : # 27-12-34 Ground Floor BSN Reddy Complex, Gudavallivari Street, Governorpet Vijayawada, Andhra Pradesh-520 002, Tel: 0866-2578819/2574129, **Vizianagaram**: Shop No. 6, Second Floor, PSN Estate, LTB Road, Near RTC Complex, Vizianagaram, District: Vizianagaram, State: Andhra Pradesh, PIN: 535 003, Tel No.: 9866233369, **Visakhapatnam** : # 47-1-99, 1st Floor Dwaraka Nagar, 6th Lane Beside BVK College Visakhapatnam, Andhra Pradesh - 530016, Tel: 0891-2748121 / 2748122 / 2550275, **Warangal** : D. No. 15-1-237, Shop No. 5, 5A & 6, Warangal City Centre Near Mulugu X Road, Warangal, Telangana-506 007, Tel: 0870-2441099/2440766/2440755.

KARNATAKA REGION

Bangalore (Main) : 1st Floor, Centenary Building, No 28, M G Road, Bengaluru, Karnataka-560 001, Tel: 080 25592125/130, **Belgaum** : 1st Floor, 'Indira', Dr. Radha Krishna Marg, 5th Cross, Subhash Market, Hindwadi, Belgaum, Karnataka-590 011, Tel: 0831-242 3647, **Bellary** : Sanganakallu Doddasharanappa Tower, 3rd Floor, Next to Ganesh Petrol pump, Main Road, Parvathi Nagar, Bellary Karnataka: 583 101 Tel: 08392 – 254648/255635, **Davangere** : No.998 (Old No.426/1A), "Satya Sadhana" Kuvempu Road, Lawers Street, K B Extension, Davangere, Karnataka-577 002, Tel: 08192-231731/30, **Gulbarga** : F-8, First Floor, Asian Complex, Near City Bus Stand, Head Post Office Road, Super Market, Gulbarga, Karnataka -585 101, Tel: (08472) 273864/65, **Hubli** : Kalburgi Square, 1st Floor, T B Road, Near Desai Cross, Hubli, Karnataka-580 029, Tel: 0836-2363963,2362061,2363188, **Karwar**: F7 1st Floor, Landmark Ultima, Opp SBI, KEB Road, Karwar, District: North Kanara, State: Karnataka PIN: 581301, Tel No.: 82919 70075, **Malleswaram** : No 60, Maruti Plaza, 8th Main, 18th Cross, Malleswaram West, Bangalore, Karnataka-560 055, Tel: 080 23340672, **Mangalore** : 103/104, 1st floor, Indus Business Centre, Near Canara Bank, Bunts Hostel - Kadri Road, Manglore, Karnataka-575002, Tel: (0824) - 2426290/2426258/2426325, **Mysore** : No. 399, Ground Floor, 14th Main, Saraswathipuram, Mysore, Karnataka: 570 009 Tel: 0821-2344425, **Shimoga** : #321, Second Floor, P Square, 5th Parallel Road, Durgigudi, Shivamoga Karnataka - 577201 Tel: 08182-295677, **Tumkur**: 3F-A, 3rd Floor, Leelamouli Mansion, Ashoknagar, 7th Cross, District: Tumkur, State: Karnataka, PIN: 572102, Tel No.: 9900092815, **Udipi** : shops no. /mulgis no. No5-4-107/3 and 5-4-107/2(1). on the First Floor of the building namely Chris Complex situated in Jodukatte, 76 Badagubettu Village, Kinnimulki ward Udipi, Karnataka-576101, Tel: 0820-2521194/4613393.

