

Offer for units of Rs.10/- per unit for cash during the New Fund Offer period

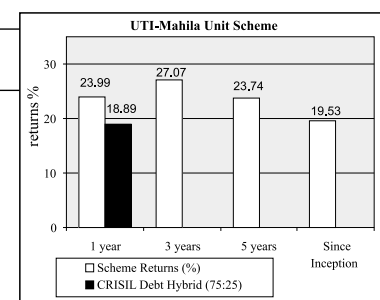
KEY INFORMATION MEMORANDUM		
Plan	NFO opens	NFO closes
Plan - 1	26 November, 2007	31 December, 2007

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 – Investment Bond Fund (A Close-ended Income Scheme comprising several plans)

Nature of Scheme	A Close-ended income scheme comprising of four series of Plan 60 (60 months).																			
Investment Objective	The scheme aims to generate regular returns by investing in a portfolio of fixed income securities normally maturing in line with the maturity period of plans. Each Plan will invest in a distinct portfolio of securities. However, there is no assurance that the fund's objective will be achieved.																			
Asset Allocation Pattern of the scheme	Types of Instruments	Normal Allocation (as % of Net Assets)																		
	Debt including Securitised Debt* and Money Market Instruments	70% - 100%																		
	Equity & Equity related instruments	0% - 30%																		
	* Each plan may invest upto 100% of its portfolio in securitised debt.																			
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.																			
Plans available	Comprising of four series of Plans. UTI-Investment Bond Fund - Plan 1, 2, 3 and 4.																			
Options available	(i) Retail Option (ii) Institutional Option Sub options available under both options i) Growth ii) Dividend payout ii) Dividend reinvestment.																			
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 a person of Indian origin residing abroad, either singly or jointly with another or upto two other individuals on joint/anyone or survivor basis. An individual may make an application in his personal capacity or in his capacity as an officer of a Government or of a Court, (b) a parent, step-parent or other lawful guardian on behalf of a resident or a NRI minor. (c) an association of persons or body of individuals whether incorporated or not, (d) a Hindu Undivided Family - both resident and non-resident, (e) a body corporate including a company formed under the Companies Act, 1956 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) FIs registered with SEBI, (m) mutual funds, (n) Scientific and Industrial Research Organisation and (o) Any other category of investors.																			
Applicable NAV	Units can be purchased only during the New Fund Offer (NFO) period. During the New Fund Offer period the units will be sold at face value i.e. Rs.10/- per unit. The scheme will offer for redemption / switch out of units on an ongoing basis at half-yearly intervals at NAV based prices. The redemption / switch out will be available only during the Specified Redemption Period i.e. five Business Days on a half-yearly basis after the closure of the NFO. The investor may redeem the units on the stipulated dates (based on the date of the closure of the NFO). The stipulated redemption dates/schedule during the tenure of UTI Investment Bond Fund - Plan 1 will be as under: At the end of 6 th , 12 th , 18 th , 24 th , 30 th , 36 th , 42 nd , 48 th and 54 th month from the closure of New Fund Offer as given below: Dates #: 23rd June 2008, 22nd December 2008, 22nd June 2009, 21st December 2009, 21st June 2010, 20th December 2010, 20th June 2011, 19th December 2011, 18th June 2012. # - The Plan will remain open for redemption for a period of 5 business days commencing from the stipulated date(s) of redemption, mentioned above.																			
	Redemption :																			
	Operation	Cut-off Timing																		
	Valid applications received	Upto 3 p.m.																		
	Valid applications received	After 3 p.m.																		
	Applicable NAV																			
		Closing NAV of the day of receipt of the application.																		
		Closing NAV of the next business day.																		
	No redemption request shall be accepted after 3 p.m. on the last day of the specified redemption period.																			
Minimum Application Amount	Rs. 10000/- for Dividend Sub Option and Rs.5000/- for Growth Sub Option and in multiples of Re.1/- under Retail Option and Rs. 1 Crore and in multiples of Re.1/- under Institutional Option.																			
Despatch of Redemption Proceeds	Within 10 business days from the date of receipt of the redemption request at the authorised centre of UTI Mutual Fund.																			
Benchmark Index	CRISIL MIP Blended Index.																			
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	Shri Deb Bhattacharya																			
Name of the Trustee Company	UTI Trustee Company Private Limited																			
Performance of a similar scheme launched by UTI Mutual Fund as on October 31st, 2007	<table border="1"> <thead> <tr> <th colspan="3">UTI - Mahila Unit Scheme</th> </tr> <tr> <th>Compounded Annualised Returns*</th> <th>Scheme Returns (%)</th> <th>CRISIL Debt Hybrid (75:25)</th> </tr> </thead> <tbody> <tr> <td>Last 1 year</td> <td>23.99</td> <td>18.89</td> </tr> <tr> <td>Last 3 years</td> <td>27.07</td> <td>NA</td> </tr> <tr> <td>Last 5 years</td> <td>23.74</td> <td>NA</td> </tr> <tr> <td>Since Inception</td> <td>19.53</td> <td>NA</td> </tr> </tbody> </table>		UTI - Mahila Unit Scheme			Compounded Annualised Returns*	Scheme Returns (%)	CRISIL Debt Hybrid (75:25)	Last 1 year	23.99	18.89	Last 3 years	27.07	NA	Last 5 years	23.74	NA	Since Inception	19.53	NA
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	* Computed on compounded annualised basis. Past performance may or may not be sustained in future.																			
Expenses of the Scheme	Load Structure during the New Fund Offer Period:																			
(i) Load Structure	Entry Load: The scheme, being a close-ended scheme, is not permitted to charge Entry Load. Exit Load : NIL* *An early exit charge equivalent to the unamortized New Fund Offer expenses will be recovered from the investor in case of redemption before expiry of 60 months from the date of allotment.																			
(ii) New Fund Offer Period	Under the SEBI Regulations, the Plans are entitled to charge New Fund Offer Expenses up to a maximum of 6% of the initial resources raised under the Plans. NFO expenses under Institutional Option will be upto a maximum of 4% of initial resources raised under the Option. The New Fund Offer Expenses for the Plans would be amortised over a period of 60 months i.e. tenure of the plans and would be included in the NAV. Any expenditure in excess of this shall be borne by the AMC.																			
(iii) Recurring expenses	(a) First Rs.100 crores – 2.25% (b) Next Rs.300 crores – 2.00% (c) Next Rs.300 crores – 1.75% (d) Balance - 1.50% Under Institutional Option recurring expenses will be limited to 1.50%.																			



