

No. - 20/2009-10

July 30, 2009

**Change in Load Structure and Implementation of SEBI Circular No. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009**

The load structure in respect of the below mentioned schemes will be revised as under with effect from August 1, 2009.

**Category A**

1.	UTI-Banking Sector Fund (Regular Plan)	11.	UTI-Mid Cap Fund
2.	UTI-Contra Fund	12.	UTI-MNC Fund
3.	UTI-Dividend Yield Fund	13.	UTI-Opportunities Fund
4.	UTI-Energy Fund	14.	UTI-Pharma & Healthcare Fund
5.	UTI-Equity Fund	15.	UTI-Services Industries Fund
6.	UTI-Infrastructure Fund	16.	UTI-Transportation & Logistics Fund
7.	UTI-Leadership Equity Fund	17.	UTI-Top 100 Fund
8.	UTI-Master Plus Unit Scheme	18.	UTI-Wealth Builder Fund – Series II (Retail Plan)
9.	UTI-Mastershare Unit Scheme	19.	UTI-Balanced Fund
10.	UTI-Master Value Fund		

Existing Load Structure			Revised Load Structure	
For all the above mentioned schemes				
Application Size	Entry Load (As % of NAV)	Exit Load (As % of NAV)	Entry Load (As % of NAV)	Exit Load (As % of NAV)
< Rs.2 Crore	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 365days from the date of investment.	Nil (Any application size)	< 3 Years - 1% >= 3Years - Nil
=> Rs. 2 Crore	Nil	In respect of each purchase / switch-in of units of Rs.2 crore 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.		

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**For UTI-Wealth Builder Fund – Series II (Institutional Plan)**

Existing Load Structure			Revised Load Structure	
Application Size	Entry Load (As % of NAV)	Exit Load (As % of NAV)	Entry Load (As % of NAV)	Exit Load (As % of NAV)
>=Rs.1 Crore	Nil	In respect of each purchase/switch-in of units of Rs.1 Cr & 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 acceptance.	<b>Nil (Any application size)</b>	0.50% is payable if units are redeemed/switched out on or before 365 days from the date of investment.

**Category B: UTI-Master Index Fund, UTI-Nifty Index Fund, UTI Monthly Income Scheme & UTI MIS Advantage Plan**

Existing Load Structure			Revised Load Structure			
UTI-Master Index Fund & UTI-Nifty Index Fund						
Application Size	Entry Load (As % of NAV)	Exit Load (As % of NAV)	Entry Load (As % of NAV)	Exit Load (As % of NAV)		
< Rs.1 Crore	Nil	1% if exited on or before 365 days from the date of investment	<b>Nil (Any application size)</b>	<b>&lt; 1 year - 1% &gt; =1 Year - Nil</b>		
=>Rs.1 Crore		1% if exited on or before 7 days from the date of investment				
UTI Monthly Income Scheme & UTI MIS Advantage Plan						
< Rs.10 Lacs	Nil	0.50% if exited on or before 180 days from the date of investment				
>= Rs. 10 Lacs		Nil				

**Category C: UTI Variable Investment Scheme & UTI C.R.T.S.**

Existing Load Structure			Revised Load Structure			
UTI Variable Investment Scheme						
Application Size	Entry Load (As % of NAV)	Exit Load (As % of NAV)	Entry Load (As % of NAV)	Exit Load (As % of NAV)		
< Rs.2 Crore	1.50%	<b>Nil</b>	<b>Nil (Any application size)</b>	<b>&lt; 3 Years - 1% &gt;=3 Years - Nil</b>		
=> Rs. 2 Crore	Nil					
UTI C.R.T.S.						
1.00%	1% if exited on or before 180 days from the date of investment					

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**Category D : UTI-Unit Linked Insurance Plan**

Existing Load Structure		Revised Load Structure	
Entry Load (As % of NAV)	Exit Load (As % of NAV)	Entry Load (As % of NAV)	Exit Load (As % of NAV)
2.25%	2% if withdrawn prematurely	Nil (Any application size)	If withdrawn prematurely- 2% On or after maturity - Nil

**Category E : UTI- Retirement Benefit Pension Fund, UTI Children’s Career Balanced Plan, UTI CCP Advantage Fund, and UTI Mahila Unit Scheme**

Existing Load Structure		Revised Load Structure	
<b>UTI- Retirement Benefit Pension Fund (UTI RBP)</b>			
Entry Load (As % of NAV)	Exit Load (As % of NAV)	Entry Load (As % of NAV)	Exit Load (As % of NAV)
1.50%	Less than 1 yr - 5% >= 1 yr & < 3 yrs - 3% >= 3 yrs - 1% At Maturity i.e. 58 years of age (or) after 5 years from the date of investment whichever is later - Nil	Nil (Any application size)	< 1 yr - 5% >= 1 yr & < 2 yrs - 4% >= 2 yrs & < 3 yrs - 3% >= 3 yrs & < 4 yrs - 2% >= 4 yrs & < 5 yrs - 1% >= 5 years - Nil No exit load for investments redeemed at maturity, i.e., 58 years of age, or 5 years and above from the date of investment, whichever is later, under UTI RBP.
<b>UTI Children’s Career Balanced Plan</b>			
2.00%	Less than 2 yr - 3% >= 2 yr & < 4 yrs - 2% >= 4 yrs & < 5 yrs - 1% >= 5 yrs - Nil		
<b>UTI CCP Advantage Fund</b>			
2.25%	4% if repurchased within 1 yr. 3% if repurchased between 1-3 yrs. 1% if repurchased between 3-5 yrs. Nil after 5 yrs.		
<b>UTI Mahila Unit Scheme</b>			
Existing Load Structure		Revised Load Structure	
Entry Load (As % of NAV)	Exit Load (As % of NAV)	Entry Load (As % of NAV)	Exit Load (As % of NAV)
1.50%	If exited before 1 year- 3% If exited on or after 1 year but before 2 years - 2% If exited on or after 2 years- 1%	Nil (Any application size)	< 1 Year - 3% >= 1 Year - < 3 Years - 2% >= 3 Years - < 5 Years - 1% >= 5 years - Nil

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**Category F : UTI – Equity Tax Savings Plan**

Existing Load Structure			Revised Load Structure	
Application Size	Entry Load (As % of NAV)	Exit Load (As % of NAV)#	Entry Load (As % of NAV)	Exit Load (As % of NAV)#
< Rs.2 Crores	2.25%	Nil	Nil (Any application size)	Nil
=> Rs. 2 Crores	Nil			

# Lock-in-period of 3 years for each investment

**Entry Load**

In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund with effect from August 01, 2009. Similarly, no entry load will be charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans accepted by the Fund with effect from August 01, 2009.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

**Exit Load/Contingent deferred Sales Charge (“CDSC”)**

With effect from August 01, 2009, exit load/ CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses.

Any amount in excess of 1% of the redemption value charged to the unit holder as exit load/ CDSC shall be credited to the respective scheme immediately.

For all SIPs registered before 1st August 2009 the load structure existing prior to 1st August, 2009 will be applicable. All SIPs registered under applicable schemes, on or after 1st August, 2009, will have the load structure applicable as per the revised structure mentioned above.

This addendum is an integral part of the Scheme Information Document(SID) / Key Information Memorandum (KIM) of the Schemes of UTI Mutual Fund and should be read in conjunction with the SID/KIM.

For UTI Asset Management Company Limited

Sd/-  
Authorised Signatory

In case you require any further information please contact the nearest Financial Centre of UTI AMC.