TAMIL NADU & KERALA

Anna Nagar : W 123, Third Avenue (First Floor, Above Karnataka Bank) Anna Nagar, Chennai, Tamil Nadu-600 040, Tel: (044) 48674862 & 35092987, **Alappuzha** : AMCW/14/2015 On The 1st Floor Of Sree Rajarajeswari Building Church Road, Mullackal Ward, Alleppey Alleppey, Tamil Nadu & Kerala-688011, Tel: 0477-4058080, **Chennai (Main)** : No 180, Capital Tower, Ground Floor, Opp To Hotel Palmgrove, Kodambakkam High Road, Nungambakkam, Chennai, Tamil Nadu-600 034, Tel: (044)- 48574545/48574546, **Cochin** : Ground Floor, Palacal Building, Chittor Road, Near Krishna Hospital Iyyattu Junction, Ernakulam, Cochin, Kerala-682 011, Tel: (0484) 2380259/2868743/2382163, **Coimbatore** : " R G Chambers", 1st Floor, 1023, Avinashi Road, Above RBL Bank Coimbatore, Tamil Nadu-641 018, Tel: (0422) 2220874 / 2221875, **Dindigul**: SASTI COMPLEX, First Floor, 95 M, Siluvathur Road, Kumaran Thirunagar, Near Kamarajar Kalyana Mahal, District: Dindigul, State: Tamil Nadu, PIN:624 004, Tel No.: 0451-2428186, **Erode** : Shop/Mulgies Bearing No. 16/1A First Floor Situated In Kumarasamy Street, Erode Erode, Tamil Nadu & Kerala-638001, **Kasaragod**: Geetha Complex, First Floor, Door No : 32/307/B, Nellikunnu Road, Post- Kasaragod, District: Kasaragod, State: Kerala, PIN: 671121, Tel No.: 9895736786, **Kottayam** : Muringampadam Chambers, Ground Floor, 17/480-F, CMS College Road, Kottayam, Kerala-686 001, Tel: (0481)-2560733; (0481)2560734, **Kozhikode** : Aydeed Complex, YMCA Cross Road, Kozhikode Calicut, Kerala-673 001, Tel: (0495) 2367284, **Kumbakonam**: Block -11, First Floor, No 16, Sarangapani Koil East Vadampoki Street @ TSR Big Street, Kumbakonam, District: Thanjavur, State: Tamil Nadu, PIN:612001, Tel No.: 0435-2422005 **Madurai** : No. 3 West Marret Street, LIC Building (1st Floor), Opposite To Railway Station, Madurai, Tamil Nadu-625 001, Tel: (0452)2338186, **Malappuram** : No.15/593Z8& 15/593Z9 On The 1st Floor Daliya Kpees Avenue Situated In Near Collector Bungalow, Uphill, Malappuram Malappuram, Tamil Nadu & Kerala-676505, Tel: 0483- 353 5745, **Nagarcoil**: Shivas Arcade II, First Floor 130 A, Cape Road, Opposite to St. Joseph School, Nagercoil, District: Nagercoil, State: Tamil Nadu PIN: 629002, Tel No.: 04652- 250186, **Namakkal**: Periyannagounder Plaza, First