Daily Net Asset Value (NAV) Publication	The NAVs shall be issued to two daily newspapers 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.	
For Investor Grievance please contact	Name and Address of Registrar M/s. Karvy Computershare Private Limited, Karvy Registry Building, Road No.1, Banjara Hills, Hyderabad – 500 034. Tel.: 040-23312454/23320751 • Fax: 23311968 e-mail: customercare@karvy.com	All investors could refer their grievances giving full particulars of investment at the following address: 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 Investors may post their grievances at our website:www.utimf.com
Unitholders Information	Accounts statement 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.	

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 investors 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 all 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 unitholders.

As per section 115R of the Act, income distribution tax shall be levied at 12.5% plus surcharge for distribution made to individuals or Hindu Undivided Families and for any other person at 20% plus surcharge w.e.f. 9th July 2004. Further education cess @2% and secondary and higher education cess @ 1% would be charged on amount of tax plus surcharge.

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

Long Term Capital Gains

Resident Unitholders

Any long term capital gain arising on redemption of units by residents is subject to treatment indicated under Section 48 and 112 of the Income Tax Act, 1961. Long term capital gains in respect of units held for more than 12 months is chargeable to tax @ 20% and the surcharge thereon after factoring the benefit of cost inflation index or tax at the rate of 10% and the surcharge thereon without indexation, whichever is lower.

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% and secondary and higher education cess @ 1% on amount of tax plus surcharge.

Non Resident Unitholders

Under section 115 E of the Income Tax Act, 1961, in case of income of non resident Indians by way of long term capital gains, in respect of units is chargeable at the rate of 20% plus surcharge. The tax and surcharge will be increased by education cess @2% and secondary and higher education cess @ 1% on amount of tax plus surcharge. The chapter exclusively deals with taxation related to Non-resident Indians. Under section 115 D of the Income Tax Act, a non-resident Indian cannot avail the benefit of indexation.

