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KEY INFORMATION MEMORANDUM FOR EQUITY AND BALANCED SCHEMES

UTI-Auto Sector Fund

UTI-Balanced Fund

UTI-Banking Sector Fund

UTI-Contra Fund

UTI-Dividend Yield Fund

UTI-Equity Fund

UTI-Growth Sector Fund - Petro

UTI-Growth Sector Fund - Pharma & Healthcare

UTI-Growth Sector Fund - Services

UTI-Growth Sector Fund – Software

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UTI-Master Growth Unit Scheme

UTI-Master Index Fund

UTI-Master Plus Unit Scheme

UTI-Mastershare Unit Scheme

UTI-Master Value Fund

UTI-Mid Cap Fund

UTI-MNC Fund

UTI-Nifty Index Fund

UTI-Opportunities Fund

S&P CNX NIFTY UTI NOTIONAL DEpository Receipts Scheme (SUNDER)

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, associate transactions etc. investors should, before investment, refer to the Offer Document available free of cost at any of the UTI Financial Centres or distributors or from the website www.utimf.com.

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

UTI-Auto Sector Fund

(An open end equity scheme)

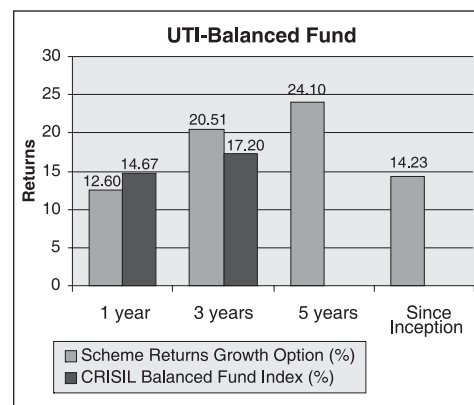
Investment Objective	Investment objective is "capital appreciation" through investments in the stocks of the companies engaged in the automobile and auto ancillary industry.											
Asset Allocation Pattern of the Scheme	Atleast 90% of the funds will be invested in equity and equity related instruments. Atleast 80% of the funds will be invested in equity and equity related instruments of the companies engaged in the automobile and auto ancillary industry. Upto 10% of the funds will be invested in cash/money market instruments.											
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.											
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.											
Minimum Application Amount/Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-											
Benchmark Index	BSE Auto Index											
Dividend Policy	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.											
Name of the Fund Manager	Anoop Bhaskar (w.e.f. April 16, 2007)											
Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns *	Scheme Return %	BSE Auto Index %									
	Last 1 year	-2.28	2.21									
	Since Inception	22.53	NA									
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.												
<table border="1" style="margin: auto;"> <caption>UTI-Auto Sector Fund Performance Data</caption> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>BSE Auto Index (%)</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>-2.28</td> <td>2.21</td> </tr> <tr> <td>Since Inception</td> <td>22.53</td> <td>NA</td> </tr> </tbody> </table>				Period	Scheme Returns (%)	BSE Auto Index (%)	1 year	-2.28	2.21	Since Inception	22.53	NA
Period	Scheme Returns (%)	BSE Auto Index (%)										
1 year	-2.28	2.21										
Since Inception	22.53	NA										
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 2.50%											

UTI-Balanced Fund

(An open end Balanced Fund)

Investment Objective	To invest in a portfolio of equity/equity related securities and debt & money market instruments with a view to generating reasonable income with moderate capital appreciation		
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)	
	Equity & Equity Related Instruments	Minimum 40%	Maximum 75%
	Debt & Money Market Instruments (including securitised debt)	Minimum 25%	Maximum 60%
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP) and Systematic Transfer Investment Plan (STRIP) facilities are available.		
Minimum Application Amount / Number of Units	a. Minimum amount of initial investment. Growth Option - Rs.1000/- Dividend Option - Rs.5000/- and in multiples of Re.1/- under both the options. b. Subsequent minimum investment Rs.1000/- and in multiples of Re.1/- under both the options.		
Benchmark Index	CRISIL Balanced Fund Index		

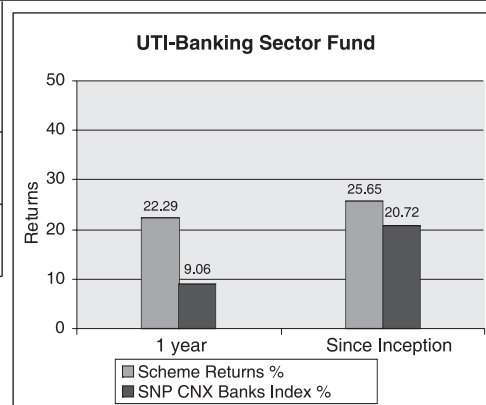
Dividend Policy	Dividend distribution under the dividend option will be made subject to availability of distributable surplus. Total dividend distribution shall be at least to the extent of 90% of the distributable surplus available under the Dividend Option of the scheme in any year/period.		
Name of the Fund Manager	Amandeep Chopra		
Performance of the scheme as on February 28, 2007	Compounded Annualised Returns*	Scheme Returns Growth Option %	CRISIL Balanced Fund Index %
	Last 1 year	12.60	14.67
	Last 3 years	20.51	17.20
	Last 5 years	24.10	NA
	Since Inception	14.23	NA
	* Computed on compounded annualised basis using NAV of Growth Option. Past performance may or may not be sustained in future.		
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 2.24%		



UTI-Banking Sector Fund

(An open end equity scheme)

Investment Objective	Investment objective is "capital appreciation" through investments in the stocks of the companies/institutions engaged in the banking and financial services activities.		
Asset Allocation Pattern of the Scheme	Atleast 90% of the funds will be invested in equity and equity related instruments Atleast 65% of the funds will be invested in equity and equity related instruments of the companies/ institutions engaged in the banking services activities. Upto 10% of the fund will be invested in cash/money market instruments.		
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.		
Minimum Application Amount/Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-		
Benchmark Index	S&P CNX Banks Index		
Dividend Policy	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.		
Name of the Fund Manager	Gautami Desai		
Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns *	Scheme Return %	S&P CNX Banks Index %
	Last 1 year	22.29	9.06
	Since Inception	25.65	20.72
	* Computed on compounded annualised basis. Past performance may or may not be sustained in future.		
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 2.49%		



UTI-Contra Fund

(An open-ended equity oriented scheme)

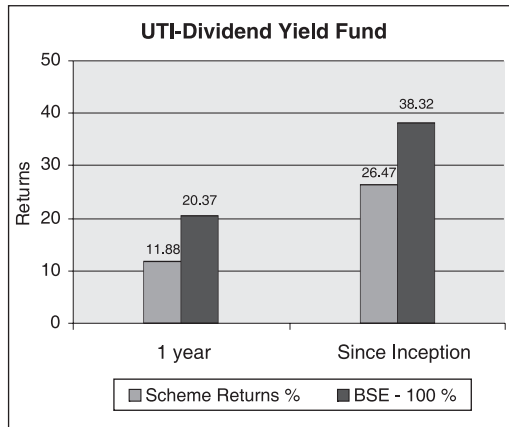
Investment Objective	The fund aims to provide long-term capital appreciation/dividend distribution through investments in listed equities and equity-related instruments. The Fund's investment policies are based on insights from behavioral finance. The fund offers an opportunity to benefit from the impact of non-rational investors' behavior by focussing on stocks that are currently undervalued because of emotional and behavioral patterns present in the stock market.	
Asset Allocation Pattern of the Scheme	Types of Instruments	Normal allocation (% of net assets)
	Equity & Equity related instruments based on Contrarian Strategy.	80 -100%
	Debt and money market instruments including securitised debt.	0-20%
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.	
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.	
Minimum Application Amount / Number of Units	Minimum initial investment is Rs.5,000/-. Subsequent minimum investment under a folio is Rs.1,000/- and in multiples of Re.1/- thereafter with no upper limit.	
Benchmark Index	BSE 200	
Dividend Policy	Dividend distribution, 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 dividend distribution.	
Name of the Fund Manager	Sanjay Dongre.	
Performance of the Scheme February 28, 2007	The scheme has not completed one year.	
Actual expenses for the period 01-04-2005 to 31-03-2006	NFO open from 22/02/2006 to 22/03/2006.	

UTI-Dividend Yield Fund

(An open-ended equity oriented scheme)

Investment Objective	The investment objective of the Scheme is to provide medium to long term capital gains and / or dividend distribution by investing predominantly in equity and equity related instruments, which offer high dividend yield. There can be no assurance that the investment objectives of the scheme will be realised.	
Asset Allocation Pattern of the Scheme	Types of instruments	Normal Allocation (% of Net Assets)
	High dividend yield equity & equity related instruments	65-100%
	Other equity and equity related instruments	0-35%
	Debt & Money Market Instruments	0-10%
	Dividend Yield is considered as high if it is greater than the Dividend Yield of the Nifty last released / published by NSE.	
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.	
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.	
Minimum Application Amount/Number of Units	Minimum initial investment is Rs.5,000/-and any amount thereafter. Subsequent minimum investment under a folio is Rs.1,000/- and in multiples of Re.1/- thereafter with no upper limit.	
Benchmark Index	BSE-100	
Dividend Policy	Dividend distribution, 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 dividend distribution.	
Name of the Fund Manager	Swati Kulkarni	

Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns*	Scheme return %	BSE - 100%
	Last 1 year	11.88	20.37
	Since Inception	26.47	38.32
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.			



Actual recurring expenses	Period 01-04-2005 to 31-03-2006 : 1.92%
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UTI-Equity Fund

(An open end growth oriented equity scheme)

Investment Objective	This Scheme primarily aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares and convertible and non-convertible bonds/ debentures of companies with good growth prospects and money market instruments.	
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Asset Allocation Pattern of the Scheme	Types of Instruments	Normal Allocation (% of Net Assets)
	Equity & Equity Related Instruments	at least 80%
	Debt and money market instruments	upto 20%.

Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.
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Facilities Offered	Systematic Investment Plan (SIP) and Automatic Trigger facilities are available.
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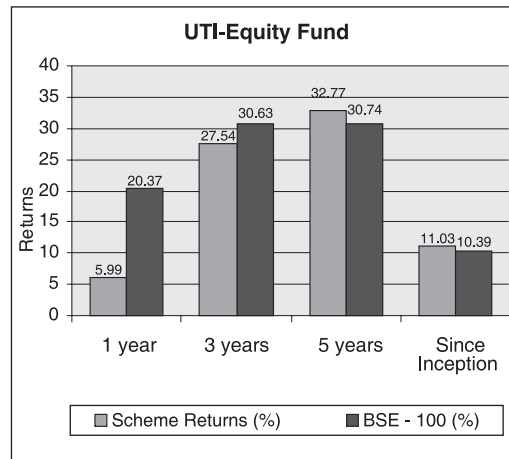
Minimum Application Amount / Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-
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Benchmark Index	BSE-100
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Dividend Policy	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.
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Name of the Fund Manager	Anoop Bhaskar (w.e.f. April 16, 2007)
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Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns *	Scheme Returns %	BSE - 100 %
	Last 1 year	5.99	20.37
	Last 3 years	27.54	30.63
	Last 5 years	32.77	30.74
	Since Inception	11.03	10.39
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.			

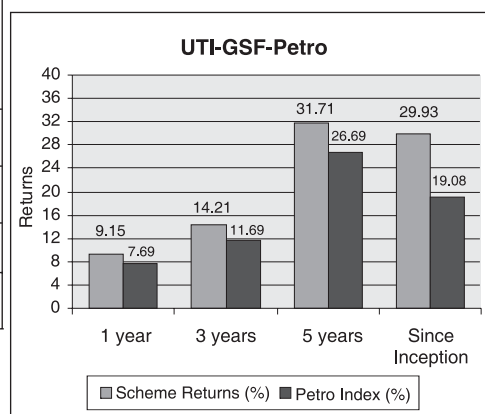


Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 1.68%
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UTI-Growth Sector Fund - Petro

(An open end growth oriented equity scheme)

Investment Objective	The scheme aims to provide capital appreciation through investments in stocks of companies engaged in the area of oil and gas exploration and drilling, refining, petrochemicals, constructing and managing pipelines etc.		
Asset Allocation Pattern of the Scheme	At least 90% investment will be made in stocks of companies engaged in the area of oil and gas exploration & drilling, refining, petrochemicals, constructing and managing pipelines etc.		
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) & Automatic Trigger facilities are available.		
Minimum Application Amount / Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-		
Benchmark Index	Petro Index		
Dividend Policy	The dividend distribution under the dividend option of the fund will be made annually subject to the fund having distributable dividend of not less than Re.1.00 per unit. If in any year the net dividend of the fund is not sufficient to make distribution at the above level, no distribution will be made for that year and the entire distributable amount of the fund will be carried forward and added to the next year's distributable amount of the fund.		
Name of the Fund Manager	Gautami Desai		
Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns *	Scheme Return %	Petro Index %
	Last 1 year	9.15	7.69
	Last 3 years	14.21	11.69
	Last 5 years	31.71	26.69
	Since Inception	29.93	19.08
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.			
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 2.07%		

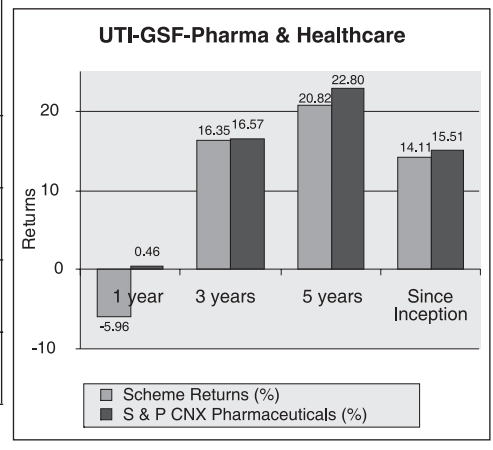


UTI-Growth Sector Fund - Pharma & Healthcare

(An open end growth oriented equity scheme)

Investment Objective	The scheme aims to provide capital appreciation through investments in stocks of companies engaged in manufacturing of Pharmaceuticals, bulk drugs, formulations and OTC drugs, medical equipment and accessories, personal healthcare products and also companies owning/managing hospitals etc.
Asset Allocation Pattern of the Scheme	At least 90% of investment will be made in stocks of companies engaged in manufacturing of Pharmaceuticals, bulk drugs, formulations & OTC drugs, medical equipment and accessories, personal healthcare products and also companies owning/managing hospitals etc.
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) & Automatic Trigger facilities are available.
Minimum Application Amount/Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-
Benchmark Index	S&P CNX Pharmaceuticals
Dividend Policy	The dividend distribution under the dividend option of the fund will be made annually subject to the fund having distributable dividend of not less than Re.1.00 per unit. If in any year the net dividend of the fund is not sufficient to make distribution at the above level, no distribution will be made for that year and the entire distributable amount of the fund will be carried forward and added to the next year's distributable amount of the fund.

