



**Unit Holding Option:**  Demat Mode  Physical Mode

DEMAT ACCOUNT DETAILS-(Please ensure that the sequence of name to mentioned in the application form matches with that of the account held with any one of the Depository Participant. Demat Account details are compulsory if demot mode is opted below. (Investor client ID should be printed in proof.)

|  |  |  |   |
|--|--|--|---|
| Central Depository Securities Limited                      | Depository participant Name _____<br>Target ID _____ | National Securities Depository Limited                             | Depository participant Name _____<br>DP ID No. _____<br>Target ID No. _____ |
| Proof enclosed (Any one) <input type="checkbox"/>          |  | Client Master List(CML) <input type="checkbox"/>                   |   |
| Transaction cum Holding Statement <input type="checkbox"/> |  | Cancelled Delivery Instruction Slip (DIS) <input type="checkbox"/> |   |



**UTI SMaRT SIP Form**

(For Post Dated Chequ) (Only CTS - 2010 compliant cheques are allowed)

- Registration of SIP
- Renewal of SIP
- Micro SIP
- Salary Saving SIP
- Change in Bank Details

|     |      |              |          |         |            |
|-----|------|--------------|----------|---------|------------|
| ARN | EJIN | Sub ARN Code | Sub Code | MOCCode | UTI RM No. |
|     |      |              |          |         |            |

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

|   |                            |  |  |  |  |  |  |  |  |  |  |  |  |
|---|----------------------------|--|--|--|--|--|--|--|--|--|--|--|--|
| APPLICANT DETAILS                             | APPLICATION NO./ FOLIO NO. |  |  |  |  |  |  |  |  |  |  |  |  |
| Name Of Sole / 1st holder / Beneficiary Child |                            |  |  |  |  |  |  |  |  |  |  |  |  |
| Name Of Guardian (In case of Minor)           |                            |  |  |  |  |  |  |  |  |  |  |  |  |

|  |  |  |
|--|--|--|
| PAN DETAILS  | (If not registered in the folio already)                                 |  |
| First Applicant / Guardian   | Second Applicant   | Third Applicant  |
| Mandatory Enclosures   | Mandatory Enclosures   | Mandatory Enclosures   |
| <input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Complied | <input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Complied | <input type="checkbox"/> PAN Proof <input type="checkbox"/> KYC Complied |
| PAN Exempt KYC Ref no (PEKRN for Micro investments) - _____              | PAN Exempt KYC Ref no (PEKRN for Micro investments) - _____              | PAN Exempt KYC Ref no (PEKRN for Micro investments) - _____              |

DETAILS OF SIP (For "DIRECT PLAN" please tick here  & write the Scheme Name, Plan/ Option below)

|   |             |  |   |
|---|-------------|--|---|
| Scheme  | UTI         | PLAN   | OPTION                                  |
| Initial Investment Amount( )  | _____       | Each SIP/Micro SIP Amount ( ) # (Default Amount is ` 500)                      | _____                                   |
| SIP / Micro SIP Date:   | 01 07 15 25 | Frequency: <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly | Post Dtd. Chq. Amt.( ) _____            |
| SIP / Micro SIP Period : Start from   | M M Y Y     | End On**   | M M Y Y                                 |
| Cheque Nos. From  | _____       | To   | _____                                   |
| Account No.   | _____       | Drawn on   | _____                                   |
| Branch.   | _____       | PIN Code   | _____                                   |
| Mandatory Enclosure (if 1 <sup>st</sup> instalment is not by cheque) I/We have attached PAN card/Document Copies of all applicants. |             | <input type="checkbox"/> Bank cancelled cheque                                 | <input type="checkbox"/> Copy of cheque |

|                       |                 |                 |
|-----------------------|-----------------|-----------------|
|                       |                 |                 |
| 1st Holder / Guardian | 2nd Unit Holder | 3rd Unit Holder |

## SIP/Micro SIP by cheque/s (only CTS-2010 compliant cheques)

1. The submission of cheques could be as under :

|                      | Monthly option                                 | Quarterly option                         |
|----------------------|--|--|
| New investor         | Cheque of initial investment + 5 cheques (Min) | 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. No up country cheques (UCC) shall be accepted. Only local country cheques (LCC) i.e, from location where Axis bank branch is present shall be accepted as a mode of payment under PDC w.e.f 17th July 2012. CTS 2010 standard complied cheques shall be accepted w.e.f. 1st January 2013.