In the alternative the capital gains tax may be computed by the non residents under section 112, if it is more beneficial to them. Under Section 112 of the Income Tax Act, 1961 long term capital gains are taxed at the rate of tax @ 20% plus surcharge. The tax and surcharge will be increased by education cess @2% and secondary and higher education cess @ 1% on amount of tax plus surcharge. The benefit of indexation is also available to the non residents under section 48 of the Income Tax Act, 1961. Gains on short term capital asset are taxed as regular income.

FIs

As per section 115 AD of the Act, long term capital gains on sale of units are to be taxed @ 10% and short term tax are to be taxed @ 30%. Such gains in either case would be calculated without indexation benefit as the first and second provisos to section 48 do not apply to FIs by virtue of section 115 AD (3) of the Act. The applicable tax rates would be increased by applicable surcharge. The tax and surcharge will be increased by education cess @ 2% and secondary and higher education cess @ 1% on the amount of tax plus surcharge.

Short Term Capital Gains

Units held for not more than twelve months proceeding the date of their transfer are short term capital assets. Capital gains arising from the transfer of short term capital assets will be subject to tax at the normal rates of tax applicable to such assessee.

C. TDS on capital gains

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

As per Part II of the First Schedule to the Finance Act 2007 {Clause 1 (b) (i) (D)}, the Mutual Fund is liable to deduct tax @ 20% on long term capital gains.

Short Term Capital Gains

As per Part II of the First Schedule to the Finance Act 2007 {Clause 1 (b) (i) (K)}, the Mutual Fund is liable to deduct tax @ 30% on short term capital gains.

The TDS will have to be increased by applicable surcharge. Further an education cess @ 2% and secondary and higher education cess @1% would be charged on amount of tax and surcharge.

iii) Other than a Domestic Company:

Long Term Capital Gains

As per Part II of the First Schedule to the Finance Act 2007 {Clause 2 (b) (viii)}, the Mutual Fund is liable to deduct tax @ 20% on long term capital gains.

Short Term Capital Gains

As per Part II of the First Schedule to the Finance Act 2007 {Clause 2 (b) (ix)}, the Mutual Fund is liable to deduct tax @ 40% on short term capital gains.

The TDS will have to be increased by applicable surcharge. Further an education cess @ 2% and secondary and higher education cess @1% would be charged on amount of tax and surcharge.

3. Foreign Institutional Investors (FIs):

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.

GENERAL:

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) and section 13 of the Act read with Rule 17C(i) of the Income Tax Rules, 1962 for Public Religious & Charitable Trust.

F. Wealth Tax

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. Gift Tax

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.

Date: November 12, 2007

CHECK LIST

Please ensure that:

- Your name and address is given in full.
- 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 UTI – Investment Bond Fund - Plan-_____ (please give plan number), dated, signed and crossed 'A/c Payee only'.
- On the reverse of each cheque submitted, the Application Form number is written.
- All PAN details are given, failing which your application will be rejected.
- Copy of KYC 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.

PAYMENT DETAILS	
Cheque / DD* No. <input type="text"/>	Amt. of investment (i) <input type="text"/>
Date <input type="text"/>	DD Charges if any (ii) <input type="text"/>
Bank <input type="text"/>	Net amount paid (i-ii) <input type="text"/>
Branch <input type="text"/>	Amt in words <input type="text"/>
Account Type Please <input checked="" type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> DD issued from abroad	

* Please mention the application No. on the reverse of the cheque/DD. Cheque/DD must be drawn in favour of UTI – Investment Bond Fund - Plan- _____ (please give plan number) & crossed "A/c Payee Only"

INVESTMENT DETAILS Please <input checked="" type="checkbox"/>	
UTI – Investment Bond Fund - Plan- _____ (please give plan number)	
OPTION <input type="checkbox"/> Retail Option <input type="checkbox"/> Institutional Option	
SUB-OPTION* <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Pay-out <input type="checkbox"/> Dividend Reinvestment	
* If no option is indicated, it will be deemed to be under growth option.	