Name of the Fund Manager	Sanjay Dongre		
Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns*	Scheme Return %	S&P CNX Pharmaceuticals %
	Last 1 year	-5.96	0.46
	Last 3 years	16.35	16.57
	Last 5 years	20.82	22.80
	Since Inception	14.11	15.51
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.			



Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 2.21%
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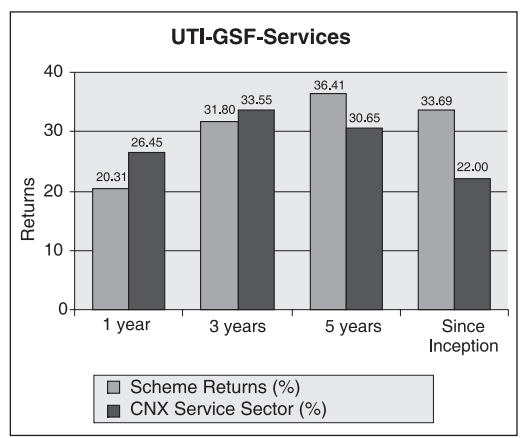
UTI-Growth Sector Fund - Services

(An open end growth oriented equity scheme)

Investment Objective	The scheme aims to provide capital appreciation through investments in stocks of companies engaged in the business of banking, finance and insurance, education and training, telecom services, travel and tourism, leisure and entertainment, transportation etc.
Asset Allocation Pattern of the scheme	At least 90% of investment will be made in stocks of companies engaged in the business of banking, finance & insurance, education & training, telecom services, travel & tourism, leisure & entertainment, transportation etc.
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.
Minimum Application Amount/Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-
Benchmark Index	CNX Service Sector
Dividend Policy	The dividend distribution under the dividend option of the fund will be made annually subject to the fund having distributable dividend of not less than Re.1.00 per unit. If in any year the net dividend of the fund is not sufficient to make distribution at the above level, no distribution will be made for that year and the entire distributable amount of the fund will be carried forward and added to the next year's distributable amount of the fund.

Name of the Fund Manager	Gautami Desai
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Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns *	Scheme Return %	CNX Service Sector %
	Last 1 year	20.31	26.45
	Last 3 years	31.80	33.55
	Last 5 years	36.41	30.65
	Since Inception	33.69	22.00
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.			

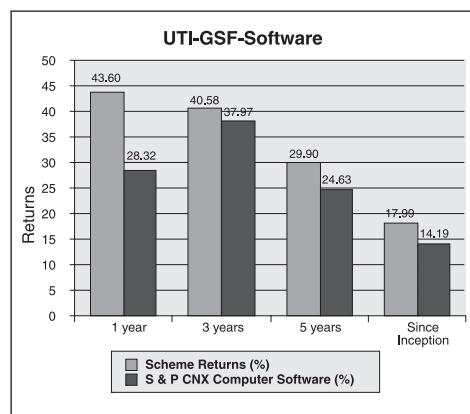


Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 1.92%
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UTI-Growth Sector Fund - Software

(An open end growth oriented equity scheme)

Investment Objective	The scheme aims to provide capital appreciation through investments in stocks of information technology companies with at least 80% investment in the software company stocks.		
Asset Allocation Pattern of the Scheme	At least 90% investible resources will be invested in stocks of information technology companies with atleast 80% investment in the software company stocks		
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.		
Minimum Application Amount/Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-		
Benchmark Index	S&P CNX Computer Software.		
Dividend Policy	The dividend distribution under the dividend option of the fund will be made annually subject to the fund having distributable dividend of not less than Re.1.00 per unit. If in any year the net dividend of the fund is not sufficient to make distribution at the above level, no distribution will be made for that year and the entire distributable amount of the fund will be carried forward and added to the next year's distributable amount of the fund.		
Name of the Fund Manager	Sanjay Dongre		
Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns *	Scheme Return %	S&P CNX Computer Software %
	Last 1 year	43.60	28.32
	Last 3 years	40.58	37.97
	Last 5 years	29.90	24.63
	Since Inception	17.99	14.19
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.			
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 2.10%		

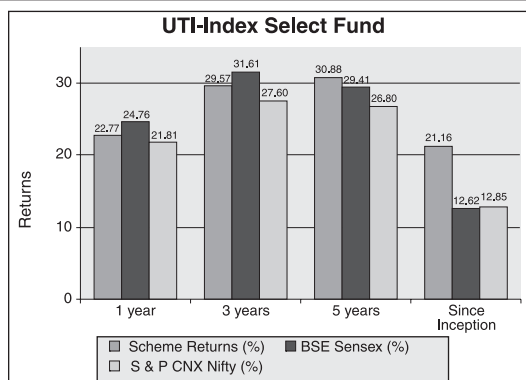


UTI-Index Select Fund

(An open end growth oriented equity scheme)

Investment Objective	Investment objective of the scheme is to primarily provide capital appreciation to the unitholder. Accordingly atleast 90% of the funds will be invested in selected equities and /or related instruments of stocks comprised in the SENSEX and the S & P CNX Nifty Indices and / or any such instruments as may be approved by SEBI from time to time. The investment in the equities and / or related instruments of stocks comprising the SENSEX and the S & P CNX Nifty Indices will not be in the proportion of their weightages in the respective indices and the objective of the fund will be not to track them. In the event that any stock moves out of the SENSEX and S&P CNX Nifty the scheme may retain/disinvest those equities and/or related instruments of stocks for such time as may be considered by the fund manager	
Asset Allocation Pattern of the Scheme	Types of Instruments	Normal Allocation (% of Net Assets)
	Equity & Equity Related Instruments	at least 90%
	Fixed income securities and money market instruments	up to 10%
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.	
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) & Automatic Trigger facilities are available.	

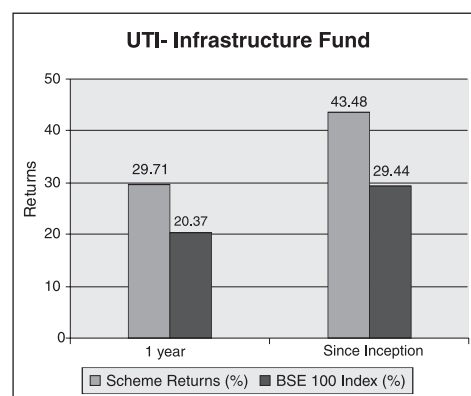
Minimum Application Amount / Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-			
Benchmark Index	BSE SENSEX and S & P CNX Nifty.			
Dividend Policy	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.			
Name of the Fund Manager	Gautami Desai			
Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns*	Scheme Returns %	BSE Sensex %	S&P CNX Nifty%
	Last 1 year	22.77	24.76	21.81
	Last 3 years	29.57	31.61	27.60
	Last 5 years	30.88	29.41	26.80
	Since Inception	21.16	12.62	12.85
	* Computed on compounded annualised basis. Past performance may or may not be sustained in future.			
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 1.50%			



UTI-Infrastructure Fund

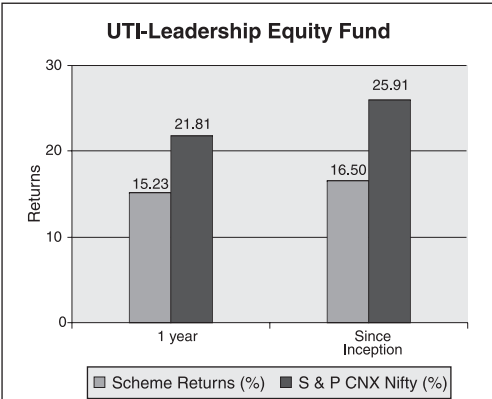
(An open end equity scheme)

Investment Objective	Investment Objective is "capital appreciation" by investing in the companies engaged in the sectors like Metals, Building Materials, Oil & Gas, Power, Chemicals, Engineering etc. The fund will invest in the stocks of the companies, which form the part of Infrastructure Industries.		
Asset Allocation Pattern of the Scheme	Atleast 90% of the funds will be invested in equity and equity related instruments Atleast 80% of the funds will be invested in equity and equity related instruments of companies engaged in the sectors like Metals, Building Materials, Oil & Gas, Power, Chemicals, Engineering etc. which form the part of Infrastructure Industries. Upto 10% of the funds will be invested in cash/money market instruments.		
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.		
Minimum Application Amount/Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-		
Benchmark Index	BSE 100 Index		
Dividend Policy	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.		
Name of the Fund Manager	Sanjay Dongre		
Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns *	Scheme Return %	BSE 100 Index %
	Last 1 year	29.71	20.37
	Since Inception	43.48	29.44
	* Computed on compounded annualised basis. Past performance may or may not be sustained in future.		
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 2.37%		



UTI-Leadership Equity Fund

(An Open-ended Equity Oriented Scheme)

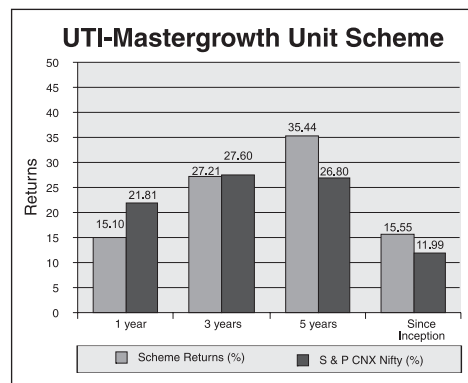
Investment Objective	This scheme seeks to generate capital appreciation and/or income distribution by investing the funds of the scheme in stocks that are "Leaders" in their respective industries/sectors/sub-sector.											
Asset Allocation Pattern of the Scheme	Types of instruments		Normal Allocation (% of Net Assets)									
	Equity & Equity Related Instruments of "leaders" as stated below		65-100%									
	Equity and Equity Related Instruments of others including investments in potential leaders		0-35%									
	Debt* and Money Market Instruments including Securitised debt		0-10%									
	<p>*For Debt investments, the fund will invest in companies where the paper is rated AA+ and above.</p> <p>"Leaders" tend to be companies with higher market shares, better operating efficiencies, better access to capital and significant/sustainable competitive advantages. Normally at least 65% of the investments will be restricted to the top five leading companies of an industry/sector/sub-sector in terms of sales turnover/market share/ market capitalization.</p>											
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.											
Facilities Offered	Systematic Investment Plan (SIP) and Automatic Trigger facilities are available.											
Minimum Application Amount/Number of Units	Minimum initial investment is Rs.5,000/-. Subsequent minimum investment under a folio is Rs.1,000/- and in multiples of Re.1/- thereafter with no upper limit.											
Benchmark Index	S&P CNX Nifty											
Dividend Policy	Dividend distribution, 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 dividend distribution.											
Name of the Fund Manager	Sanjay Dongre											
Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns*	Scheme return %	S&P CNX Nifty %									
	Last 1 Year	15.23	21.81									
	Since Inception	16.50	25.91									
	<p>*Computed on compounded annualised basis.</p> <p>Past performance may or may not be sustained in future.</p>											
	 <table border="1" style="display: none;"> <caption>UTI-Leadership Equity Fund Performance Comparison</caption> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>S & P CNX Nifty (%)</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>15.23</td> <td>21.81</td> </tr> <tr> <td>Since Inception</td> <td>16.50</td> <td>25.91</td> </tr> </tbody> </table>			Period	Scheme Returns (%)	S & P CNX Nifty (%)	1 year	15.23	21.81	Since Inception	16.50	25.91
Period	Scheme Returns (%)	S & P CNX Nifty (%)										
1 year	15.23	21.81										
Since Inception	16.50	25.91										
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 1.54%											

UTI-Mastergrowth Unit Scheme

(An open end growth oriented equity scheme)

Investment Objective	The Scheme is made with a view to providing investors an opportunity to share the growth of investment in the corporate securities particularly those of the public sector undertakings. Long-term capital appreciation is the major goal of the scheme but distribution of dividend can also be made.
Asset Allocation Pattern of the Scheme	<p>Equities and equity related securities issued by Public Sector Undertakings - Up to 50%</p> <p>Other equities, convertible and non-convertible debentures of companies and other capital & money market instruments - at least 50%</p> <p>No fixed allocation will normally be made for Money market instruments. Investment in money market instruments will be kept to the minimum so as to be able to meet the liquidity needs of the scheme.</p>
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.
Minimum Application Amount / Number of Units	Minimum amount of initial investment is Rs.5000/-. Subsequent minimum amount of investment is Rs.1000/- .
Benchmark Index	S&P CNX Nifty
Dividend Policy	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.