2. All instalment cheques under MSIP & QSIP should be of uniform amount. For example : if an investor enrolls under MSIP say under UTI Master share for the period Aug 2013 to July 2014, the first cheque can be of any amount drawn on any date of Aug 2013. The remaining cheques should be of uniform date SIP date chosen by investor For uniform amount i.e. 2000/-. Similarly for quarterly option the first cheque could be of any amount and of any date of Aug 2013 and subsequent cheques should be of uniform date and amount.

3. Please draw your cheques in the name of the scheme/Plan in which the amount is invested.

4. Returned Cheques, if any will not be presented again.

## SIP/Micro SIP is available under the Existing Plan and Direct Plan of the below mentioned schemes

| Sr. No. | Scheme Name                  |
|---------|------------------------------|
| 1       | UTI-Balanced fund            |
| 2       | UTI-Banking Sector Fund      |
| 3       | UTI-Dividend Yield Fund      |
| 4       | UTI-Equity Fund              |
| 5       | UTI-India Lifestyle Fund     |
| 6       | UTI-Infrastructure Fund      |
| 7       | UTI-Bluechip Flexi Cap Fund  |
| 8       | UTI-Mastershare Unit Scheme  |
| 9       | UTI-Mid cap Fund             |
| 10      | UTI-Multi Cap Fund           |
| 11      | UTI-MNC Fund                 |
| 12      | UTI-Opportunities Fund       |
| 13      | UTI-Pharma & Healthcare Fund |

| Sr. No. | Scheme Name  |
|---------|--|
| 14      | UTI-Top 100 Fund   |
| 15      | UTI-Transportation & Logistics Fund                            |
| 16      | UTI-Wealth Builder Fund  |
| 17      | UTI-MIS Advantage Plan   |
| 18      | UTI-Monthly Income Scheme                                      |
| 19      | UTI-Children's Career Balanced Plan                            |
| 20      | UTI-CCP Advantage Fund   |
| 21      | UTI-SMART WOMAN SAVINGS PLAN                                   |
| 22      | UTI-Long Term Equity Fund (Tax Saving)                         |
| 23      | UTI-Floating Rate Fund - STP (Regular Plan - Growth to Option) |
| 24      | UTI-Gilt Advantage Fund-Growth Plan and Dividend Plan          |
| 25      | UTI-Bond Fund  |
| 26      | UTI-G-Sec Short Term Plan                                      |

| Sr. No. | Scheme Name                                     |
|---------|---|
| 27      | UTI-Short Term Income Fund - Institutional Plan |
| 28      | UTI-Nifty Index Fund                            |
| 29      | UTI-Retirement Benefit Pension Fund             |
| 30      | UTI-Dynamic Bond Fund                           |
| 31      | UTI-Income Opportunities Fund                   |
| 32      | UTI-Banking & PSU Debt Fund                     |
| 33      | UTI-Medium Term Fund                            |
| 34      | UTI-Unit Linked Insurance Plan                  |
| 35      | UTI-Spread Fund                                 |
| 36      | UTI-Treasury Advantage Fund-Institutional Plan  |
| 37      | UTI-Money Market Fund-Institutional Plan        |