GENERAL INFORMATION - Please <input checked="" type="checkbox"/> 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 of 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 NRIs

<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature of 1st Applicant/Guardian Name of the 1st Authorised Signatory	Signature of 2nd Applicant Name of the 2nd Authorised Signatory	Signature of 3rd Applicant Name of the 3rd Authorised Signatory
_____ Designation _____	_____ Designation _____	_____ 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 closure of the NFO, he/she may please write to the Registrar quoting serial number, date of acknowledgement and the name of the accepting authority.
 - Please ensure that all PAN details are given, failing which your application will be rejected.**
 - All communications relating to issue of Statement of Account, Change in name, Address or Bank particulars, Nomination, Redemption, Death Claims etc., may please be addressed to the Registrars:

M/s. Karvy Computershare Pvt. Ltd.

Karvy Registry Building, Road No.1, Banjara Hills, Hyderabad - 500 034. Tel.: 23312454 / 23320751 • Fax: 23311968 • e-mail: customercare@karvy.com

CHENNAI REGION

Chennai: (1) "Ruby Regency", First Floor, New No.69/4, (Old Door No.65/4), Anna Salai, Chennai-600 002, Tel: (044) 2851 1727/2851 4466, (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, **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, **Madurai:** Tamil Nadu Sarvodaya Sangh Bldg., 108, T. P. K. Road, Madurai-625001, Tel:2333317, **Thiruvananthapuram:** T C 15/49(2), 1st Floor, Saran Chambers, Vellayambalam, Thiruvananthapuram-695 010, Tel: (0471) 2723674, **Trichur:** 26/ 621 - 622, Kollannur Devassy Building, 1st Floor, Town Hall Road, Thrissur - 680 020, Tel. No.:(0487) 2331 259/495. , **Trichy:** Kingston Park No. 19/1, Puthur High Road, (Opp. Aruna Theatre), Puthur, Tiruchirapalli-620 017, Tel. : 0431-2770713.

DELHI REGION

New Delhi: (1) Gulab Bhawan, 2nd Floor, 6, Bahadur Shah Zafar Marg, New Delhi-110 002, Tel: 23739492, 23311108 (2) G-5-10 Aggarwal Cyber Plaza, Netaji Subhash Place, Pitam Pura, Delhi – 110 034, Tel:27351001, (3) Savitri Bhawan, 1st & 2nd Floor, Plot no.3 & 4, Preet Vihar Community Centre, Delhi 110092, Tel: 22529374, 22529379, (4) G-7, Hemkuntal Tower (Modi Tower), 98, Nehru Place (Near Paras Cinema), New Delhi-110 019, Tel:28898128, **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.

KOLKATA REGION

Kolkata: (1) 29, Netaji Subhash Chandra Road, Kolkata-700 001, Tel: 22134838, (2) Ground Floor, 99 Park View Appt., Rash Bihari Avenue, Kolkata - 700 029, Tel.: 24639811, (3) AD-55, Sector-1, Salt Lake City, Kolkata-700 064, Tel.: 23371985, **Bhubaneshwar:** 1st & 2nd Floor, OCHC Bldg., 24, Janpath, Kharvela Nagar, Nr. Ram Mandir, Bhubaneshwar-751 001, Tel: 0674-2410995, **Durgapur:** 3rd Administrative Bldg., 2nd Floor, Asansol Durgapur Dev. Authority, City Centre, Durgapur-713216, Tel:2546831, **Guwahati:** 1st Floor, Hindustan Bldg., M.L. Nehru Marg, Panbazar, Guwahati-781001, Tel:2545870, **Jamshedpur:** 1-A, Ram Mandir Area, Gr. & 2nd Floor, Bistupur, Jamshedpur-831 001, Tel:0657-2756074, **Kharagpur :** M/s. Atwal Real Estate Pvt. Ltd., India, O.T. Road, Kharagpur, Paschim Midnapore - 721 305, Tel: 0322-228518, **Ranchi :** Shop No. 8 & 9, SPG Mart, Commercial Complex, Old H B Road, Bahu Bazar, Ranchi-834 001, Tel:(0651) 2150 206/07, **Siliguri:** Ground Floor, Jeevan Deep Bldg., Gurunanak Sarani, Sevoke Rd., Siliguri-734 401, Tel: 2535199.