Name of the Fund Manager	Gautami Desai		
Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns*	Scheme Returns %	S&P CNX Nifty %
	Last 1 year	15.10	21.81
	Last 3 years	27.21	27.60
	Last 5 years	35.44	26.80
	Since Inception	15.55	11.99
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.			
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 2.01%		

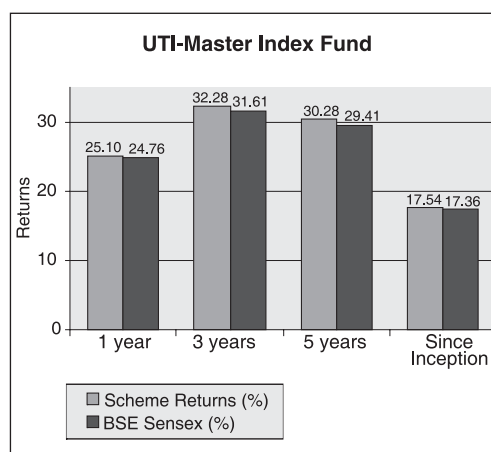


UTI-Master Index Fund

(An open end passive Index Fund)

Investment Objective	To invest in securities of companies comprising the SENSEX and endeavour to achieve return equivalent to SENSEX by passive investment. The scheme will be managed by replicating the index in the weightage of the SENSEX with the intention of minimising the performance differences between the scheme and the SENSEX in the capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error	
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (% of Net Assets)
	Equity & Equity Related Instruments	Equity - up to 100%
	Money Market Instruments	Investment in money market instruments will be kept to the minimum so as to be able to meet the liquidity needs of the scheme.
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.	
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.	
Minimum Application Amount / Number of Units	Minimum amount of initial investment is Rs.5000/- under both the options. Subsequent minimum investment amount is Rs.1000/-.	
Benchmark Index	BSE SENSEX	
Dividend Policy	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.	

Name of the Fund Manager	Swati Kulkarni		
Performance of the scheme as on February 28, 2007	Compounded Annualised Returns*	Scheme Returns %	BSE Sensex %
	Last 1 year	25.10	24.76
	Last 3 years	32.28	31.61
	Last 5 years	30.28	29.41
	Since Inception	17.54	17.36
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.			



Expenses of the Scheme	Application Size	Entry Load (As % of NAV)	Holding Period (days)	Exit Load (As % of NAV)	
	i) Load Structure	< Rs. 10 Lacs	Nil	<=180 days	1%
		=> Rs. 10 Lacs	Nil	<=7 days	1%
ii) Recurring Expenses	Currently expenses have been capped at 0.75%. The same is subject to regular review. However expenses will be within the limits specified in SEBI Regulations. Actual expenses for the period 01-04-2005 to 31-03-2006 : 0.75%				

UTI-Master Plus Unit Scheme

(An open end growth oriented equity scheme)

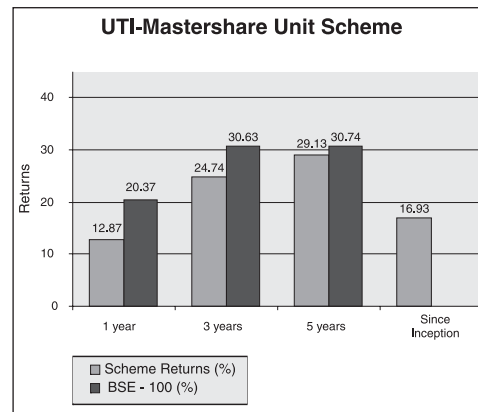
Investment Objective	Investment objective of the scheme is capital appreciation through investments in equity and equity related instruments.																	
Asset Allocation Pattern of the Scheme	Equity and equity related instruments, convertible debentures - upto 100% No fixed allocation will normally be made for Money market instruments. Investment in money market instruments will be kept to the minimum so as to able to meet the liquidity needs of the schemes.																	
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.																	
Facilities Offered	Systematic Investment Plan (SIP) and Automatic Trigger facilities are available.																	
Minimum Application Amount / Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-																	
Benchmark Index	BSE Sensex																	
Dividend Policy	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.																	
Name of the Fund Manager	Sanjay Dongre																	
Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns*	Scheme Returns %	BSE Sensex %															
	Last 1 year	24.84	24.76															
	Last 3 years	31.28	31.61															
	Last 5 years	34.78	29.41															
	Since Inception	15.49	13.44															
<div style="display: flex; align-items: center;"> <div style="flex: 1;"> <p>* Computed on compounded annualised basis. Past performance may or may not be sustained in future.</p> </div> <div style="flex: 2;"> <table border="1" style="display: none;"> <caption>UTI-Master Plus Unit Scheme Returns Comparison</caption> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>BSE Sensex (%)</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>24.84</td> <td>24.76</td> </tr> <tr> <td>3 years</td> <td>31.28</td> <td>31.61</td> </tr> <tr> <td>5 years</td> <td>34.78</td> <td>29.41</td> </tr> <tr> <td>Since Inception</td> <td>15.49</td> <td>13.44</td> </tr> </tbody> </table> </div> </div>				Period	Scheme Returns (%)	BSE Sensex (%)	1 year	24.84	24.76	3 years	31.28	31.61	5 years	34.78	29.41	Since Inception	15.49	13.44
Period	Scheme Returns (%)	BSE Sensex (%)																
1 year	24.84	24.76																
3 years	31.28	31.61																
5 years	34.78	29.41																
Since Inception	15.49	13.44																
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 1.77%																	

UTI-Mastershare Unit Scheme

(An open end growth oriented equity scheme)

Investment Objective	This scheme aims at securing for the unitholders capital appreciation by investing the funds of the scheme in equity shares, equity-related instruments and fully convertible bonds/debentures of companies. Investment may also be made in issues of partly convertible debentures/bonds including those issued on rights basis subject to the condition that, as far as possible, the non-convertible portion of the debentures/bonds so acquired or subscribed shall be disinvested within a period of twelve months from the date of acquisition.			
Asset Allocation Pattern of the scheme	Type of Security	Preferred Allocation (% NAV)	Maximum Allocation (% NAV)	Minimum Allocation (% NAV)
	Equity & Equity Related	90%	100%	70%
	Debt & Money Market	10%	30%	0%
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.			
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.			
Minimum Application Amount / Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-			
Benchmark Index	BSE 100			
Dividend Policy	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.			
Name of the Fund Manager	Swati Kulkarni			

Performance of the scheme as on February 28, 2007	Compounded Annualised Returns*	Scheme Returns %	BSE 100 %
	Last 1 year	12.87	20.37
	Last 3 years	24.74	30.63
	Last 5 years	29.13	30.74
	Since Inception	16.93	NA
	* Computed on compounded annualised basis. Past performance may or may not be sustained in future.		
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 1.80%		

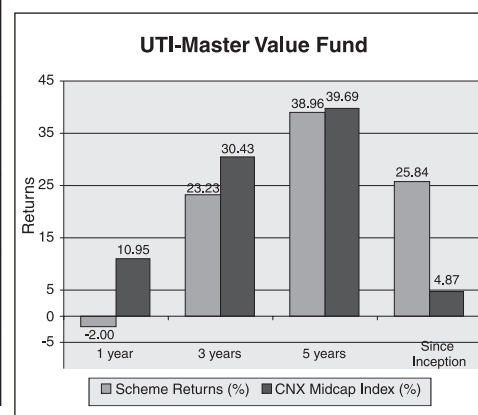


UTI-Master Value Fund

(An open end growth oriented equity scheme)

Investment Objective	Investment objective of the scheme is "capital appreciation" through investment in stocks that are relatively undervalued to their expected long-term earnings growth. The fund will utilise in-depth fundamental research to evaluate factors such as a company's financial structure, its competitive position in the market and its management's commitment to increasing shareholder value while selecting the universe of stocks for investment by this fund.
Asset Allocation Pattern of the Scheme	Up to 80% of the net assets will be invested in the scrips having any one or more of the following characteristics at the time of acquisition: i) Low P/E ratio (PE ratio lower than the market PE or the sector PE) OR ii) Attractive dividend yield OR iii) Low price to book value ratio OR iv) Companies with positive Economic Value Added (EVA) Upto 20% of net assets will be invested in equity / equity related instruments issued by blue chip companies with a potential for consistent growth and with management of high quality and track record. Not more than 20% of net assets will be invested in money market instruments. The endeavour will be to always retain the value orientation of the portfolio. With this objective, the scheme will regularly book profits in scrips where the valuation of the stocks has increased much higher than the market PE or the sector PE
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.
Minimum Application Amount / Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-
Benchmark Index	BSE 200 (w.e.f. March 1, 2007)
Dividend Policy	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.
Name of the Fund Manager	Anoop Bhaskar (w.e.f. April 16, 2007)

Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns *	Scheme Returns %	CNX Midcap Index %
	Last 1 year	-2.00	10.95
	Last 3 years	23.23	30.43
	Last 5 years	38.96	39.69
	Since Inception	25.84	4.87
	* Computed on compounded annualised basis. Past performance may or may not be sustained in future.		
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 2.22%		



UTI-Mid Cap Fund

(An open end equity scheme)

Investment Objective	Investment objective is "capital appreciation" by investing primarily in mid cap stocks.											
Asset Allocation Pattern of the Scheme	<p>The Fund would invest, at least 65% of its Net Assets in equity and equity related instruments issued by companies which are constituents of CNX Midcap Index or S&P CNX 500 but not a part of BSE Sensex (30) or Nifty (50), at the time of investment. Currently, companies having an annual average market capitalisation of less than Rs.75 crores would not be considered for investment in the aforesaid portion of the portfolio, in line with the floor specified in the Benchmark CNX Midcap Index. This lower limit of Rs.75 crores would change in line with the change in the lower limit of the market capitalisation criterion in the Benchmark.</p> <p>Further, no stocks, which are among the top 50 stocks in terms of market capitalisation, will form part of the aforesaid 65% of the net assets of UTI-Mid Cap Fund, at the time of investment.</p> <p>Upto 35% of the Net Assets would be invested in equity and equity related instruments issued by companies with a potential for consistent growth and are relatively undervalued to their expected long-term earning growth.</p> <p>Not more than 20% of net assets will be invested in money market instruments</p>											
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.											
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) & Automatic Trigger facilities are available.											
Minimum Application Amount/Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-											
Benchmark Index	CNX Midcap Index											
Dividend Policy	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.											
Name of the Fund Manager	Anoop Bhaskar (w.e.f. April 16, 2007)											
Performance of the Scheme as on February 28, 2007	<table border="1"> <thead> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Return %</th> <th>CNX Mid cap Index %</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>-6.44</td> <td>10.95</td> </tr> <tr> <td>Since Inception</td> <td>32.57</td> <td>30.47</td> </tr> </tbody> </table>	Compounded Annualised Returns*	Scheme Return %	CNX Mid cap Index %	Last 1 year	-6.44	10.95	Since Inception	32.57	30.47		
Compounded Annualised Returns*	Scheme Return %	CNX Mid cap Index %										
Last 1 year	-6.44	10.95										
Since Inception	32.57	30.47										
	<p>* Computed on compounded annualised basis. Past performance may or may not be sustained in future.</p>											
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 2.50%											

UTI-MNC Fund

(An open end growth oriented equity scheme)

Investment Objective	The Funds collected under the scheme shall be invested predominantly in stocks of Multinational Corporations and other liquid stocks.		
Asset Allocation Pattern of the Scheme	<p>Equity - Maximum allocation 100%</p> <p>Money Market Instruments -No fixed allocation will normally be made for money market instruments. Investment in money market instruments will be kept to the minimum so as to be able to meet the liquidity needs of the scheme.</p>		
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) & Automatic Trigger facilities are available.		
Minimum Application Amount / Number of Units	Minimum amount of initial investment is Rs.5000/- Subsequent minimum amount of investment is Rs.1000/-		
Benchmark Index	CNX MNC		
Dividend Policy	Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.		
Name of the Fund Manager	Swati Kulkarni		

Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns *	Scheme Returns %	CNX MNC %	<table border="1"> <caption>UTI-MNC Fund Returns</caption> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>CNX MNC (%)</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>-1.40</td> <td>4.17</td> </tr> <tr> <td>3 years</td> <td>27.60</td> <td>25.67</td> </tr> <tr> <td>5 years</td> <td>28.38</td> <td>17.46</td> </tr> <tr> <td>Since Inception</td> <td>18.11</td> <td>10.49</td> </tr> </tbody> </table>	Period	Scheme Returns (%)	CNX MNC (%)	1 year	-1.40	4.17	3 years	27.60	25.67	5 years	28.38	17.46	Since Inception	18.11	10.49
	Period	Scheme Returns (%)	CNX MNC (%)																
	1 year	-1.40	4.17																
	3 years	27.60	25.67																
	5 years	28.38	17.46																
Since Inception	18.11	10.49																	
Last 1 year	-1.40	4.17																	
Last 3 years	27.60	25.67																	
Last 5 years	28.38	17.46																	
Since Inception	18.11	10.49																	
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.																			

Actual recurring expenses Period 01-04-2005 to 31-03-2006: 2.03%

UTI-Nifty Index Fund

(An open end passive Index Fund)

Investment Objective To invest in stocks of companies comprising S&P CNX Nifty Index and endeavour to achieve return equivalent to Nifty by "passive" investment. The scheme will be managed by replicating the index in the same weightage as in the S&P CNX Nifty Index with the intention of minimising the performance differences between the scheme and S&P CNX Nifty Index in capital terms, subject to market liquidity, costs of trading, management expenses and other factors which may cause tracking error. The scheme would alter the scrips/weights as and when the same are altered in the S&P CNX Nifty Index.

Asset Allocation Pattern of the Scheme	Types of Instruments	Normal Allocation (% of Net Assets)
	Equity & Equity Related Instruments	Equity - up to 100%
	Money Market Instruments	Investment in money market instruments will be kept to the minimum

Plans and Options Growth Option and Dividend Option with Payout and Reinvestment facilities.

Facilities Offered Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.

Minimum Application Amount / Number of Units Minimum amount of initial investment is Rs.5000/- under both the options. Subsequent minimum investment amount is Rs.1000/-

Benchmark Index S&P CNX Nifty

Dividend Policy Dividend distribution under the dividend option will be made subject to availability of distributable surplus and a decision is taken by the Trustees to make dividend distribution.