## Schemes available in Demat Mode

| Sr. No. | Scheme Name                 |
|---------|-----------------------------|
| 1       | UTI-Balanced fund           |
| 2       | UTI-Banking Sector Fund     |
| 3       | UTI-Dividend Yield Fund     |
| 4       | UTI-Equity Fund             |
| 5       | UTI-India Lifestyle Fund    |
| 6       | UTI-Infrastructure Fund     |
| 7       | UTI-Bluechip Flexi Cap Fund |
| 8       | UTI-Mastershare Unit Scheme |
| 9       | UTI-Mid cap Fund            |
| 10      | UTI-Multi Cap Fund          |

| Sr. No. | Scheme Name  |
|---------|--|
| 11      | UTI-MNC Fund   |
| 12      | UTI-Opportunities Fund   |
| 13      | UTI-Pharma & Healthcare Fund                                   |
| 14      | UTI-Top 100 Fund   |
| 15      | UTI-Transportation & Logistics Fund                            |
| 16      | UTI-Wealth Builder Fund - Series II                            |
| 17      | UTI-MIS Advantage Plan   |
| 18      | UTI-Monthly Income Scheme                                      |
| 19      | UTI-Floating Rate Fund - STP (Regular Plan - Growth to Option) |
| 20      | UTI-Gilt Advantage Fund-Growth Plan and Dividend Plan          |

| Sr. No. | Scheme Name                                     |
|---------|---|
| 21      | UTI-Bond Fund                                   |
| 22      | UTI-G-Sec Short Term Plan                       |
| 23      | UTI-Short Term Income Fund - Institutional Plan |
| 24      | UTI-Nifty Index Fund                            |
| 25      | UTI-Dynamic Bond Fund                           |
| 26      | UTI-Income Opportunities Fund                   |
| 27      | UTI-Banking & PSU Debt Fund                     |
| 28      | UTI-Medium Term Fund                            |

"Note: Please refer Scheme Information Document (SID) for the applicable load structure of the above Listed scheme."

## Instructions Cum Terms and Conditions For SIP & Micro SIP

*Haq, ek behtar zindagi ka.*

1) Please refer the SID, SAI, Key Information Memorandum, all instructions, addenda issued from time to time and our website [www.utimf.com](http://www.utimf.com) for instructions, terms and conditions. Applicable NAV, Risk Factors, Load and other information, various requirement of the respective schemes / Plan before investing. It is deemed that the investor has agreed to all the terms and conditions as prevailing on the date of the application / investment. SIP / Micro SIP is offered with Monthly and Quarterly periodicity.

2) I understand & agree that mobile number & email id registered / updated in the folio given will be replaced with the mobile number & email id provided by overleaf. I will receive the alerts sent by UTIMF with regard to transactions including SIP renewals. I do authorize UTIMF to act on my instructions sent through SMS vide my mobile number registered with UTIMF.

3) **Any day SIP:** Investor may choose any date between 1st and 31st of the month as their SIP date. In case SIP date is left blank, the date mentioned in the SIP Start date will be considered as SIP date. In case the SIP Start date is left blank, SIP date opted by the investor falling 21 days from the date of submission of the applications shall be taken as the SIP Start date. If the frequency is not ticked by the investor, Monthly will be taken as frequency by default. However, the above is subject to the acceptance of the investors' mandate by his / her bank. There is no stipulated period up to which a SIP / Micro SIP can be under operation. However, if no period is specified period ended December 2099 will be taken by default. Investors are required to submit the SIP forms atleast 21 days prior to the first SIP date opted.

4) If frequency in the Mandate to Bank is left blank then by default the same will be taken as As and When presented".

5) If the SIP / Micro SIP amount is not mentioned by the investor in the SIP form, then by default, the same will be taken as ` 500/- under the monthly option and ` 1500 under the quarterly option.

6) **New Fund Offer:** Investors may submit the Mandate Form during the NFO period for such Schemes as may be decided by AMC from time to time. In such cases, the mandate shall commence on the dates stipulated by the investor after a gap of 20 days from the time of reopening of the Schemes for purchase and redemption of units. For example, if the units of the Scheme reopens for purchase and redemption post NFO on 16th December, the earliest instalment can be only on 3rd of January of the following year.

