

UTI MUTUAL FUND

INVESTMENT MANAGER
UTI Asset Management
Company Private Limited

KEY INFORMATION MEMORANDUM

UTI - Fixed Term Income Fund - Series I - Plan 18 (18 Months Plan)

(A close-ended income Scheme)

Offer for Units of Rs10/- per unit for cash plus applicable load.

Plan	NFO opens on	NFO closes on
Plan 18 (18 months)	23rd December 2005	3rd January 2006

[Plan 36 (36 months plan) and Plan 60 (60 months plan) will be launched separately]

The Trustee reserves the right to extend the closing date of the new fund offer period, subject to the condition that the subscription list of the new fund offer shall not be kept open for more than 30 days

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.

DISTRIBUTOR / AGENT INFORMATION

Distributor / Agent Code / ARN	Sub-Broker Code	CC Code	CA Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

1. APPLICANT INFORMATION (Please fill in Block Letters)

Personal Details of First Applicant Title Mr Ms M/s Others

Name

Date of Birth PAN (Ref. instruction j)

d d / m m / y y y y

Contact Person and Designation (in case of Institutional Investors) / Name of Guardian (in case of Minor)

Mr / Ms

Name of Second Applicant

Mr / Ms / M/s

PAN (Ref. instruction j)

Name of Third Applicant

Mr / Ms / M/s

PAN (Ref. instruction j)

Mode of Holding (Please ✓) Single Joint Anyone or Survivor

Mailing Address of Sole / First Applicant (P.O. Box Address is not sufficient)

City

State Pin Code

Contact details of First / Sole Applicant

Phone (Res) (Off) Fax

e-mail Mobile

Overseas Address in case of NRIs / FIs (if different from mailing address)

City State

Country Postal Code

Status of First Applicant (please ✓)

Resident Individual

Partnership

Company

HUF FII

NRI Trust

Society AOP

BOI

Body Corporate

On behalf of Minor

Others

Occupation (please ✓)

Service

Professional

Business

Housewife

Retired

Student

Others

2. ELECTRONIC CLEARING SERVICE (ECS) (Please ✓)

I/We authorise UTI Mutual Fund to credit Dividend amount and Redemption proceeds through ECS.

The 9 digit MICR Code number of my/our Bank and Branch is : (The 9 digit code appears on your cheque next to the Cheque Number.)

ACKNOWLEDGEMENT - UTI - Fixed Term Income Fund - Series I - Plan 18 (18 Months Plan)
 (To be filled in by the Applicant)

Received from Mr / Ms / M/s an application for Units of UTI - Fixed Term Income Fund - Series I - Plan 18 - Q3 (18 Months Plan)

along with Cheque / DD No. dated

Drawn on (Bank)

for Rs. (in figures)

Signature, Stamp & Date

* Cheques and drafts are subject to realisation.

Instructions

- CHECK LIST**
- Please ensure that:
- Your name and address is given in full
 - All PAN details are given (where 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 favor of 'UTI - Fixed Term Income Fund - Series I - Plan 18-Q3', dated and signed.
 - On the reverse of each cheque submitted, write the Application Form number.
- (a) Please read the terms of the Key Information Memorandum and the Offer Document carefully before filling 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, investors may please ensure that the form has been filled in completely and signed by all the applicants properly as incomplete application is liable to be rejected.

- (c) NRI applicants should preferably submit the application at NRI Branch, Mumbai, Dubai Representative Office or any Financial Centre of UTI AMC along with NR (E) / NR (O) cheque or a rupee draft payable at the place where the application is submitted.
- (d) **The cheque / draft accompanying an application should be made payable in favour of 'UTI-Fixed Term Income Fund - Series I - Plan 18-Q3'.**
- (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.
- (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 number. An application for Rs.50,000/- or more without PAN number 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. In case the PAN number 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) UTI Fixed Term Income Fund - Series I is the name of the scheme which contains three Plans, namely Plan 18 (18 months Plan), Plan 36 (36 months Plan) and Plan 60 (60 months plan). The scheme proposes to launch each Plan on a quarterly basis i.e every quarter, a set of three plans (Plan 18, Plan 36 and Plan 60) will be on offer for sale. For example Sep - Dec'05 launch shall be denoted as "UTI Fixed Term Income Fund - Series - I - Plan 18 - Q3" (for Plan 18), "UTI Fixed Term Income Fund - Series - I - Plan 36 - Q3" (For Plan 36) and "UTI Fixed Term Income Fund - Series - I - Plan 60 - Q3" (for Plan 60). Similarly, Jan - Mar'06 launch shall be known as "UTI Fixed Term Income Fund - Series - I - Plan 18 - Q4" (for Plan 18), "UTI Fixed Term Income Fund - Series - I - Plan 36 - Q4" (For Plan 36) and "UTI Fixed Term Income Fund - Series - I - Plan 60 - Q4" (for Plan 60) and so on. However the trustee reserves the right to launch or defer the launch depending upon the appetite for such products. Each plan will have a fixed term with a separate portfolio.