Name of the Fund Manager Swati Kulkarni

Performance of the scheme as on February 28, 2007	Compounded Annualised Returns*	Scheme Returns %	S&P CNX Nifty %	<table border="1"> <caption>UTI-Nifty Index Fund Returns</caption> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>S & P CNX Nifty (%)</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>22.67</td> <td>21.81</td> </tr> <tr> <td>3 years</td> <td>28.77</td> <td>27.60</td> </tr> <tr> <td>5 years</td> <td>28.06</td> <td>26.80</td> </tr> <tr> <td>Since Inception</td> <td>13.32</td> <td>12.08</td> </tr> </tbody> </table>	Period	Scheme Returns (%)	S & P CNX Nifty (%)	1 year	22.67	21.81	3 years	28.77	27.60	5 years	28.06	26.80	Since Inception	13.32	12.08
	Period	Scheme Returns (%)	S & P CNX Nifty (%)																
	1 year	22.67	21.81																
	3 years	28.77	27.60																
	5 years	28.06	26.80																
Since Inception	13.32	12.08																	
Last 1 year	22.67	21.81																	
Last 3 years	28.77	27.60																	
Last 5 years	28.06	26.80																	
Since Inception	13.32	12.08																	
* Computed on compounded annualised basis. Past performance may or may not be sustained in future.																			

Expenses of the Scheme	Application Size	Entry Load (As % of NAV)	Holding Period (days)	Exit Load (As % of NAV)
i) Load Structure	< Rs. 10 Lacs	Nil	<=180 days	1%
	=> Rs. 10 Lacs	Nil	<=7 days	1%

ii) Recurring expenses Currently expenses have been capped at 0.75%. The same is subject to regular review. However expenses will be within the limits specified in SEBI Regulations.
Actual expenses for the period 01-04-2005 to 31-03-2006 : 0.75%

UTI-Opportunities Fund

(An open-ended equity oriented scheme)

Investment Objective	This scheme seeks to generate capital appreciation and/or income distribution by investing the funds of the scheme in equity shares and equity-related instruments. The main focus of this scheme is to capitalize on opportunities arising in the market by responding to the dynamically changing Indian economy by moving its investments amongst different sectors as prevailing trends change.		
Asset Allocation Pattern of the Scheme	Types of instruments		Normal Allocation (% of Net Assets)
	Equity & Equity related Instruments		90-100%
	Debt Instruments & Money Market Instruments		0-10%
Plans and Options	Growth Option and Dividend Option with Payout and Reinvestment facilities.		
Facilities Offered	Systematic Investment Plan (SIP), Systematic Transfer Investment Plan (STRIP) and Automatic Trigger facilities are available.		
Minimum Application Amount/Number of Units	Minimum initial investment is Rs.5,000/-. Subsequent minimum investment under a folio is Rs.1,000/- and in multiples of Re.1/- thereafter with no upper limit.		
Benchmark Index	BSE 100		
Dividend Policy	Dividend distribution, 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 dividend distribution.		
Name of the Fund Manager	Harsha Upadhyaya		
Performance of the scheme as on February 28, 2007	Compounded Annualised Returns*	Scheme return %	BSE - 100 %
	Last 1 year	-6.32	20.37
	Since Inception	18.75	36.64
	*Computed on compounded annualised basis. Past performance may or may not be sustained in future.		
Actual recurring expenses	Period 01-04-2005 to 31-03-2006: 2.22%		

S&P CNX NIFTY UTI Notional DEpository Receipts Scheme (SUNDER)

[Exchange Traded Fund (ETF)]

Investment Objective	The objective of the fund is to endeavour to provide returns that, before expenses, closely track the performance and yield of basket of securities underlying S&P CNX NIFTY Index.		
Asset Allocation Pattern of the Scheme	Types of Instruments		Approx. Allocation (%)
	Securities covered by the S&P CNX NIFTY Index		Up to 100%
	Money Market instruments, convertible bonds and other securities including cash at call		Up to 10%
Plans and Options	--		
Facilities Offered	--		
Minimum Application Amount/Number of Units	Application for issue of units shall be made for a minimum of 10,000 units plus in multiples of 1 unit.		
Benchmark Index	S&P CNX Nifty Total Return Index		
Dividend Policy	<p>(a) The fund will record the dividend received from companies in separate account. The fund will charge the expenses of the scheme against such dividend to the extent available. The Trustee may decide to declare the dividend in the scheme net of fees and expenses associated with the operation of the scheme and taxes if applicable, subject to such distributable amount together with amount of such distributable amount, if any, for the past period held as revenue reserve of the scheme being found sufficient to pay dividend at the minimum rate that may be decided from time to time.</p> <p>(b) The Trustee may after taking into consideration the dividend amount, operational feasibility and the cost implications of distributing dividend may decide that Dividend distribution, if any, by the scheme may be automatically reinvested in the scheme to issue further units to be credited to the unitholders' beneficiary</p>		

	account with a DP. The minimum reinvestment, if any, will be for one unit per folio. In case of fractional units, the units will be rounded off to the lower whole number and the balance, if any, will be retained/treated as income of the scheme.														
Name of the Fund Manager	Swati Kulkarni														
Performance of the Scheme as on February 28, 2007	Compounded Annualised Returns *	Scheme Return %	S&P CNX Nifty Total Return Index %												
	Last 1 year	23.08	23.78												
	Last 3 years	29.19	29.90												
	Since Inception	45.61	40.53												
	* Computed on compounded annualised basis. Past performance may or may not be sustained in future.														
	<table border="1"> <caption>SUNDER Performance Comparison</caption> <thead> <tr> <th>Period</th> <th>Scheme Returns (%)</th> <th>S & P CNX Nifty Total Return Index (%)</th> </tr> </thead> <tbody> <tr> <td>1 year</td> <td>23.08</td> <td>23.78</td> </tr> <tr> <td>3 years</td> <td>29.19</td> <td>29.90</td> </tr> <tr> <td>Since Inception</td> <td>45.61</td> <td>40.53</td> </tr> </tbody> </table>			Period	Scheme Returns (%)	S & P CNX Nifty Total Return Index (%)	1 year	23.08	23.78	3 years	29.19	29.90	Since Inception	45.61	40.53
Period	Scheme Returns (%)	S & P CNX Nifty Total Return Index (%)													
1 year	23.08	23.78													
3 years	29.19	29.90													
Since Inception	45.61	40.53													
Expenses of the Scheme	Entry Load : Nil Exit Load : Nil														
i) Load Structure	A transaction fee as may be prescribed by UTI AMC from time to time will be collected from every applicant for each request for subsequent creation/ redemption of SUNDER shares by the fund, irrespective of the size of the application.														
ii) Recurring Expenses	Actual expenses for the period 01-04-2005 to 31-03-2006 : 0.50%														
Features Common to all Schemes															
Risk Profile of the Scheme	Mutual Fund investments are subject to market risks. Please read the Offer Document carefully for details on risk factors before investment.														
Applicable NAV	Purchase :														
	Operation	Cut-off Timing	Applicable NAV												
	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	Up to 3 p.m.	Closing NAV of the day of receipt of the application.												
	Valid applications received with local cheques / demand drafts payable at par at the place where the application is received.	After 3 p.m.	Closing NAV of the next business day.												
	Valid applications received with outstation cheques / demand drafts (for the schemes/investors as permitted in the offer documents) not payable at par at the place where the application is received.	Within business hours.	Closing NAV of the day on which cheque / demand draft is credited to the scheme / plan.												
	Redemption :														
	Operation	Cut-off Timing	Applicable NAV												
Valid applications received	Up to 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.													
Despatch of Redemption Request	Within 10 business days of the receipt of the redemption request at the authorised centre of UTI Mutual Fund.														
Name of the Trustee Company	UTI Trustee Company Private Limited														
Expenses of the Scheme i) Load Structure for all schemes except UTI - MIF, UTI - NIF & SUNDER	Application Size	Entry Load (As % of NAV)	Exit Load (As % of NAV)												
	Less than Rs. 2 crores	2.25%	In respect of each purchase / switch-in of units less than Rs. 2 crore in value, an exit load of 1.00% is payable if units are redeemed / switched out on or before 180 days from the date of investment.												
	Rs.2 crores & above	NIL	In respect of each purchase / switch-in of units of Rs. 2 crores and above in value, an exit load of 0.50% is payable if units are redeemed / switched out on or before 180 days from the date of investment.												
ii) Recurring Expenses for all schemes except UTI - MIF & UTI - NIF	(a) First Rs.100 crores - 2.50% (b) Next Rs.300 crores- 2.25% (c) Next Rs.300 crores - 2.00% (d) Balance- 1.75%														

Tax Treatment

The disclosures in respect of tax benefits to the Mutual Fund and the unitholders is in accordance with the prevailing tax laws. The information stated below is based on UTI Mutual Fund's understanding of the tax laws and only for the purposes of providing general information to the investors of the Scheme. As in the case with any investment there can be no guarantee that the tax position prevailing at the time of investment in the Scheme will endure indefinitely.

Further statements with regard to tax benefits mentioned herein below are mere expressions of opinion and are not representations of the Mutual Fund to induce any investor to acquire units whether directly from the Mutual Fund or indirectly from any other persons by the secondary market operations. Thus the prospective applicants should not treat the contents of this section of the memorandum as advice relating to legal, taxation, investment or any other matter and are advised to consult his or her own tax consultant with respect to the specific tax implications arising out of his or her participation in the Scheme.

1. Tax issues concerning Mutual Fund

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

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

By virtue of section 45 of the Wealth Tax Act, 1957, wealth tax is not chargeable in respect of net wealth of a Mutual Fund registered under section 10(23D) of the Income Tax Act, 1961, hence UTI Mutual Fund is not liable to pay Wealth Tax under the provisions of the Wealth Tax Act, 1957.

2. Tax issues concerning Unit holders

A. Tax on income in respect of units

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

(a) By virtue of proviso to section 115 (R) (2) of the Act, equity oriented funds are exempt from income distribution tax.

(b) As per section 115T of the Act, equity oriented fund means such fund where the investible funds are invested by way of equity shares in domestic companies to the extent of more than sixty five percent of the total proceeds of such fund.

Provided that the percentage of equity share holding of the fund shall be computed with reference to the annual charges of the monthly averages of the opening and closing figures.

TDS on income of units

As per the provisions of section 194K and section 196A of the Act where any income is credited or paid on or after 1st April 2003 by a Mutual Fund, no tax is required to be deducted at source.

B. Tax on capital gains

i) Long Term Capital Gains

As per section 10(38) of the Act, any income arising from the transfer of a long term capital asset being a unit of an Equity Oriented Fund chargeable to securities transaction tax shall not form part of total income therefore, exempt from Income Tax.

As per section 10(38) of the Act, Equity Oriented Fund means a fund where the investible funds are invested by way of equity share in domestic companies to the extent of more than sixty five percent of the total proceeds of such fund and which has been set up under a scheme of a mutual fund specified under section 10(23D) of the Income Tax Act, 1961.

Provided that the percentage of equity share holding of that be computed with reference to the annual average of the monthly averages of the opening and closing figures.

ii) Short Term Capital Gains

Units held for not more than twelve months preceeding the date of their transfer are short term capital assets. Capital gains arising from the transfer of short term capital assets being unit of an equity oriented fund which is chargeable to STT shall be liable to income tax @ 10% under section 111 A of the Act. The said tax rate would be increased by applicable surcharge i.e. @ 10% for Individuals, HUF, AOP, BOI having total income above Rs.10 Lakhs, @ 10% for firms and domestic company @ 2.5% for non-domestic company and @ Nil for Co-operative Society or local authority. The tax and surcharge will be increased by education cess @ 2%.

iii) Securities Transaction Tax (STT)

As per Chapter VII of Finance (No.2) Act, 2004 relating to Securities Transaction Tax (STT) with effect from June 01, 2006 the STT shall be payable by the seller at rate of 0.25% on the sale of a unit of an equity oriented fund to the Mutual Fund. The STT shall be collected by the Mutual Fund at source.

As per section 88E of the Income Tax Act, 1961 where the total income of an assessee in a previous year includes income, chargeable under the head "Profits and Gains of business or profession", arising from taxable securities transaction, the assessee, shall be entitled to a deduction, from the amount of income tax on such income arising from such transactions, computed in the manner as specified under section 88E of an amount equal to the securities transaction tax paid by the assessee in respect of the taxable securities transactions entered into in the course of business during the previous year.

C. TDS on Capital Gains

1 (i) Resident Investors

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

(ii) For Non-Resident Investors

Long Term capital gains

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

Short Term capital gains

As per Part II of the First Schedule to the Finance Act 2006 (Clause 1 (b) (i) (C)), the Mutual Fund is liable to deduct tax @ 10% on short term capital gains

The TDS will have to be increased by applicable surcharge and an education cess @ 2 per cent would be charged on amount of tax and surcharge.

2. In the case of a Company

Other than a Domestic Company:

Long term capital gains

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

Short-Term capital gains

As per Part II of the First Schedule to the Finance Act 2006 {Clause 2 (b) (vii)}, the Mutual Fund is liable to deduct tax @ 10% on short term capital gains.

The TDS will have to be increased by applicable surcharge. Further an education cess @ 2 per cent would be charged on amount of tax and surcharge.

3. FIIs :

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

Double Taxation Avoidance Agreement (DTAA):

As per Circular No. 728 dated October 30, 1995 issued by the CBDT, in the case of remittance to a country with which a DTAA is in force, the tax should be deducted at the rate provided in the Finance Act of the relevant year or at the rate provided in the DTAA, whichever is more beneficial to the assessee. In order for the unitholder to obtain the benefit of a lower rate available under a DTAA, the unit holder will be required to provide the Mutual Fund with a certificate obtained from his Assessing Officer stating his eligibility for the lower rate.

D. Short term capital losses:

According to section 94(7) of the Act as amended by the Finance (No. 2) Act, 2004, if any person buys or acquires units within a period of three months prior to the record date fixed for declaration of dividend or distribution of income and sells or transfers the same within a period of nine months from such record date, then losses arising from such sale to the extent of income received or receivable on such units, which are exempt under the Act, will be ignored for the purpose of computing his income chargeable to tax.

Further, Finance (No. 2) Act, 2004 has inserted sub-section (8) in Section 94 which provides that, where additional units have been issued to any person without any payment, on the basis of existing units held by such person then the loss on sale of original units shall be ignored for the purpose of computing income chargeable to tax, if the original units were acquired within 3 months prior to the record date fixed for receipt of additional units and sold within 9 months from such record date. However, the loss so ignored shall be considered as cost of acquisition of such additional units held on the date of sale by such person.