7) **Minimum amount:** The minimum amount of each investment for SIP / Micro SIP is ` 500/- (for monthly option) and ` 1500/- (for Quarterly option) for all the Schemes except for UTI Floating Rate Fund - Regular Plan and Direct Plan. The Minimum amount is ` 2500/- (for Monthly Option) and ` 7500/- (for Quarterly Option) and in multiples of ` 1. The minimum amount is ` 10,000 for the schemes UTI-Money Market Fund and UTI-Treasury Advantage Fund. Investors desiring to start SIP / Micro SIP in a dividend plan of any of the Debt Schemes are required to have a minimum investment of ` 5000/- . Minimum application amount as specified in the respective SID of the Schemes of (UTI MF) is not applicable in case of transactions through SIP.

8) **Unit Allotment:** Units will be allotted at NAV based purchase price declared on the applicable SIP date opted by the investors of the month or quarter. In case 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. However, if the SIP amount is equal to or more than ` 2,00,000/- the unit allotment will be as per the NAV applicable for the date of realization of the investment amount.

9) The applications will be received at all official points of acceptance of UTI Asset Management Company (UTIAMC). Outstation Cheques will not be accepted. Only CTS- 2010 compliant cheques are allowed.

10) **Account Statement:** An Account Statement will be sent to the unit holder through Email where ever email id is registered. The physical statement would be dispatched to the unit holders once in 6 Months.

11) Investors can choose to discontinue this facility by giving one month written notice to the registrar of the Schemes. In case of 4 consecutive failures of SIP instalments due insufficient funds, UTI MF reserves the right to terminate such SIP without a written request from the investor.

12) It will be sole responsibility of the investor's bank and / or branch to ensure proper registration of the debit mandate and confirm its registration. Investor will not hold UTI MF or its service providers responsible if the transaction is delayed or declined or not effected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS /local holidays. Investors will not hold UTIMF or it's service providers responsible for non allotment of Units for SIP / Micro SIP if the payment is not received from the Unit Holders bank for various reasons.

13) UTI MF or its other service providers shall not be responsible and liable for any damages / compensations for any loss, damage, etc., incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility. In case all the cheques are not attached with initial SIP application, UTI MF shall not be responsible for discontinuation of SIP due to non receipt of subsequent cheques in time.

14) UTI MF reserves the right to reject SIP / Micro SIP / Debit Mandate without assigning any reasons therefor.

15) If you have invested through a distributor kindly specify the name of financial advisor and ARN Code of the distributor, Sub ARN Code and EUIN else, for Direct Investment, Please mention "Direct" in the column "Name of Financial Advisor" and "Sub Code / ARN". In case nothing is specified, then by default, the Sub Code will be treated as Direct and the application form will be treated as Direct Application.

16) **Direct Plan:** Investor subscribing under direct plan of a Scheme will have to indicate "Direct Plan" against the Scheme Name in the Application form, Example "UTI Opportunities Fund - Direct Plan". Investors should also indicate "Direct" in the application form. However in case distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the distributor code will be ignored and the application will be processed under the Direct Plan. In case investors do not indicate his / her choice and no ARN code is mentioned, it will be treated as Direct application and accordingly considered under "Direct Plan".

17) It will be the sole responsibility of the unit holder(s) bank and its branch to ensure proper registration of the debit mandate and confirm registration. If no confirmation of registration/ rejection is received, the AMC /RTA/ its agents will deem the same to be registered and confirm the registration to unit holders entirely at the risk of unit holder(s). In case of rejection of SIP form for any reason what so ever, the UTIMF will not entertain any request for refund of proceeds of the first cheque which is already realized. Investors may redeem the units allotted through first cheque at applicable NAV.

18) The unit holder(s) agree that, UTIMF / its RTA and their agents shall not be held liable for any unsuccessful registration and / or transaction due to any action or inaction of the unit holder's bank including but not limited to the reasons mentioned below and agree to indemnify UTIMF / UTIAMC /RTA for all liabilities, losses, damages and expenses which they may consequently incur or sustain either directly or indirectly.