Floor, No: 6/614/1D, Anna Nagar, Poyarikarai Road, Periyapatti, Namakkal, District: Namakkal, State: Tamil Nadu, PIN: 637001, Tel No.:04286- 224499, **Palakkad** : No. 28/351-9 On The First Floor A K Tower Situated In Palat Jn. Civil Station Road, Palakkad Palakkad, Tamil Nadu & Kerala-678001, Tel: 0491-3525625, **Pondicherry** : Door No. 20, Savitha Plaza, 100 Feet Road, Near Indira Gandhi Square Pondicherry, Pondicherry-605005, Tel: 8433617552, **Salem** : Old No.20, New No. 60, 1st Floor, Ramakrishna Road, Opp to Aadhiparasakthi Temple, Salem, Tamil Nadu: 636007 Tel: 0427-2316163/ 4040273, **Tuticorin**: 22 D/8, Palai Road, West Kamaraj Nagar, Near (Government Medical College) Thoothukudi, District: Thoothukudi, State: Tamil Nadu, PIN: 628008, Tel No.: 0461 – 2330141, **Thanjavur**: No: 1 , Pakkirisamy Pillai Street, First Floor, Easwari Nagar, Thanjavur, District: Thanjavur, State: Tamil Nadu, PIN: 613004, Tel No.: 04362- 223436 **Thiruvananthapuram**: 1st Floor, Saran Chambers, Vellayambalam, Thiruvananthapuram, Kerala-695 010, Tel: (0471) 2721415;2723674, **Tiruchirapalli** : Kingston Park, No 19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirapalli, Tamil Nadu-620 017, Tel: (0431) 2770712, 2770713, **Tirunelveli** : 1st Floor, 10/4 Thaha Plaza South Bypass Road, Vannarpet, Tirunelveli, Tamil Nadu-627 003, Tel: (0462)2500186, **Tirupur** : 204, Tip Top Commercial Centre, 2nd Floor, 24-29, Bhadrakali Amman Kovil Second Street, College Road, Tirupur Tamil Nadu: 641602 Tel: 0421-2236339, **Trichur** : Kollannur Devassy Building, 26/621, 1st Floor Town Hall Road, Trichur, Kerala-680 020, Tel: (0487) 2331495, 2331496, 2331259, **Vellore** : Grand Lingam Residency, Sankaranpalayam, Arni Road, Vellore, Tamil Nadu-632 001, Tel: 0416-2235357.

UTI NRI CELL

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

OFFICE OF THE REGISTRAR

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

KFin TECHNOLOGIES LIMITED CENTRES

Abohar: C/o. Shri S K Goyal, Business Development Associate of UTI Mutual Fund, H. No. 1184, Street No.5, 7th Chowk, Abohar, Punjab-152 116, Tel.: 01634- 500238, **Bangalore:** Unit No- 201, No- 65, Surasa Enclave, 2nd Floor, Puttanna Road, Gandhi Bazar Basavanagudi Bangalore- 560004, Karnataka Tel: 080- 26603411 / 080 26602852, **Begusarai:** C/o Dr Hazari Prasad Sahu Ward No 13, Behind Alka Cinema, Begusarai, Bihar – 851117, Tel.: 7518801807, **Borivali:** Surbhi Apartment, Ground Floor Shop No 5-8, SVP Road, Opp HDFC Bank, next to Jain Temple, Borivali (West), Mumbai 400092 Tel.: 9673606377 **Chinsurah:** No : 96, PO: Chinsurah, Doctors Lane, Chinsurah 712101, West Bengal, Phone no. 033- 26801973, **Daltonganj:** C/o Mr Dimbesh Shrivastava, Mahendra Arcade, 2nd Floor, Near Zila School Chowk, Daltonganj, Dist. Palamau-822 101, Jharkhand, Mob.: 6562295044, **Deoria:** K. K. Plaza, above Apurwa sweets, Civil Lines Road, Deoria 274001, Uttar Pradesh, Phone No. 7518801811, **Ferozpur:** The Mall Road, Chawla building 1st Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozepur 152002, Punjab, Phone No. 01632-241814, **Gangapur:** C/o Mr Laxmi Narayan Gupta, 98, Bharat Katla, Opposite Private Bus Stand, Gangapur City, Dist. Sawaimadhopur, Rajasthan-322 201, Tel. No. 07463-294775, **Hoshiarpur:** Unit No. SF6, The Mall Complex, 2nd Floor Opp.Kapila Hospital, Sutheri Road, Hoshiarpur Punjab. Pin -146001 Tel. No. 01882500325, **Kaithal:** C/o Mr. Parvesh Bansal, Business Development Associate, S.C.O. No. 333, 1st Floor, Sector-20, Urban Estate, Kaithal, Haryana-136027, Tel. No.: (01746) 298 486, **Karnal:** 3, Randhir Colony Near Doctor J.C.Bathla Hospital ,Karnal-132 001, Haryana, Tel.:(0184) 44037677, **Nadiad:** C/o Shri Sanjay B Patel, Subhash Corner Pij Bhagol, Station Road Off Ghodia Bazar, Nadiad, -387001, Gujarat, Tel.: 9824327979, **Kolkata:** 2/1 Russel Street, 4th floor, Kankaria Centre, Kolkata-70001, West Bengal, Phone No. 9836585149, **Kollam:** Sree Vigneswar Bhavan, Shastri Jn. Kollam-691 001, Kerala, Tel.: (0474) 2747055, **Mirzapur:** Ground Floor, Triveni Campus Ratan Ganj, Mirzapur-231 001, Uttar Pradesh, Tel.: 05442-265528, **Mumbai:** 265, Biryia House, Perin Nariman st, Shop No 2, Ground Floor, next to Apna Bazar, Fort, Mumbai 400001, Maharashtra Tel: 022-46052082, **New Delhi** - 305, New Delhi House, 27 Barakhamba Road, New Delhi- 110001, Tel No.011-41911300, **Palghat (Palakkad):-** No: 20 & 21 Metro Complex H.P. O. Road Palakkad H.P.O. Road Palakkad Kerala, PIN Code -678001 Contact number 9633072271, **Pathankot:** 2nd Floor, Sahni Arcade, Adjoining Indra Colony Gate, Railway Road,