3. BANK ACCOUNT DETAILS (Mandatory as per SEBI guidelines)

Please provide the following details relating to the Sole / First Holder for Redemption / Dividend Warrants.

Name of the Bank	<input type="text"/>	Branch	<input type="text"/>
Branch Address	<input type="text"/>	City	<input type="text"/>
Pin Code	<input type="text"/>	Account Type (please ✓)	<input type="checkbox"/> Current <input type="checkbox"/> Savings <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR
Account Number	<input type="text"/>		

4. PAYMENT DETAILS

Cheque / DD* No.	<input type="text"/>	Date	<input type="text"/>	Amount in Rs.	<input type="text"/>
Bank	<input type="text"/>	Branch	<input type="text"/>	A/c No.	<input type="text"/>

* Please mention the application no. on the reverse of the Cheque / DD. Cheque / DD must be drawn in favour of 'UTI - Fixed Term Income Fund - Series I - Plan 18-Q3' and crossed 'account payee only'

5. INVESTMENT DETAILS (please ✓)

OPTION GROWTH DIVIDEND PAY-OUT DIVIDEND RE-INVESTMENT

If no option is indicated, it will be deemed to be under Growth Option.

6. NOMINATION DETAILS (optional)

I/We hereby nominate the undermentioned Nominee to receive the amounts to my / our credit in 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 / Trustees

Name and Address of Nominee	To be furnished in case Nominee is a Minor (delete if not applicable)
Name <input type="text"/>	Name of Guardian <input type="text"/>
Address <input type="text"/>	Address of Guardian <input type="text"/>
Date of Birth (in case Nominee is a minor) <input type="text"/>	Signature of Guardian (Optional) <input type="text"/>

7. 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 funds from my/our NRE/NRO/FCNR Account. I/We undertake to provide further details of source of funds and any such other relevant document, if called for by UTI Mutual Fund.

* Applicable to NRIs

<input type="text"/>	<input type="text"/>	<input type="text"/>
First Applicant	Second Applicant	Third Applicant

FOR OFFICE USE ONLY

UTI AMC INWARD NO. <input type="text"/>	UFC CODE <input type="text"/>	DISTT. CODE <input type="text"/>	SCHEME CODE <input type="text"/>
--	----------------------------------	-------------------------------------	-------------------------------------

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 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 :

M/s Karvy Computershare Private Limited 21, Avenue 4, Street No 1, Banjara Hills, Hyderabad - 500 034, Tel. 040 23312454

1st Floor, M.L. Nehru Marg, Panbazar, Guwahati-781001, Tel:521870, **Jamshedpur:** 1-A, Ram Mandir Area, Gr. & 2nd Floor, Bistupur, Jamshedpur-831 001, Tel:0657-2756075, **Patna:** Jeevan Deep Bldg., Gr. & 5th Floor, Exhibition Road, Patna-800 001, Tel:2235001, **Siliguri:** Jeevan Deep, Ground Floor, Gurunanak Sarani, Siliguri-734 401, Tel:2536671.