LUCKNOW REGION

Agra: Ground Floor, 'C' Block, Jeevan Prakash, Sanjay Place, Mahatma Gandhi Marg, Agra-282 002, Tel: 2858046, **Allahabad:** 4, Sardar Patel Marg, 1st Floor, Civil Lines, Allahabad-211 001, Tel: 2561016, 2561028 **Kanpur:** 16/79-E, Civil Lines, Kanpur-208 001, Tel: 2304278, **Lucknow:** Regency Plaza Building, 5, Park Road, Lucknow-226 001, Tel: 2238598, **Patna:** Gr. & 5th Floor, Jeevan Deep Bldg., Exhibition Road, Patna-800 001, Tel: 2235001, **Varanasi:** 1st Floor, D-58/2A- 1, Bhawani Market, Rathyatra, Varanasi-221 010, Tel: 2226881.

MUMBAI REGION

Lotus Court: (1) Lotus Court Building, 196, Jamshedji Tata Road, Backbay Reclamation, Mumbai-400020, Tel: (022) 22821357, (2) UTI Tower, 'Gn' Block, Ground Floor, Bandra-Kurla Complex, Bandra (E), Mumbai-400051, Tel: (022) 66786354 / 6101, (3) Shraddha Shopping Arcade, 1st Floor, S.V. Road, Borivali (West), Mumbai-400092, Tel: (022) 28980521/ 5081, (4) Shop No.1-4, Ground Floor, Sai Plaza, Junction of Jawahar Road and R. B. Mehta Road, Near Ghatkopar Rly Station, Ghatkopar (East), Mumbai - 400 077, Tel: (022) 2516 7833 / 7812 / 7952, (5) Unit No.2, Block 'B', Opp. JVPD Shopping Centre, Gul Mohar Cross Road No.9, Andheri (W), Mumbai-400049, Tel: (022) 26201995 / 26239841, (6) A-1, Ground Floor, Delphi Orchard Avenue, Hiranandani Business Park, Hiranandani Gardens, Powai, Mumbai – 400 076, Tel: 67536797/ 98, **Kalyan:** Ground Floor, Jasraj Commercial Complex, Chitroda Nagar, Valli Peer, Station Road, Kalyan (West)-421 301, Tel: (0251)-2316063/7191, **Kolhapur:** Ayodhya Towers, 2nd Floor, C.S.No.511, KH-1/2, 'E'Ward, Dabholkar Corner, Station Road, Kolhapur-416 001, Tel:(0231) 2657315, **Nasik:** Apurva Avenue, Ground Floor, Near Kusumagraj Pratishthan, Tilak Wadi, Nasik-422002, Tel:0253-2570251/252, **Panaji:** E.D.C. House, Ground Floor, Dr. A.B. Road, Panaji, Goa-403 001, Tel:2222472, **Pune:** (1) 1099A, First Floor, Maheshwari Vidya Pracharak Mandal Building, Near Hotel Chetak, Model Colony Road, Shivaji Nagar, Pune - 411 016, Tel : 25670419, (2) City Pride, 1st Floor, Plot No.92/C, D III Block, MIDC, Mumbai-Pune Highway, Kalbhor Nagar, Chinchwad, Pune-411 019, Tel:65337240, **Thane:** Suraj Arcade, Ground Floor, Next to Deodhar Hospital, Opp. to HDFC Bank, Gokhale Road, Thane (West) - 400 602, Tel: 2533 2409, **Vashi:** Ground Floor, Indian Institute of Capital Markets (formerly UTI-ICM Building), Plot no.82, Sector 17, Vashi, Navi Mumbai - 400 703. Tel:27893918/2249.

NAGPUR REGION

Bhopal: 1st Floor, Ganga Jamuna Commercial Complex, Plot No. 202, Maharana Pratap Nagar, Zone-1, Scheme 13, Habeeb Ganj, Bhopal-462 011, Tel: (0755) 2558308 2578408, **Indore:** UG 3 & 4, Starlit Tower, YN Road, Indore-452 001, Tel:(0731) 2533869/4958, **Nagpur:** 1st Floor, Shraddha House, S. V. Patel Marg, Kings Way, Nagpur-440 001, Tel: (0712) 2536893, **Raipur:** Vanija Bhavan, Sai Nagar, Jail Road, Raipur-492 009, Tel: (0771) 2881410 / 12.