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

F. Units of Mutual Fund are not covered under the definition of 'assets' under Section 2 (ea) of the Wealth Tax Act, 1957 and hence value of investment in units under the scheme is completely exempt from Wealth Tax.

G. The Gift Tax Act, 1958 has abolished the levy of Gift Tax in respect of gifts made on or after 1st October 1998. Thus, gifts of units on or after 1st October, 1998 are exempt from Gift Tax.

Further, subject to certain exceptions, gifts from persons exceeding Rs.25,000/- are taxable as income in the hands of donee on or after 1st September 2004 pursuant to section 2(24)(xiii) of the Act read with section 56(2)(v) of the Act.

H. As per Finance Bill, 2007 a secondary and higher education cess @1% would be charged on amount of tax plus surcharge.

Daily Net Asset Value (NAV) Publication	The NAVs shall be issued to the press for publication on a daily basis and will also be available on website of UTI Mutual Fund, www.utimf.com and website of AMFI namely www.amfiindia.com .
Eligible Investors	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 person of Indian origin residing abroad either singly or jointly with another or up to 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. An application cannot be made by an adult and minor jointly, (c) an association of persons or body of individuals whether incorporated or not (not available in UTI-Balanced Fund, UTI-Equity Fund, UTI-Mastergrowth Unit Scheme, UTI-Masterplus Unit Scheme, UTI-MNC Fund, UTI-GSF, UTI-MIF, UTI-NIF and UTI-ISF). (d) a Hindu Undivided Family both resident and non-resident, (e) a body corporate including a company formed under the Companies Act, 1956 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, (l) FIIs registered with SEBI,

	<p>(m) Mutual Funds (not available in UTI-Balanced Fund),</p> <p>(n) Any other category of investors (available in SUNDER, UTI-GSF & UTI-Thematic Fund, UTI-Opportunities Fund, UTI-Dividend Yield Fund, UTI-Leadership Equity Fund and UTI-Contra Fund)</p> <p>(o) Scientific and Industrial Research Organisation (available in UTI-LEF & UTI-Contra Fund)</p>					
For Investor Grievance please contact	<table border="1"> <tr> <td>Name and Address of Registrar</td> <td rowspan="4"> <p>All investors could refer their grievances giving full particulars of investment at the following address:</p> <p>Shri K P Ghosh, UTI AMC (P) Ltd., UTI Tower, Gn Block, Bandra – Kurla Complex, Bandra (East), Mumbai 400 051. Tel:6678 6666 Fax: 2652 3031</p> <p>Investors may post their grievances at our website:www.utimf.com</p> </td> </tr> <tr> <td> <p>1. For UTI-Masterplus and UTI-Equity Fund</p> <p>M/s. Datamatics Financial Software Services Ltd. Plot A-16&17, Part B Cross Lane, Behind MIDC Police Station, MIDC, Marol, Andheri (East), Mumbai – 400 093 Tel: 28213383-88, Fax: 28369408</p> </td> </tr> <tr> <td> <p>2. For UTI-Dividend Yield Fund and UTI Mid Cap Fund</p> <p>M/s. Karvy Computershare Pvt. Ltd, 21, Avenue 4, Street No. 1, Banjara Hills, Hyderabad –500 034.Tel: 23312454/23320751, Fax: 23311968, e-mail: customercare@karvy.com</p> </td> </tr> <tr> <td> <p>3. UTI-Leadership Equity Fund</p> <p>M/s. Computer Age Management Services Pvt. Ltd. (CAMS), 5th Floor, Rayala Towers, 158, Anna Salai, Chennai - 600 002. Tel: 28559903, Fax: 42032961, email: enq_u@camsonline.com</p> <p>4. For other schemes</p> <p>UTI-Technology Services Ltd., UTI Bhavan, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400 614 Tel: 67931010, Fax:67931099, e-mail: mumbai@utitsl.co.in</p> </td> </tr> </table>	Name and Address of Registrar	<p>All investors could refer their grievances giving full particulars of investment at the following address:</p> <p>Shri K P Ghosh, UTI AMC (P) Ltd., UTI Tower, Gn Block, Bandra – Kurla Complex, Bandra (East), Mumbai 400 051. Tel:6678 6666 Fax: 2652 3031</p> <p>Investors may post their grievances at our website:www.utimf.com</p>	<p>1. For UTI-Masterplus and UTI-Equity Fund</p> <p>M/s. Datamatics Financial Software Services Ltd. Plot A-16&17, Part B Cross Lane, Behind MIDC Police Station, MIDC, Marol, Andheri (East), Mumbai – 400 093 Tel: 28213383-88, Fax: 28369408</p>	<p>2. For UTI-Dividend Yield Fund and UTI Mid Cap Fund</p> <p>M/s. Karvy Computershare Pvt. Ltd, 21, Avenue 4, Street No. 1, Banjara Hills, Hyderabad –500 034.Tel: 23312454/23320751, Fax: 23311968, e-mail: customercare@karvy.com</p>	<p>3. UTI-Leadership Equity Fund</p> <p>M/s. Computer Age Management Services Pvt. Ltd. (CAMS), 5th Floor, Rayala Towers, 158, Anna Salai, Chennai - 600 002. Tel: 28559903, Fax: 42032961, email: enq_u@camsonline.com</p> <p>4. For other schemes</p> <p>UTI-Technology Services Ltd., UTI Bhavan, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400 614 Tel: 67931010, Fax:67931099, e-mail: mumbai@utitsl.co.in</p>
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Unitholders Information	Accounts statement (on each transaction) and annual financial results shall be provided to investors by post/ any other mode. Half-yearly scheme portfolio disclosure will be mailed to unitholders or published in the newspapers as permitted under SEBI (Mutual Funds) Regulations, 1996.					
Disclaimer	<p>1 UTI-Growth Sector Fund -Services, UTI-MNC Fund, UTI-Growth Sector Fund -Software, UTI-Growth Sector Fund - Pharma & Healthcare, UTI-Index Select Fund, UTI-Nifty Index Fund, UTI-Growth Sector Fund-Petro, SUNDER, UTI-Mastergrowth Unit Scheme, UTI-Banking Sector Fund, UTI-Leadership Equity Fund and UTI-Mid Cap Fund which are benchmarked to the indices as indicated in the KIM are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall IISL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such index.</p> <p>2. UTI Banking Sector Fund</p> <p>"Standard & Poor's ("S&P") is a division of The McGraw-Hill Companies, Inc., a New York corporation. Among other things, S&P is engaged in the business of developing, constructing, compiling, computing and maintaining various equity indices that are recognized worldwide as benchmarks for U.S. stock market performance. "Standard & Poor's®" and "S&P®" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by India Index Services & Products Limited in connection with the S&P CNX Banks. IISL may further license the S&P trademarks to third parties, and has sublicensed such marks to UTI Asset Management Company Pvt. Ltd. in connection with the S&P CNX Banks and UTI Banking Sector Fund ("Product"). The S&P CNX Banks is not compiled, calculated or distributed by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in products that utilize S&P CNX Banks as a component thereof, including UTI Banking Sector Fund".</p> <p>"The Product are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL") or Standard & Poor's, a division of the The McGraw-Hill Companies, Inc. ("S&P"). Neither IISL nor S&P makes any representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally in the Product particularly or the ability of the S&P CNX Banks to track general stock market performance in India. The relationship of S&P and IISL to UTI Asset Management Company Pvt. Ltd. is only in respect of the licensing of certain trademarks and trade names of their Index which is determined, composed and calculated by IISL without regard to the UTI Asset Management Company Pvt. Ltd. or the Product. Neither S&P nor IISL has any obligation to take the needs of the UTI Asset Management Company Pvt. Ltd. or the owners of the Product into consideration in determining, composing or calculating the S&P CNX Banks. Neither S&P nor IISL is responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product to be issued or in the determination or calculation of the equation by which the Product is to be converted into cash. Neither IISL nor S&P has any obligation or liability in connection with the administration, marketing or trading of the Product".</p> <p>"S&P and IISL do not guarantee the accuracy and/or the completeness of the S&P CNX Banks or any data included therein and they shall have no liability for any errors, omissions, or interruptions therein. Neither S&P or IISL makes any warranty, express or implied, as to results to be obtained by UTI Asset Management Company Pvt. Ltd, owners of the Product or any other person or entity from the use of the S&P CNX Banks or any data included therein. IISL and S&P make no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, IISL and S&P expressly disclaim any and all liability for any damages or losses arising out of or related to the Product, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.</p>					
Date : April 05, 2007						



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UTI FINANCIAL CENTRES

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EASTERN REGION

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New Delhi: (1) Savitri Bhawan, 1st & 2nd Floor, Plot no.3 & 4, Preet Vihar Community Centre, Delhi 110092, Tel: 22529374, 22529379 (2) Gulab Bhawan, 2nd Floor, 6, Bahadur Shah Zafar Marg, New Delhi-110 002, Tel:23739492, 23311108 (3) Jeevan Bharati, 13th Floor, Tower II, Connaught Circus, New Delhi- 110 001, Tel:23731401, 23229868 (4) G-5-10 Aggarwal Cyber Plaza, Netaji Subhash Place, Pitam Pura, Delhi - 110 034, Tel:27351001, (5) G-7, Hemkunt Tower (Modi Tower), 98, Nehru Place, Near Paras Cinema, New Delhi-110 019, Tel:28898128, Agra: Ground Floor, 'C' Block, Jeevan Prakash, Sanjay Place, Mahatma Gandhi Marg, Agra-282 002, Tel:2858046, Ajmer: Uday Jyoti Complex, First Floor, India Motor Circle, Kutchery Road, Ajmer-305 001, Tel: (0145) 2423948, Allahabad: 4, Sardar Patel Marg, 1st Floor, Civil Lines, Allahabad-211 001, Tel:25610116, 25610216, Amritsar: 69, Court Road, Amritsar-143001, Tel:2564388, Chandigarh: Jeevan Prakash (LIC Bldg.), Sector 17-B, Chandigarh-160 017, Tel:2703683, Dehradun: 56, Rajpur Road, Hotel Classic International, Dehradun-248 001, Tel:2743203, Faridabad: Shop No. 6, First Floor, Above UTI Bank, Crown Complex, 1 & 2 Chowk, NIT, Faridabad-121 001, Tel: (0129) 2424771, Ghaziabad: 41, Navyug Market, Near Singhani Gate, Ghaziabad-201 001, Tel:2790366, Jaipur: Anand Bhawan, 3rd Floor, Sansar Chandra Marg, Jaipur-302 001, Tel:2365212, Jodhpur: 1st Floor, Minerva Centre, Station Road, Jodhpur-342 001, Tel:2645229, Kanpur: 16/79-E, Civil Lines, Kanpur-208 001, Tel:2304278, Lucknow: Regency Plaza Building, 5, Park Road, Lucknow-226 001, Tel:2238598, Ludhiana: Ground Floor, S C O 28, Feroze Gandhi Market, Ludhiana-141 001, Tel: (0161) 2441264, Shimla: Flat No. 401 & 402, Mukesh Appts., Fingask Estate, Near Hotel Sheel, Shimla-171 003, Tel:2657803, Varanasi: 1st Floor, D-58/2A- 1, Bhawani Market, Rathaytra, Varanasi-221 010, Tel: 2226881, Satellite Office Kota: B 3, Vallabh Nagar, Kota - 324 007, Tel: 9829231268.

SOUTHERN REGION

Chennai: (1) UTI-House, 29, Rajaji Salai, Chennai-600 001, Tel: 25243059, (2) W 123, III Avenue, Annanagar, Chennai - 600 040, Tel:55720030, (3) 1st Floor, 29, North Usman Road, T Nagar, Chennai-600 017, Tel:55720011/12, Bangalore: (1) B - 14 & B - 15, Gr Floor, Devatha Plaza, 132 Residency Road, Bangalore-560 025, Tel. No.:(080) 2558 5382/2559 5089 (2) No.60, Maruthi Plaza, 8th Main, 18th Cross Junction, Malleswaram West, Bangalore-560 055, Tel: 080-23340672, (3) 427 / 14-1, Harmony, 9th Main Road, Near 40th Cross, 5th Block, Jayanagar, Bangalore - 560 041, Tel: (080) 22440837, 64516489, Cochin: Muthoot Tower, 1st Floor, MG Road, Opp. Abad Plaza Hotel, Ernakulam, Cochin-682 035, Tel:(0484) 2380259/2368743, Coimbatore: U R House, 1st Floor, 1056-C, Avinashi Road, Opp. Nilgiris Dept. Stores, Coimbatore-641 018, Tel:2214973, Cuddapah: No. 2/790, Sai Ram Towers, Nagarajpet, Cuddapah-516 001, Tel: (08562) 222121/ 131, Hubli: 1st Floor, Kalburgi Square, Desai Cross, T B Road, Hubli - 580 029,Dist Dharwad,Karnataka State, Tel:0836 - 2363963/64, Hyderabad: (1) Lala II Oasis Plaza, 1st floor, 4-1-898 Tilak Road, Abids, Hyderabad-500 001, Tel: 24750281 / 24750381/382, (2) 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjagutta, Hyderabad-500 082, Tel:040-23417246, (3) 10-2-99/1, Ground Floor, Sterling Grand CVK, Road No. 3, West Marredpally, Secunderabad-500 026, Tel:27711524, Madurai: Tamil Nadu Sarvodaya Sangh Bldg., 108, T. P. K. Road, Madurai-625001, Tel:2333317, Mangalore: 1st Floor, Essel Tower, Bunts Hostel Circle, Mangalore-575 003, Tel:2426290, Thiruvananthapuram: T C 15/49(2), 1st Floor, Saran Chambers, Vellayambalam, Thiruvananthapuram-695 010, Tel: (0471) 2723674, Trichur: Kollannur Devassy Building, 1st Floor, 26/ 621 - 622 Town Hall Road, Thrissur-680 020, Tel. No.:(0487) 2331 259/495, Vijaywada: 29-37-123, 1st Floor, Dr. Sridhar Complex,Vijaya Talkies Junction, Eluru Road, Vijaywada-520 002, Tel:(0866) 2444819, Trichy: Kingston Park No. 19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirappalli-620 017, Tel. : 0431-2770691, Vishakhapatnam: 202, 1st Floor, Door No.9-1-224/4A, Above Lakshmi Hyundai Car Showroom, C.B.M. Compound, Near Ramatalkies Junction, Visakhapatnam - 530 003, Tel: 2550 275.