NORTHERN REGION

New Delhi: (1) Savitri Bhawan, 1st & 2nd Floor, Plot no.3 & 4, Preet Vihar community Centre, Delhi 110092, Tel: 22529374, 22529376 (2) Gulab Bhawan, 2nd Floor, 6, Bahadurshah Jafar Marg, New Delhi-110 002, Tel:23739492, 23311108 (3) Jeevan Bharati, 13th Floor, Tower II, Connaught Circus, New Delhi-110 001, Tel:23731404, 23731403 (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, 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 **Amritsar:** 69, Court Road, Amritsar-143001, Tel:564388, **Chandigarh:** Jeevan Prakash LIC Bldg., Sector 17-B, Chandigarh-160 017, Tel:703683, **Dehradun:** 56, Rajpur Road, Hotel Classic International, Dehradun-248 001, Tel:743203, **Faridabad:** B-614-617, Nehru Ground, NIT, Faridabad-121 001, Tel:5424771, **Ghaziabad:** 41, Navyug Market, Near Singhani Gate, Ghaziabad-201 001, Tel:4790366, **Jaipur:** Anand Bhawan, 3rd Floor, Sansar Chandra Marg, Jaipur-302 001, Tel:365212, **Jodhpur:** Minerva Centre, 1st Floor, Station Road, Jodhpur-342 001, Tel:2645229, **Kanpur:** 16/79-E, Civil Lines, Kanpur-208 001, Tel:304278, **Lucknow:** Regency Plaza Building, 5, Park Road, Lucknow-226 001, Tel:2238628/2238598, **Ludhiana:** Sura Kiran Phase II, 92, The Mall, Ludhiana-141 001, Tel:441264, **Shimla:** Flat No. 401, 402, 403, 405 Mukesh Apts., Fingask Estate, Near Hotel Sheel Shimla-171 002, Tel:2657803, **Varanasi:** 1st Floor, D-58/2A-1, Bhawani Market, Rathayatra, Varanasi-221 001, Tel:358306.

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) Raheja Towers, 26-27, 12th Floor, West Wing, M.G.Road, Bangalore-560 001, Tel:5595091 (2) No.60, Maruthi Plaza, 8th Main, 18th Cross Junction, Malleswaram West, Bangalore-560 055, Tel. : 080-23340672 **Cochin:** Jeevan Prakash, 5th Floor, M.G. Road, Ernakulam-682 011, Tel:362354, **Coimbatore:** U R House, 1st Floor, 1056-C, Avinashi Road, Opp. Nilgiris Dept. Stores, Coimbatore-641 018, Tel:2214973/74/75, **Hubli:** Kalburgi Mansion, 4th Floor, Lamington Road, Hubli-580 020, Tel:2363963, **Hyderabad:** (1) 1st Floor, Surabhi Arcade, 5-1-664, 665, 669, Bank Street, Hyderabad-500 195, Tel:4611095, (2) 6-3-679, First Floor, Elite Plaza, Opp. Tanishq, Green Land Road, Punjagutta, Hyderabad-500 082, Tel:040-23417246, (3) 10-99/1, Ground Floor, Sterling Grand CVK, Road No. 3, Next to HDFC Bank, West Marredpally, Secunderabad-500 026, Tel:27711524, **Madurai:** Tamil Nadu Sarvodaya Sangh Bldg., 108, Thirupparakundram Road, Madurai-625001, Tel:2333765, **Mangalore:** 1st Floor, Essel Tower, Bunts Hotel Circle, Mangalore-575 003, Tel:2426290, **Thiruvananthapuram:** Swastika Centre, 3rd Floor, M.G. Road, Thiruvananthapuram-695 001, Tel:331415, **Trichy:** 104, Salai Road, Woraiyur, Tiruchirappalli-620 003, Tel:2760060, **Trichur:** 28/700 West Pallithamam Bldg., Karunakaran Nambiar Road, Round North, Trichur-680 020, Tel:331259, **Vijaywada:** 27-37-156, Bundar Road, Next to Hotel Manorama, Vijaywada-520 002, Tel:571134, **Vishakhapatnam:** Ratna Arcade, 3rd Floor, 47/15/6, Station Road, Dwarkanagar, Vishakhapatnam 530 016, Tel:748121.