UTI NRI CELL

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

OFFICE OF THE REGISTRAR

M/s. Karvy Computershare Pvt. Ltd.: Karvy Registry Building, Road No.1, Banjara Hills, Hyderabad - 500 034. Tel: 23312454 / 23320751

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.

AXIS BANK LTD. COLLECTION CENTRES

Andhra Pradesh: Hyderabad, Vijaywada, Vishakapatnam, **Assam:** Guwahati, **Bihar:** Patna, **Chandigarh:** Chandigarh, **Chattisgarh:** Raipur, **Goa:** Panjim, **Gujarat:** Ahmedabad, Jamnagar, Rajkot, Surat, Vadodara, **Himachal Pradesh:** Shimla, **Jharkhand:** Dhanbad, Jamshedpur, Ranchi, **Karnataka:** Bangalore, Malleswaram, Hubli, Mangalore, Mysore, **Kerala:** Cochin, Thiruvananthapuram, Thrissur, **Madhya Pradesh:** Bhopal, Indore, **Maharashtra:** Kolhapur, Fort, BKC, Andheri (West), Vashi, Nagpur, Nasik, Pune, Pimpri-Chinchwad, **New Delhi:** New Delhi, Pitampura, **Orissa:** Bhubaneshwar, **Punjab:** Amritsar, Jalandar, Ludhiana, **Rajasthan:** Ajmer, Jaipur, Jodhpur, Kota, Udaipur, **Tamil Nadu:** Chennai, Anna Nagar, Anna Salai, T Nagar, Coimbatore, Madurai, Trichy, **Uttar Pradesh:** Agra, Allahabad, Ghaziabad, Kanpur, Lucknow, Varanasi, **Uttaranchal:** Dehradun, **West Bengal:** Durgapur, Kharagpur, Kolkata, Salt Lake, Siliguri.

Application will also be accepted at all UTI MF Chief Representative Collection Centres (CRCC).

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 it may please be ensured 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 'UTI-Investment Bond Fund - Plan-_____' (please give plan number).**
- (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. 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 Demand Draft charges if reimbursed to unitholders will be borne by the AMC and will not be charged to 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 / 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) SEBI has made it mandatory for all applicants, irrespective of amount of investment, to furnish Income Tax PAN. An application without PAN will be rejected. Investors are required to provide the photocopy (self attested by the investor) of the PAN card along with the application form. If the investment is in the name of minor, the PAN of the minor or his father/mother/guardian whose particulars are provided in the application form is to be provided.
- (j) **E-mail communication:** Unitholders who have opted to receive SOA documents/communication by e-mail will be required to download and print the SOA 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.
- (k) 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.
- (l) In case of investment of Rs.50,000/- and above, investors are required to submit copy of acknowledgement provided by service providers as per Prevention of Money Laundering Act, 2002, the rules notified there under and SEBI's guidelines on Anti Money Laundering.



CORPORATE OFFICE

UTI Tower, 'Gn' Block, Bandra Kurla Complex, Bandra (E), Mumbai – 400051. Tel.: 6678 6666

OFFICIAL POINTS OF ACCEPTANCE UTI FINANCIAL CENTRES

AHMEDABAD REGION

Ahmedabad: 101 A&B, Super Mall, Near Lal Bungalow, CG Road, Ahmedabad-380 006, Tel: (079) 26462180/26462905, **Ajmer:** Uday Jyoti Complex, First Floor, India Motor Circle, Kutchery Road, Ajmer-305 001, Tel: (0145) 2423948, **Kota:** Sunder Arcade, Plot No.1, Aerodrome Circle, Kota, Tel: 0744-2502242/07, **Jaipur:** Anand Bhavan, 3rd Floor, Sansar Chandra Marg, Jaipur-302 001, Tel:2365212, **Jamnagar:** "Keshav Complex", First Floor, Opp. Dhanvantary College, Pandit Nehru Marg, Jamnagar – 361 001, Tel: 0288-2662767/68, **Jodhpur:** 1st Floor, Minerva Centre, Station Road, Jodhpur-342 001, Tel: 2645229, **Rajkot:** Race Course Plaza, Shop No. 5,6,7, Ground Floor, Near Income Tax, Rajkot-360 001, Tel:(0281)2433525/244 0701, **Surat:** B-107/108, Tirupati Plaza, Near Collector Office, Athwa Gate, Surat-395 001, Tel: (0261) 2474550, **Udaipur:** Ground Floor, RTDC Bldg., Hotel Kajari, Shastri Circle, Udaipur, Tel: 0294 – 2423065/66/67, **Vadodara:** G-7 & G-7, "Landmark" Bldg., Transpeck Centre, Race Course Road, Vadodara - 390 007, Tel: 2336962.