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

Offices of the Registrar

Computer Age Management Services Pvt. Ltd.,(CAMS), 5th Floor, Rayala Towers, 158, Anna Salai, Chennai - 600 002, Tel: 28559903.

M/s Kavya Computer Shares Pvt. Ltd., 21 Avenue 4, Street no. 1, Banjara Hills, Hyderabad 500 034, Tel: 23312454/23320751.

M/s Datamatics Financial Software Services Ltd., Plot-A 16-17, Part B cross lane, Behind MIDC Police Station, MIDC, Marol, Andheri (E), Mumbai 400 093, Tel: 28213383-88.

UTI-Technology Services Ltd., Plot No.3, Sector 11, CBD Belapur, Navi Mumbai 400 614, Tel: 67931010.

DUBAI REPRESENTATIVE OFFICE

Post Box No. 29288, 17, Al Maskan, Karama, Dubai, U.A.E. Tel: 0097-1-4- 3356656 • Fax: 3356636.

BAHRAIN REPRESENTATIVE OFFICE

16, Ground Floor, Manama Centre, Post Box 1395, Manama, Bahrain Tel: 00973-17-212410 • Fax: 212415

CHIEF REPRESENTATIVE COLLECTION CENTRES (CRCC)

Jalandhar: 158, New Jawahar Nagar, Jalandhar City - 144 001, Tel: 0181-2225441, Valsad: Madanwad, Kamla Nehru Road, Valsad - 396 001, Tel.: 02632-253933/807, Jabalpur: 1st Floor, Chandrika Tower, Shastri Bridge Road, Napier Town, Jabalpur, M.P. - 482 001, Tel.: 0761-5004816, Pondicherry: 52, Canteen Street, 2nd Floor, Pondicherry - 605 001, Tel.: 0413-2225772, Cuttack: Sailashree, Raja Bagicha Labour Colony, Cuttack, Orissa - 753 009, Tel.: 0761-2625115, Jalgaon: G-13, 2nd Floor, V. V. Municipal Market, Golani Market, Jalgaon, Maharashtra - 425 001, Tel.: 0257-2234419, Jammu: 320 A Gandhi Nagar, Jammu - 180 004, Tel.: 0191-2432596, Roorkee: 33, Civil Lines, Behind Sarthak Nursing Home, Roorkee (UP), Haridwar - 247 667, Tel.: 0133-2275070, Bhiilai: Shop No.187, Zonal Market, Sector - 10, Bhiilai, Durg - 490 006, Tel.: 0788-2261399/499, Karimnagar: Dr. N. 3-5-332, Gandhi Road, Beside ING Vyasya Bank, Karimnagar, AP - 505 001, Tel.: 0878-2234051, Davangere: No.263/9, Davangere Club Complex, Pravasi Mandir Road, Near Jayadev Circle, Davangere, Karnataka - 577 002, Tel.: 08192-256288, Jalapaduri: Kohinor Bldg. (New), D.B.C. Road, Jalapaduri - 735 101, Tel.: 03561-231402, Krishnanagar: Udayan, 20, M. M. Ghosh Road (Near Sadar Hospital, Traffic Mour), P. O. Krishnanagar, Dist. Nadia - 741 101, Tel.: 953472-253169, Agartala: C/o. Shri Rakhal Chandra Saha, Chandra Saha Jagaharimura, P.O. Agartala College, Agartala - 799 004, Tel: 0381-2302427, Dhanbad: 305, Shree Ram Plaza, Bank More, P.O. and Dist.: Dhanbad - 826 001, Tel: 0326-2304024, Kaira / Kheda / Anand: Subhash Corner, PIJ Bhagol, Station Road, Off. Ghodia Bazar, Nadiad, Kheda - 387 001, Tel: 0268-2565557, Moradabad: C-20, Ram Ganga Vihar, Phase-II, Near Trade Tax Office, Moradabad - 244 001, Tel: 0591-2451434.

HCL COLLECTION CENTRE

Ahmednagar: No.10, Ground Floor, Kalpana Palace, Ganeshwadi, Ahmednagar-414001, Mobile No.: 9850007454, Anantapur: Dr No. 15-322, 2nd Floor, Nitin Complex, Vinayaka Chowk, Saphthagiri Circle, Anantapur A.P., Mobile No.: 8554241311, 9908083880, Asansol: H No. 87, Apar Garden, P O Asansol South, Dist Burdwan, West Bengal-713304, Mobile No.: 9333111657, Aurangabad: Plot No. 23, Raman Tara Building, Shantiniketan Society, Near Shani Mandir, Aurangabad - 431001, Tel: 0240-6451725, Balasore: Plot No. 9, O T Road, Balasore-756001, Mobile No.: 9937708486, Bareilly: 1166 Janakpuri, Opp Prabhat Nagar Gate, Pilibhit Road, Bareilly, U.P.-243122, Tel: 0581-2303184, Belgaum: Shop # 1, (Bs1) Guruprasad Apartment, Plot No.302, Near SBI Bank, Shivabasvanagar, Belgaum-590010, Tel: 0831-6451376, Bhalgalpur: Tikamanjhi, Barari Road, Bhalgalpur, Bihar-812001, Mobile No.: 9835406614, Bhavnagar: Shop No. 115, Madhav Hill, Waghawadi Road, Bhavnagar, Gujarat-364002, Mobile No.: 9327049263, Bhiilwara: G-16 Shree Cloth Market, Pur Road, Bhiilwara, Rajasthan-311001, Mobile No.: 9828763968, Bikaner: Ground Floor, Bapuji Plaza, Bikaner, Rajasthan, Mobile No.: 9982033974, Bokaro: HCL Infosystems Ltd., H No. 04, First Floor, Cooperative Society, Bokaro Steel City, Bokaro, Jharkhand-827002, Mobile No.: 9431738280, Burdwan: Kali Bazar, Near Mousumi Club, P.O & Dist Burdwan, West Bengal-713101, Mobile No.: 9434661520, Dindigul: 91/32, Sona Tower, Ground Floor, New Agraharam, Palani Road, Dindigul-624001, Mobile No.: 9894539245, Erode: No.45/4 1st Floor, Near SBI ATM, Perudurai Road, Erode-638011, Gandhinagar: G-8 1st Floor, Sky View Complex, Sector 22, Gandhinagar, Gujarat-382022, Tel: 079-23247187, Goa: F-8 First Floor, Casa Dos Aliados, Behind Gomant Vidya Niketan, Abade Faria Road, Margao, Goa-403601, Mobile No.: 9923497564, Gorakhpur: 10 Vind Vasini Nagar, Near Star Hospital, Gorakhpur, U.P.-273001, Tel: 055-6452102, Gulbarga: Shop No. G15, Yathrick Niwas Complex, New Jewargi Road, Gulbarga-585502, Karnataka, Mobile No.: 9980080115, Guntur: Dr No. 9-13/9, 2nd Floor, Naaz Building, Naaz Circle, Guntur-522001, Mobile No.: 8632324006, 9989008499, Jamnagar: 104 Madhav Complex, Opp. D K V College, P N Marg, Jamnagar-361008, Tel: 0288-2751002, Jhansi: UTI Collection Centre, Room No. 106, 1st Floor, Malti Bung, Opp. 48 Chambers, Near SBI Main Branch, Opp UTI MF Office, Civil Lines, Jhansi, Tel: 0510-3202014, Junagadh: Shop No.F2, Marrigold Complex, 1st Floor Opp. Rayaji Raug, Near Motibaug Circle Junagadh-362001, Tel: 0285 2674238, Mobile No.: 9426481646, Kannur: TPS(4) 580, O Pearl Building, Near Makkani South Bazar, Kannur-2, Mobile No.: 9847928690, Kottayam: Hobnob Building, 1st floor, Muttambalam P.O., Kanjikkuzhi, Kottayam-686 004, Kerala State, Mobile No.: 9447095220, Malout: Near Azad Auto Store, G T Road, Malout-152107, Mobile No.: 9417669417, Mehsana: Meghraj Complex, 1st Floor Opp. ONGC Colony, Palavasana Chokdi Mehsana-384003, Mobile No.: 9376226246, Muzaffarpur: 1st Floor PNB Building, Near MDDM College, Muzaffarpur, Bihar-842001, Mobile No.: 9234426310, Mysore: 2799/1-A, 8th Cross, Adipampa Road, V V Mohalla, Mysore, A.P.- 570002, Mobile No.: 8214255520, Nagarkoil: David Building Upstairs, College Road, Near W.C.C. Nagarkoil-629001, Tel: 04652-403670, Nellore: Door No. 24-2/405, Santhi Apartment, Near KVR Petrol Pump, Dargamitta, Nellore-524003, Tel: 0861-2312922, Ongole: 37-1-404 (7) 1st Floor, Beside UTI Bank, Trunk Road, Bagya Nagar, Ongole-523001, Tel: 08592-223488, Pathanamthitta: Room No. 2, 1st Floor, Thengintharayi Building, College Junction, Pathanamthitta-689645, Mobile No.: 9846128369, Pondicherry: 52 Chetti Street, Pondicherry-605 001, Tel: 0413-2220588, Porbandar: Shop # 26, 2nd Floor, Indraprastha Hotel, Opp. Kuber Hotel, Porbandar, Gujarat-360575, Mobile No.: 9426476220, Ratnagiri: HCL Infosystems Ltd, 693/ D Omkar Building, Parkobal, Shivaji Nagar, Ratnagiri-415612, Tel: 02352-227830, Rewari: First Floor, Shop No.17, Maharana Pratap Chowk, Bawal Road, Rewari, Harayana-123401, Mobile No.: 9416816446, Salem: Jalal Complex, Shop No. 40F/267, Advitha Ashram Road, A V K Nagar, Salem-636004, Tel: 0427-4041030, Sangli: Gurukupa Sahnivas, Gala No. B-2, Sambhare Road, Opp Velankar Ayurvedic Aushadhalaya, Gaon Bhag, Near Maruti Chowk, Sangli-416416, Tel: 0233-2332560, Satara: Shivpratap Apartment 313/7, Plot No. 11, Gala No.10, New Radhika Road, Opp Vimal City, Satara-415002, Mobile No.: 9326853640, Satna: 1st Floor, A-3 Satna Plaza Building, Rewa Road, Satna, Mobile No.: 9993550933, Silchar: C/o Mr. Das, 1st Floor, Hospital Road, After Ambicgari Point, Silchar- 01, Mobile No.:9854176385, Solapur: Office No. 5, Veetrage Vertes, 83 A Railway Line, Near UTI Bank, Solapur-413001, Mobile No.: 9806069642, Surendranagar: Shop # 2, Ajmera Chamber's, S T Stand Road, Jin Compound, Surendranagar-363002, Tel: 02752-230448, Tirunelveli: No.68 / 2 Veilu Pillai Complex, Upstairs, Swami Sannathi Street, Tirunelveli Town, Tirunelveli-627 006, Tuticorin: No.18N / 3 City Plaza Complex, Palai Road, Near Ramiah Lodge, Tuticorin-628 002.

UTI BANK ATMS ARE OFFICIAL POINTS OF ACCEPTANCE. THE TERMS AND CONDITIONS OF UTIBANK@ATM FACILITY ARE GIVEN IN THE OFFER DOCUMENT.

ONLINE PURCHASE FACILITY IS AN OFFICIAL POINT OF ACCEPTANCE.

INSTRUCTIONS

- (a) Please read the terms of the Key Information Memorandum and the Offer Document 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.
- (b) Before submission of application form at UTI Financial Centres and other authorised collection centres investor may please ensure that the form has been filled in completely and signed by all the applicants properly as incomplete application is liable to be rejected.
- (c) NRI applicants should preferably submit the application at NRI Branch, Mumbai, Dubai Representative Office, Bahrain Representative Office or any Financial Centre of UTI AMC along with NR(E) / NR(O) cheque or a rupee draft payable at the place where the application is submitted.
- (d) The cheque / draft accompanying an application should be made payable in favour of 'The name of the scheme'.**
- (e) 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 Rs.250/- per application or the actual as is prescribed by banks, whichever is lower or such amount as may be decided by UTI AMC from time to time. The investors have to attach proof of the DD charges paid to a bank (i.e. acknowledgement issued by the bank where DD is purchased). The reimbursement/ adjustment of DD charges is solely at the discretion of 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. The draft commission charges will form part of recurring expenses of the scheme. However in case of applications received along with local bank draft where UTI AMC has its Financial Centres/ or any other authorised collection centre, bank draft commission will have to be borne by the investors.
- (f) Please write the application serial number on the reverse of the cheque / draft.**
- (g) Please fill in the names of the applicant(s) / minor / institution / parent or lawful guardian/ 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.
- (h) It is mandatory for an applicant to furnish full and correct particulars of bank account such as nature and number of the account, name and address of the bank, name of the branch, MICR code of the branch (where applicable) etc. at the appropriate place in the application form. Application without such bank particulars is liable to be rejected. If the credit of dividend distribution, is delayed or not effected at all for reason of incomplete or incorrect information furnished by the applicant, UTI AMC cannot be held responsible.
- (i) Franchise offices / chief representatives and agents are not permitted to accept cash with an application form. UTI AMC will, in no way, be responsible for such or other wrong tenders.**
- (j) In case of investment of Rs.50,000/- and above, SEBI has made it mandatory for the applicant to furnish Income Tax PAN. An application for Rs.50,000/- or more without PAN and where such number has been allotted to the applicant, will be rejected. Investors are required to provide the photocopy (self attested by the investor) of the PAN card along with the application form. In the absence of photocopy of the PAN card, copy of the refund order issued by the IT Department or any communication issued by IT Department, wherein PAN of the investor is stated will also be accepted. 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. In case the PAN has not been allotted the same has to be mentioned in the application form and Form 60/61 has to be submitted by non-holders of PAN. Non residents are exempted from the requirement of PAN and therefore furnishing of Form 60 is not applicable for non-residents.
- (k) 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 e-mail 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.
- (l) In case of investment of Rs.50,000/- and above, investors are required to submit copy of the acknowledgement provided by service provider as per Prevention of Money Laundering Act, 2002, the rules notified thereunder and SEBI's guidelines on Anti Money Laundering.