UTI NRI FINANCIAL CENTRE

UTI Tower, 'GN' Block, Bandra-Kurla Complex, Bandra (E), Mumbai-400 051, Tel:56786064 • Fax 26528175
E-mail: utinri@giasbm01.vsnl.net.in

OFFICES OF THE REGISTRARS

M/s Karvy Computershare Private Limited 21, Avenue 4, Street No 1, Banjara Hills, Hyderabad - 500 034, Tel. 040 23312454

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

OFFICIAL POINTS OF ACCEPTANCE**CORPORATE OFFICE**

UTI Tower, 'GN' Block,
Bandra Kurla Complex,
Bandra (E), Mumbai - 400051.
Tel. : 56786666

OFFICIAL POINTS OF ACCEPTANCE**UTI FINANCIAL CENTRES****WESTERN REGION**

Mumbai: (1) Lotus Court Building, 196, Jamshedji Tala Road, Backbay Reclamation, Mumbai-400020, Tel:22024473/4435 (2) UTI Tower, 'GN' Block, Bandra-Kurla Complex, Bandra (E), Mumbai-400051, Tel:56786666 (3) Unit No.2, Block 'B', Opp. JVPD Shopping Centre, Gul Mohar Cross Road No.9, Andheri (W), Mumbai-400049, Tel:26201995 (4) Shradha Shopping Arcade, 1st Floor, S.V. Road, Borivali (West), Mumbai-400092, Tel:28980521, (5) Sagar Bonanza, 1st Floor, Khot Lane, Ghatkopar (W), Mumbai-400086, Tel:25162256, (6) A-1, Ground Floor, Delhi Orchard Avenue, Hiranandani Gardens, Powai, Mumbai - 400 076, Tel:55536797, **Ahmedabad:** UTI House, Near Mithakhali Railway Bridge, Off. Ashram Road, Ahmedabad-380 009, Tel:26583864, **Baroda:** 'Meghdhanush' 4th & 5th Floor, Transpek Circle, Race Course Road, Baroda-390 015, Tel:336962, **Bhopal:** 1st Floor, Ganga Jamuna Commercial Complex, Plot No. 202, Maharana Pratap Nagar, Zone-1, Scheme 13, Habeeb Ganj, Bhopal-462 001, Tel:2558308, **Indore:** City Centre, 2nd Floor, 570, M.G. Road, Indore-452 001, Tel:25338669, **Kalyan:** Ground Floor, Jasraj Commercial Complex, Chitroda Nagar, Vallifer Station Road, Kalyan (West)-421 301, Tel:5607981, **Kolhapur:** Ayodhya Towers, C.S.No.511, KH-1/2, E'ward, Dabhokar Corner, Station Road, Kolhapur-416 001, Tel:2657315, **Nagpur:** Shree Mohini Complex, 3rd Floor, 345, Sardar Vallabhbhai Patel Marg (Kingsway), Nagpur-440 001, Tel:536893, **Nasik:** Sarda Sankul, 2nd Floor, M.G.Road, Nasik-422001, Tel:2572166, **Panaji:** E.D.C. House, Ground Floor, Dr. A.B. Road, Panaji, Goa-403 001, Tel:2222472, **Pune:** (1) Sadashiv Vilas, 3rd Floor, 1183 Fergusson College Road, Shivaji Nagar, Pune-411005, Tel:5535954, (2) City Pride, 1st Floor, Plot No.92/C, D III Block, MIDC, Mumbai-Pune Highway, Chinchwad, Pune-411 019, Tel:56337240, **Raipur:** Vanjiya Bhawan, Sai Nagar, Jail Road, Raipur-492 009, Tel:2551414, **Rajkot:** Lalubhai Centre, 3rd Floor, Lakhaji Raj Road, Rajkot-360 001, Tel:2235112, **Surat:** Saifee Bldg., Dutch Road, Nanpura, Surat-395 001, Tel:3474550, **Thane:** UTI House, Near Thane P&T Office, Opp. Rickshaw Stand, Station Road, Thane (W)-400 601, Tel:5400905, **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.

EASTERN REGION

Kolkata: (1) 99 Park View Appt., Rash Bihari Avenue, Kolkata - 700 029, (2) 29, Netaji Subhash Chandra Road, Kolkata-700 001, Tel:22434581, **Bhubaneswar:** OCHC Bldg., 1st & 2nd Floor, 24, Janpath, Kharvela Nagar, Nr. Ram Mandir, Bhubaneswar-751 001, Tel:2396995, **Durgapur:** 3rd Administrative Bldg., 2nd Floor, Asansol Durgapur Dev. Authority, City Cebtrem Durgapur-713216, Tel:2546831, **Guwahati:** Hindustan Bldg.,