Pathankot, Punjab-145 001, Tel. No. 0186 5074362, **Port Blair** : C/o Mr. P Krishna Murthy, Miduna Tower Ground Floor, 5 Middle Point, 122 M G Road Port Blair, -744101, Mobile: 03192 207146, **Rewa**: Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa-486001, Madhya Pradesh, Phone No 07662-403450, **Secunderabad** - JBS Station, Lower Concourse 1 (2nd Floor) Situated in Jubilee Bus Metro Station, Secunderabad 500009. **Sonepat**: PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001 Tel.: 0130-4054883 **Srinagar** : C/o Smt Sunita Malla (Koul), 2nd Floor Room No -10, 2nd Floor Room No -10 , Srinagar - 190001, Tel.: (0194) 2450031, **Sultanpur** - 1st Floor, Ramashanker Market, Civil Line, Sultanpur, Uttar Pradesh, Pin- 228001. Mobile No. 7518801854, **Thane**: Tropical Elite, 1st Floor, Shop no 106, Near Navpada Police Station, Near Hari Niwas Circle, Thane West, Mumbai- 400602 Tel.: 022 25303013, **Thiruvalla**: 2nd Floor, Erinjery Complex, Ramanchira, Opp. Axis Bank Ltd, Thiruvalla, , Kerala- 689 107. Tel.: (0469) -2740540, **Andheri** : Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complexm M .V .Road, Andheri East, Opp Andheri Court, Mumbai, 400069, 022-46733669, **Yamuna Nagar**: Jagdhari Road, Above UCO Bank, Near DAV Girls College, Yamuna Nagar-135 001, Haryana. Tel.: 7518801857.

DUBAI REPRESENTATIVE OFFICE

UTI International (Singapore) Private Limited, Office 19, Floor 3, Gate Village 08, Dubai International Financial Center, P.O. Box 506879, Dubai, UAE, Tel: +97143857707, Fax: +97143857702

MF UTILITY FOR INVESTORS

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

MF CENTRAL

As per provision no. 16.6.1 of para 16.6 under Chapter 16 of SEBI Master Circular for Mutual Funds, Kfin Technologies Limited (“KFinTech”) and Computer Age Management Services Limited (“CAMS”) have jointly developed MFCentral - A digital platform for transactions/ service requests by Mutual Fund investors. Accordingly, MF Central will be considered as an Official Point of Acceptance (OPA) for transactions in the Schemes of UTI MF.

Open Network for Digital Commerce (ONDC)

The Open Network for Digital Commerce (ONDC) ('the Network') is an official point of acceptance for the financial transactions under the Regular Plans of the schemes of UTI Mutual Fund (the 'Fund'), excluding Exchange Traded Funds