CHECK LIST

Please ensure that :

- Your name and address is given in full.
- All PAN details are given (wherever relevant), failing which your application will be rejected.
- Copy of acknowledgement provided by service provider is given (wherever relevant), failing which your application will be rejected.
- Your bank account details are entered completely and correctly. This is mandatory. If this is not included, your application will be rejected.
- Your preferred Option is selected.
- Your investment is not less than the minimum investment amount.
- Your application is completed and signed by all applicants.
- Cheques are drawn in favour of 'The Name of the Scheme', dated, signed and crossed 'A/c Payee only'.
- On the reverse of each cheque submitted, the Application Form number is written.



Let's plan to get rich

COMMON APPLICATION FORM FOR OPEN-END EQUITY AND BALANCED SCHEMES

Sr.No. 2007/

PLEASE USE SEPARATE FORM FOR EACH SCHEME
(PLEASE READ INSTRUCTIONS CAREFULLY TO HELP US SERVE YOU BETTER)

Registrar Sr. No

DISTRIBUTOR INFORMATION (only empanelled Distributors/Brokers will be permitted to distribute Units)				RECEIVING ENTITY INFORMATION		
ARN	Name	Sub-Broker Code	M O Code	CR / CA Code	Bank Branch	Bank Sr. No.
51553						

APPLICANT'S PERSONAL DETAILS (Please fill in Block Letters)

Name of first applicant (Mr/Ms/Mrs)

Address for correspondence (PO box address is not sufficient)

City Pin

State Furnishing PIN code is mandatory

Date of Birth Compulsory field in case of Minor

Guardian name (if minor) (Contact person - for institutional applicants)

Telephone Number Res Mobile No.

Off Fax

e-mail

If you wish to receive the following via e-mail Please (✓)

Account Statement Annual Report Transaction Confirmation Communication of change of address, bank details, etc.

Overseas address

City State

Country Pin

(Overseas address is mandatory for NRI/FII applicants in addition to mailing address in India)

PAN of 1st applicant * (Not applicable to NRI) refer instruction (j)

Name of 2nd applicant (Mr/Ms/Mrs)

PAN of 2nd applicant * refer instruction (j)

Name of 3rd applicant (Mr/Ms/Mrs)

PAN of 3rd applicant * refer instruction (j)

* if investment amount is for Rs. 50,000 or more.

BANK PARTICULARS [for dividend / redemption / refund / direct credit (Mandatory as per SEBI guidelines)]

Bank Name Branch

Address MICR Code

City PIN (this is a 9-digit number next to your cheque number)

Furnishing of PIN Code is mandatory

Account type: Current Savings NRO NRE Account No.:

PAYMENT DETAILS

Cheque / DD* No. Amt. of investment (i) Account Type Please (✓)

Date DD Charges if any (ii) Current Savings

Bank Net amount paid (i-ii) NRE NRO

Branch Amt in words DD issued from abroad

*Please mention the application No. on the reverse of the cheque/DD. Cheque/DD must be drawn in favour of "The Name of the scheme" & crossed "A/c Payee Only"

(Application form continued on the reverse)



Let's plan to get rich

ACKNOWLEDGEMENT (To be filled in by the Applicant)

Sr.No. 2007/

Received from Mr / Ms / M/s

An application under (scheme name)

along with Cheque / DD No.* dated

Drawn on (Bank)

for Rs. (in figures)

Stamp of UTI AMC Office/Authorised Collection Centre

* Cheques and drafts are subject to realisation.

INVESTMENT DETAILS (Please ✓)

- | | | |
|--|---|--|
| <input type="checkbox"/> UTI-Auto Sector Fund | <input type="checkbox"/> UTI-Balanced Fund | <input type="checkbox"/> UTI-Banking Sector Fund |
| <input type="checkbox"/> UTI-Contra Fund | <input type="checkbox"/> UTI-Dividend Yield Fund | <input type="checkbox"/> UTI-Equity Fund |
| <input type="checkbox"/> UTI-Growth Sector Fund - Petro | <input type="checkbox"/> UTI-Growth Sector Fund - Pharma & Healthcare | <input type="checkbox"/> UTI-Growth Sector Fund - Services |
| <input type="checkbox"/> UTI-Growth Sector Fund – Software | <input type="checkbox"/> UTI-Index Select Fund | <input type="checkbox"/> UTI-Infrastructure Fund |
| <input type="checkbox"/> UTI-Leadership Equity Fund | <input type="checkbox"/> UTI-Master Growth Unit Scheme | <input type="checkbox"/> UTI-Master Index Fund |
| <input type="checkbox"/> UTI-Master Plus Unit Scheme | <input type="checkbox"/> UTI-Mastershare Unit Scheme | <input type="checkbox"/> UTI-Master Value Fund |
| <input type="checkbox"/> UTI-Mid Cap Fund | <input type="checkbox"/> UTI-MNC Fund | <input type="checkbox"/> UTI-Nifty Index Fund |
| <input type="checkbox"/> UTI-Opportunities Fund | <input type="checkbox"/> S&P CNX NIFTY UTI Notional Depository Receipts Scheme (SUNDER) | |

- OPTION Growth Dividend (default is growth option)
 Under Dividend Pay-out Dividend Re-Investment (Default is Dividend Pay-out)

- I wish Opt for Systematic Investment Plan (SIP). I wish to Opt for Automatic Trigger Facility.

(Investor opting for Systematic Investment Plan (SIP) & / or Automatic Trigger Facility may fill in separate form/s prescribed for the same & attach herewith.

GENERAL INFORMATION - Please (✓) wherever applicable

Status	Resident Individual <input type="checkbox"/>	Minor through guardian <input type="checkbox"/>	HUF <input type="checkbox"/>
	Partnership <input type="checkbox"/>	Trust <input type="checkbox"/>	Company <input type="checkbox"/>
	Sole Proprietorship <input type="checkbox"/>	Society <input type="checkbox"/>	Body Corporate <input type="checkbox"/>
	AOP <input type="checkbox"/>	BOI <input type="checkbox"/>	FII <input type="checkbox"/>
	NRI <input type="checkbox"/>	Others <input type="checkbox"/>	
Mode of Holding	Single <input type="checkbox"/>	Anyone or survivor <input type="checkbox"/>	Joint <input type="checkbox"/>
Occupation	Business <input type="checkbox"/>	Student <input type="checkbox"/>	Agriculture <input type="checkbox"/>
	Self-employed <input type="checkbox"/>	Professional <input type="checkbox"/>	Housewife <input type="checkbox"/>
	Retired <input type="checkbox"/>	Service <input type="checkbox"/>	Others <input type="checkbox"/>

NOMINATION DETAILS

I/We hereby nominate the undermentioned Nominee to receive the amounts to my / our credit 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 and address of Nominee	To be furnished in case nominee is a minor
Name	Name of the guardian:
Date of Birth (in case nominee is a minor)	Address of guardian
Address	Signature of guardian (Mandatory)

DECLARATION AND SIGNATURES OF APPLICANT/s

I/We have read and understood the contents of the Offer Document 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.

I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making investments.

*I/We confirm that we are Non-Residents or Indian Nationality/Origin and that the funds are remitted from abroad through approved banking channels or from my / our 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 to NRI's

Signature of 1st Applicant / Guardian
Name of the 1st Authorised Signatory

Designation _____

Signature of 2nd Applicant
Name of the 2nd Authorised Signatory

Designation _____

Signature of 3rd Applicant
Name of the 3rd Authorised Signatory

Designation _____

Notes:

- If the application is incomplete and any other requirement is not fulfilled, the application is liable to be rejected.
- In case the applicant does not receive the Statement of Account within 30 days from the date of acceptance of the application, he/she may please write to the Registrar quoting serial number, date of acknowledgement and the name of the accepting authority.
- All communications relating to issue of Statement of Account, Nomination, change in Name, Address or Bank Particulars, Redemption, Death Claims, etc., may please be addressed to the Registrar :
 - For Masterplus & Equity Fund :**
M/s. Datamatics Financial Software Services Ltd., Plot A-16 & 17, Part B Cross Lane, Behind MIDC Police Station, MIDC, Marol, Andheri (E), Mumbai - 400 093. Tel: 28213383-88.
 - For UTI-Dividend Yield Fund and UTI-Mid Cap Fund**
M/s Karvy Computershare Pvt. Ltd., 21, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. Tel: 23312454/23320751
 - For UTI-Leadership Equity Fund :**
Computer Age Management Services Pvt. Ltd. (CAMS) : 5th Floor, Rayala Towers, 158, Anna Salai, Chennai - 600 002. Tel: 28559903
 - For other Schemes :**
UTI Technology Services Ltd. : UTI Bhavan, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai - 400 614, Tel.: 67931010



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COMMON APPLICATION FORM FOR OPEN-END EQUITY AND BALANCED SCHEMES

Sr.No. 2007/

PLEASE USE SEPARATE FORM FOR EACH SCHEME
(PLEASE READ INSTRUCTIONS CAREFULLY TO HELP US SERVE YOU BETTER)

Registrar Sr. No

DISTRIBUTOR INFORMATION (only empanelled Distributors/Brokers will be permitted to distribute Units)				RECEIVING ENTITY INFORMATION		
ARN	Name	Sub-Broker Code	M O Code	CR / CA Code	Bank Branch	Bank Sr. No.
51553						

APPLICANT'S PERSONAL DETAILS (Please fill in Block Letters)

Name of first applicant (Mr/Ms/Mrs)

Address for correspondence (PO box address is not sufficient)

City Pin

State Furnishing PIN code is mandatory

Date of Birth Compulsory field in case of Minor

Guardian name (if minor) (Contact person - for institutional applicants)

Telephone Number Res Mobile No.

Off Fax

e-mail

If you wish to receive the following via e-mail Please (✓)

Account Statement Annual Report Transaction Confirmation Communication of change of address, bank details, etc.

Overseas address

City State

Country Pin

(Overseas address is mandatory for NRI/FII applicants in addition to mailing address in India)

PAN of 1st applicant * (Not applicable to NRI) refer instruction (j)

Name of 2nd applicant (Mr/Ms/Mrs)

PAN of 2nd applicant * refer instruction (j)

Name of 3rd applicant (Mr/Ms/Mrs)

PAN of 3rd applicant * refer instruction (j)

* if investment amount is for Rs. 50,000 or more.

BANK PARTICULARS [for dividend / redemption / refund / direct credit (Mandatory as per SEBI guidelines)]

Bank Name Branch

Address MICR Code

City PIN (this is a 9-digit number next to your cheque number)

Furnishing of PIN Code is mandatory

Account type: Current Savings NRO NRE Account No.:

PAYMENT DETAILS

Cheque / DD* No. Amt. of investment (i) Account Type Please (✓)

Date DD Charges if any (ii) Current Savings

Bank Net amount paid (i-ii) NRE NRO

Branch Amt in words DD issued from abroad

*Please mention the application No. on the reverse of the cheque/DD. Cheque/DD must be drawn in favour of "The Name of the scheme" & crossed "A/c Payee Only"

(Application form continued on the reverse)



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ACKNOWLEDGEMENT (To be filled in by the Applicant)

Sr.No. 2007/

Received from Mr / Ms / M/s

An application under (scheme name)

along with Cheque / DD No.* dated

Drawn on (Bank)

for Rs. (in figures)

Stamp of UTI AMC Office/Authorised Collection Centre

* Cheques and drafts are subject to realisation.

INVESTMENT DETAILS (Please ✓)

- | | | |
|--|---|--|
| <input type="checkbox"/> UTI-Auto Sector Fund | <input type="checkbox"/> UTI-Balanced Fund | <input type="checkbox"/> UTI-Banking Sector Fund |
| <input type="checkbox"/> UTI-Contra Fund | <input type="checkbox"/> UTI-Dividend Yield Fund | <input type="checkbox"/> UTI-Equity Fund |
| <input type="checkbox"/> UTI-Growth Sector Fund - Petro | <input type="checkbox"/> UTI-Growth Sector Fund - Pharma & Healthcare | <input type="checkbox"/> UTI-Growth Sector Fund - Services |
| <input type="checkbox"/> UTI-Growth Sector Fund – Software | <input type="checkbox"/> UTI-Index Select Fund | <input type="checkbox"/> UTI-Infrastructure Fund |
| <input type="checkbox"/> UTI-Leadership Equity Fund | <input type="checkbox"/> UTI-Master Growth Unit Scheme | <input type="checkbox"/> UTI-Master Index Fund |
| <input type="checkbox"/> UTI-Master Plus Unit Scheme | <input type="checkbox"/> UTI-Mastershare Unit Scheme | <input type="checkbox"/> UTI-Master Value Fund |
| <input type="checkbox"/> UTI-Mid Cap Fund | <input type="checkbox"/> UTI-MNC Fund | <input type="checkbox"/> UTI-Nifty Index Fund |
| <input type="checkbox"/> UTI-Opportunities Fund | <input type="checkbox"/> S&P CNX NIFTY UTI Notional Depository Receipts Scheme (SUNDER) | |

- | | | |
|--------|---|---|
| OPTION | <input type="checkbox"/> Growth | <input type="checkbox"/> Dividend (default is growth option) |
| Under | <input type="checkbox"/> Dividend Pay-out | <input type="checkbox"/> Dividend Re-Investment (Default is Dividend Pay-out) |

- I wish Opt for Systematic Investment Plan (SIP). I wish to Opt for Automatic Trigger Facility.