BANGALORE REGION

Bangalore: (1) B - 14 & B - 15, Gr Floor, Devatha Plaza, 132 Residency Road, Bangalore - 560 025.Tel. No.:(080) 2558 5382/2559 5089, (2) 427 / 14-1, Harmony, 9th Main Road, Near 40th Cross, 5th Block, Jayanagar, Bangalore - 560 041 Tel: (080) 22440837, 64516489, (3) No.60, Maruthi Plaza, 8th Main, 18th Cross Junction, Malleswaram West, Bangalore-560 055, Tel. : 080-23340672, **Cuddapah:** No. 2/790, Sai Ram Towers, Nagarajpeta, 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, **Mangalore:** 1st Floor, Essel Tower, Bunts Hostel Circle, Mangalore-575 003, Tel: 2426290, **Mysore:** No.2767/B, New No. 83/B, Kantharaj Urs Road, Saraswathipuram 1st Main, Opposite to Saraswathi Theatre, Mysore - 570 009, Tel: 0821 - 2344425, **Vijaywada:** 29-37-123, 1st Floor, Dr. Sridhar Complex,Vijaya Talkies Junction, Eluru Road, Vijaywada-520 002, Tel:(0866) 2444819, **Vishakhapatnam:** 202, 1st Floor, Door No.9-1-224/4/4, Above Lakshmi Hyundai Car Showroom, C.B.M. Compound, Near Ramatalkies Junction, Visakhapatnam - 530 003, Tel : 2550 275.

CHANDIGARH REGION

Amritsar: 69, Court Road, Amritsar-143001, Tel: 2564388, **Chandigarh:** Jeevan Prakash (LIC Bldg.), Sector 17-B, Chandigarh-160 017, Tel:2703683, **Jalandhar:** "Ajit Complex", First Floor, 130 Ranjit Nagar, G. T. Road, Jalandhar-144 001, Mobile : 9872800503, **Ludhiana:** Ground Floor, S CO 28, Feroze Gandhi Market, Ludhiana-141 001, Tel: (0161) 2441264, **Shimla:** Flat No. 401 & 402, Mukesh Apts., Fingask Estate, Near Hotel Sheel, Shimla-171 003, Tel:2657803.

UTI – Investment Bond Fund Sr.No.2007/ (A CLOSE-ENDED INCOME SCHEME COMPRISING SEVERAL PLANS)

(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/ Bank Branch Code	M O Code	CR / CA Code	Bank Branch	Bank Sr. No.
DIRECT						

Have you invested in UTI MF earlier. Yes No
 If yes, please provide: Scheme Name Folio / Investor ID (Optional)

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

d	d	m	m	y	y	y	y
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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 (✓) (Refer instruction j)
 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 refer instruction (i) _____ **Enclosed** **PAN Card Copy**

DETAILS OF OTHER APPLICANTS

Name of 2nd applicant _____
 (Mr/Ms/Mrs)
PAN of 2nd applicant refer instruction (i) _____ **Enclosed** **PAN Card Copy**

Name of 3rd applicant _____
 (Mr/Ms/Mrs)
PAN of 3rd applicant refer instruction (i) _____ **Enclosed** **PAN Card Copy**

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 Saving NRO NRE **Account No.** _____

(Application form continued on the reverse)

ACKNOWLEDGEMENT of UTI – Investment Bond Fund - Plan-_____ (please give plan number)
 (To be filled in by the Applicant) Sr.No. 2007/

Received from Mr / Ms / M/s _____
along with Cheque / DD No.* _____ dated _____
Drawn on (Bank) _____
for Rs. (in figures) _____

* Cheques and drafts are subject to realisation.

Stamp of UTI AMC Office/Authorised Collection Centre