(Investor opting for Systematic Investment Plan (SIP) & / or Automatic Trigger Facility may fill in separate form/s prescribed for the same & attach herewith.

GENERAL INFORMATION - Please (✓) wherever applicable

Status	Resident Individual	<input type="checkbox"/>	Minor through guardian	<input type="checkbox"/>	HUF	<input type="checkbox"/>
	Partnership	<input type="checkbox"/>	Trust	<input type="checkbox"/>	Company	<input type="checkbox"/>
	Sole Proprietorship	<input type="checkbox"/>	Society	<input type="checkbox"/>	Body Corporate	<input type="checkbox"/>
	AOP	<input type="checkbox"/>	BOI	<input type="checkbox"/>	FII	<input type="checkbox"/>
	NRI	<input type="checkbox"/>	Others	<input type="checkbox"/>		
Mode of Holding	Single	<input type="checkbox"/>	Anyone or survivor	<input type="checkbox"/>	Joint	<input type="checkbox"/>
Occupation	Business	<input type="checkbox"/>	Student	<input type="checkbox"/>	Agriculture	<input type="checkbox"/>
	Self-employed	<input type="checkbox"/>	Professional	<input type="checkbox"/>	Housewife	<input type="checkbox"/>
	Retired	<input type="checkbox"/>	Service	<input type="checkbox"/>	Others	<input type="checkbox"/>

NOMINATION DETAILS

I/We hereby nominate the undermentioned Nominee to receive the amounts to my / our credit 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 and address of Nominee		To be furnished in case nominee is a minor
Name		Name of the guardian:
Date of Birth (in case nominee is a minor)		Address of guardian
Address		Signature of guardian (Mandatory)

DECLARATION AND SIGNATURES OF APPLICANT/s

I/We have read and understood the contents of the Offer Document 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.

I/We have not received nor been induced by any rebate or gifts, directly or indirectly in making investments.

*I/We confirm that we are Non-Residents or Indian Nationality/Origin and that the funds are remitted from abroad through approved banking channels or from my / our 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 to NRI's

Signature of 1st Applicant / Guardian
Name of the 1st Authorised Signatory

Designation _____

Signature of 2nd Applicant
Name of the 2nd Authorised Signatory

Designation _____

Signature of 3rd Applicant
Name of the 3rd Authorised Signatory

Designation _____

Notes:

- If the application is incomplete and any other requirement is not fulfilled, the application is liable to be rejected.
- In case the applicant does not receive the Statement of Account within 30 days from the date of acceptance of the application, he/she may please write to the Registrar quoting serial number, date of acknowledgement and the name of the accepting authority.
- All communications relating to issue of Statement of Account, Nomination, change in Name, Address or Bank Particulars, Redemption, Death Claims, etc., may please be addressed to the Registrar :
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M/s. Datamatics Financial Software Services Ltd., Plot A-16 & 17, Part B Cross Lane, Behind MIDC Police Station, MIDC, Marol, Andheri (E), Mumbai - 400 093. Tel: 28213383-88.
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M/s Karvy Computershare Pvt. Ltd., 21, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. Tel: 23312454/23320751
 - For UTI-Leadership Equity Fund :**
Computer Age Management Services Pvt. Ltd. (CAMS) : 5th Floor, Rayala Towers, 158, Anna Salai, Chennai - 600 002. Tel: 28559903
 - For other Schemes :**
UTI Technology Services Ltd. : UTI Bhavan, Plot No.3, Sector 11, CBD Belapur, Navi Mumbai - 400 614, Tel.: 67931010

AGENT's Name and ARN

51553

SYSTEMATIC INVESTMENT PLAN (SIP)
MANDATED FORM FOR SIP THROUGH POST DATED CHEQUES
(Please read instructions)



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UTI Mutual Fund, Mumbai 51.

I / We hereby apply for making payment to SIP through Post dated Cheques for the following Scheme/Plan.

INVESTOR AND SIP DETAILS

**Sole / First Investor/
Account Holder's Name**

Application No. / Existing Folio No.

Scheme / Plan

Initial Investment Amount

Each SIP Amount (Rs.) Frequency : Monthly Quarterly

SIP Date : 1st 7th 25th

SIP Period : Start from Mth Year End on Mth Year

Post Dated SIP Cheque Amount

Account No.

No. of Cheques

Cheque Nos. From

To

Drawn on

Branch

PIN Code

Signature : _____
First Investor Second Investor Third Investor

Date : _____

INSTRUCTIONS FOR SIP

General Instruction

1. SIP is offered with following Periodicity.
 - a. Monthly Systematic Investment Plan (MSIP) and
 - b. Quarterly Systematic Investment Plan (QSIP).
2. Both the options (MSIP and QSIP) can not be mingled. A separate Enrolment Form needs to be filled in for MSIP and QSIP.
3. Please submit SIP Mandate Form atleast 1 month before the first SIP installment date. Such of the Forms that are received within the period of 1 month before the first SIP installment date, will be considered from the SIP date of the following month/Quarter, as per the date (1st/7th/25th) opted by the Investor.
4. The minimum amount of each investment for SIP is Rs.500/- (for monthly option) and Rs.1,500/- (for quarterly option) for all the schemes.
5. There is no stipulated period up to which a SIP account can be under operation, however if no period is specified, the default period is 5 years.
6. Units Allotment: Units will be allotted at NAV based sale price declared on the applicable dates i.e. 1st or 7th or 25th of the month. In case the date falls on a non-business day or falls during a book closure period, the immediate next business day will be taken into account for the purpose of determining the price. The applications will be accepted at all official points of contact of UTI AMC.
7. Account statement: An account statement will be dispatched to the unitholder normally within 3 business days from the date of first transaction / cheque realization and thereafter on each transaction.
8. Existing Investor can start the SIP within the existing folio. New Investor should attach the SIP Enrolment Form with the Scheme Application Form. All details about the Investor will be as per the existing folio or as provided by the Investor in the Scheme Application Form.
9. Investors can choose to discontinue this facility by giving 1 month written notice to the Scheme's registrar.
10. Investor will not hold UTI Mutual Fund or its service providers responsible if the transaction is delayed or not effected or the investors bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / local holidays.
11. Investor will not hold UTI Mutual Fund or its service providers responsible for non-allotment of units for SIP if the payment is not received from the unitholder's bank for various reasons.
12. UTI Mutual Fund or its other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
13. UTI Mutual Fund reserves the right to reject SIP or auto debit mandate without assigning any reasons thereof.

SIP by Cheque/s

1. The disbursal of SIP cheques could be as under :

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

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

2. All SIP Cheques must be dated 1st, 7th or 25th of the month. All SIP cheques (Initial as well as subsequent) under MSIP & QSIP should be of uniform amount. For example: If an investor enrolls under MSIP say under UTI Mastershare with Rs. 2000/- p.m. for the period May 2007 to April 2008, the first cheque can be drawn on any date of May 2007. The remaining cheques should be of uniform date (1st / 7th / 25th) and of uniform amount i.e. Rs. 2000/-. Similarly for quarterly option the first cheque could be of any date of May 2007 and subsequent cheques should be of uniform date and amount.
3. Investors are required to send all post dated cheques in respect of SIP at one go and not in a staggered manner. Outstation cheques will not be accepted.
4. Please draw your cheques in the name of the Scheme in which the amount is invested.
5. Returned Cheques, if any, may not be presented again.

SIP by Auto Debit

The Auto Debit Facility is available as under:

Direct Debit : The Direct Debit Facility is available only with the banks with which UTI AMC or its service provider has tie up for Direct Debit. (At Present with UTI Bank Ltd., ICICI Bank, Indus Ind Bank Ltd., IDBI Bank, Kotak Mahindra Bank and select branches of Bank of India and Punjab National Bank)

ECS Debit : Currently SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI) is offered only to the investors having bank account in select cities mentioned below:

Agra, Ahmedabad, Allahabad, Amritsar, Aurangabad, Bangalore, Baroda, Bhopal, Bhubaneshwar, Chandigarh, Chennai, Coimbatore, Delhi, Erode, Goa, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jamshedpur, Jodhpur, Kanpur, Kochi, Kolhapur, Kolkata, Kozhikode (Calicut), Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nashik, Patna, Pondicherry, Pune, Raipur, Rajkot, Ranchi, Salem, Surat, Thrissur, Trichy, Trivandrum, Udaipur, Varanasi, Vijaywada & Vizag

- (a) The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of UTI Mutual Fund without assigning any reasons or prior notice.
- (b) If any city is removed, SIP instructions for investors in such cities via ECS (debit) route will be discontinued without prior notice.
- (c) The Investor's bank branch should participate in Electronic Clearing Service (Debit Clearing) of RBI.
- (d) It is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned overleaf) along with the Auto Debit (ECS Debit) Form.
- (e) The investor's bank particulars in the scheme and the bank particulars for Auto Debit should be one and the same.



ACKNOWLEDGEMENT SLIP

(To be filled in by the Unit holder/Investor)

UTI Mutual Fund, Corporate office, UTI Tower, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051.

Received from Mr./Ms./Mrs. _____

'SIP' Application for _____

Scheme/Plan/Option _____

Folio No./Investor Id/Application No. _____

Date _____

Note : All purchases are subject to realisation of Cheques / Demand Drafts.

Payment Mechanism

(Please tick any one box)

- Cheque
- ECS Debit
- Direct Debit

Stamp of UTI AMC Offices alongwith receiving Officials' Signature

SIP Load Structure

Category "A"

1	UTI-Equity Fund
2	UTI-Opportunities Fund
3	UTI-Master Plus Unit Scheme
4	UTI-Master Growth Unit Scheme
5	UTI-Growth Sector Fund- Pharma & Healthcare
6	UTI-Growth Sector Fund - Petro
7	UTI-Growth Sector Fund- Services
8	UTI-Growth Sector Fund- Software
9	UTI-Index Select Fund
10	UTI-MNC Fund
11	UTI-Mastershare Unit Scheme

12	UTI-Master Value Fund
13	UTI-Balanced Fund
14	UTI-Mid Cap Fund
15	UTI-Banking Sector Fund
16	UTI-Infrastructure Fund
17	UTI-Auto Sector Fund
18	UTI-Dividend Yield Fund
19	UTI-Leadership Equity Fund
20	UTI-Contra Fund
21	UTI-Master Index Fund
22	UTI-Nifty Index Fund

Category "B"

1. The Load Structure for application under the Schemes mentioned at Serial No "1 to 20" is as under

Particulars	Entry Load	Exit Load
< Rs. 2 Crs	2.25%	In respect of each purchase / switch-in of units less than Rs. 2 crores in value, an exit load of 1.00% is payable if units are redeemed / switched out on or before 180 days from the date of investment.
=> Rs. 2 Crs	Nil	In respect of each purchase / switch-in of units of Rs. 2 crores and above in value, an exit load of 0.50% is payable if units are redeemed / switched out on or before 180 days from the date of investment.

2. The Load Structure for application under the Schemes mentioned at Serial No. "21 to 22" is as under

Particulars	Entry Load	Exit Load
< Rs. 10 Lacs	Nil	1% if exited = < 180 days
= > Rs. 10 Lacs	Nil	1% if exited = < 7 days



Let's plan to get rich

UTI MUTUAL FUND
Application for Trigger Facility

Folio No. Application No.
(if folio no. is not yet allotted)

Name of First Holder

I / We would like to redeem/repurchase units from the Scheme / Fund on reaching the trigger point owing to any of the following events

I. Trigger Option (Please tick any one of the following trigger options) :

1. Value Trigger

As & when investment reaches value of Rs. or above. (Indicate the amount at which exit is sought)

2. Appreciation Trigger

On capital appreciation of % or above (Indicate the absolute % of growth at which exit is sought)

3. Date Trigger

On the day of (Indicate the exact date at which trigger is sought)
D D M M YY YY

4. Stop-Loss Trigger

On reaching the depreciation of % or below (Indicate the absolute % at which exit is sought)

II. Payment Options (Please tick any one of the following payment options) :

a. Pay amount equivalent to capital appreciation over and above value of my investment [applicable to option I (1) & (2) above]

b. Pay full repurchase proceeds repurchasing all the units (applicable to all the four options in I above)

Bank Details are mandatory. (Please fill in bank a/c details only if there is change or not given earlier)

A/c Type : Saving Current NRE NRO 9 Digit MICR Code No.

A/c No. :

Bank Name :

Branch Address with Pin Code :

(application form continued on reverse)



Let's plan to get rich

UTI MUTUAL FUND
Acknowledgement - Automatic Trigger Facility

Received request for Trigger Facility under scheme in respect of Investor ID / Folio /

Application No. from under Trigger Option Payment Option

Stamp of UTI AMC Office/Authorised Collection Centre

DECLARATION

I / We are aware that I / We can revise or cancel these instructions {Such requests will be effective after 5 working days (business days) of receipt by UFCs or direct at office of Registrars}.

I / We are aware that since the scheme is open ended, I / We can redeem units any time before the trigger of specific event.

I / We also note that once the payment is made by exercising the trigger option, the investment cannot be reinstated for any reason whatsoever. The payment made to me/us is final and binding.

I / We are aware that the value will be paid by redemption of units at the redemption price prevailing on the day following the day of event of trigger in the case of value trigger, appreciation trigger and stop-loss trigger and at the redemption price prevailing on the specified date in the case of date trigger.

I / We are aware that the redemption amount payable on account of trigger will be restricted to Rs. 10 lakhs only and the balance units if any will continue in the scheme, subject to maintaining minimum value of units prescribed under the scheme.

I / We understand that if the Trigger selected by me / us is not activated and / or implemented due to reasons which are beyond the control of UTI AMC, I / We would not hold UTI AMC responsible. Trigger Facility is only a facility extended by UTI AMC for the convenience of unit holders and does not form part of any scheme / fund objectives.

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

I / We have read and understood the terms and conditions and accept the same. I / We agree to abide by the terms and conditions and opt for the Trigger Facility.

Date : _____ Place : _____

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

1. Value Trigger
Rs. _____

2. Appreciation Trigger
_____ %

3. Date Trigger
_____ Date

4. Stop-Loss Trigger
_____ %