- Non acceptance or rejection of debit mandate for whatsoever reason by the unit holder(s) bank branch, with or without any reasons assigned by the unit holder(s) bank.
- Loss of debit mandate form in transit from point of acceptance of the form to RTA office and further to the unit holder(s) bank and /or branch.
- Non registration of the debit mandate by the unit holder(s) bank and branch.
- Deemed registration due to non confirmation of registration or rejection by the bank and any subsequent rejection of the debit of bank account for funds.
- Non availability of funds in the bank account of the Unit holder(s) at the time of debit.
- Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.

19) **SIP Step Up:** By opting for this facility investor can choose to increase the SIP/ Micro SIP by a predefined amount at predefined intervals (Half yearly or Yearly). For availing the facility the investor has to a) Provide the details of the SIP Step up in the SIP enrolment form. b) Sign the SIP mandate to bank with the Debit type as Maximum Amount, and the amount sufficiently higher to accommodate the maximum stepped up amount. In case the amount mentioned in the mandate falls short of stepped amount, the step up will be cancelled in our records automatically. However, the SIP with the last stepped up amount will continue. c) The minimum step up amount is ` 500 and in multiples of 2500. d) If step amount is mentioned and frequency is not mentioned, the default frequency will be taken as Yearly. e) In case of request for Cancellation of Step up facility received from the investor, the last stepped amount will continue for the rest of the period of SIP unless modified by the investor.

20) Currently, Auto debit facility is offered only to the investors maintaining the accounts with ICICI Bank, Axis Bank and Dhanalakshmi bank and such other bank's as may be enabled by UTI AMC from time to time. National Automated Clearing House (NACH) is Direct Electronic Debit mode implemented by National Payment Corporation of India (NPCI). List of Banks under this mode is available on NPCI website [www.npci.org.in](http://www.npci.org.in). The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH /Auto Debit. If any city / Bank is removed from the above mentioned list, UTI Mutual Fund at its sole discretion will change the mode of collecting the SIP amounts for the balance period. UTI AMC reserves the right to get the SIP mandate registered with the investor's bank either in NACH / Direct Debit mode at its discretion.

### 21) For Micro SIP only

- Applicability & Transactions covered:
  - Micro SIP is allowed only for those who do not have PAN.
  - Systematic Investment Plans (SIPs) where aggregate of instalments in a rolling 12 months period or in a financial year, i.e. April to March does not exceed ` 50,000/- will be covered (to be referred as "Micro SIP" herein)
  - The exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs) and Minor. HUFs and other categories will not be eligible for Micro SIPs.
  - The exemption is applicable to joint holders also.
- Procedure:
  - W.e.f 1st January 2012 KYC has become mandatory through KRA.
  - KYC photo ID Proof and Address Proof should be submitted along with KYC form to any of the official points of acceptance. For details of documents to be submitted please visit: [www.cvlkra.com](http://www.cvlkra.com).
- A Micro SIP application will be rejected where it is found that the registration of the application will result in aggregate of Micro SIP instalments in a financial year exceeding ` 50,000/- or where there are deficiencies in supporting documents.
  - Rejected application will be sent back to the investor with a deficiency memo.
  - In case the first Micro SIP instalment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future instalments. No refunds will be made for the units already allotted. Investor will be sent a communication to this effect. However, redemption shall be allowed.

22) **Transaction Charges** for application through Distributors / Agents only - In case the subscription amount is ` 10,000/- or more and if your Distributor has opted to receive the transaction charges, ` 150/- (for first time mutual fund investor) or ` 100 (for investor other than first time mutual fund investor) would be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

23) **Multi SIP:** Investor can start SIP in multiple schemes (3 schemes) using the form overleaf with all the parameters suiting his requirement. In case investors wants to register SIP in more than 3 schemes investors may use an additional SIP enrolment form.

24) **Change of Bank:** Investor needs to submit the UTI SMaRT Form duly filled with the details of new bank details from which the SIP should be started. Investor must tick the option of Change of Bank in the UTI SMaRT SIP Form and also mention the details of the SIP in which the Change of Bank Details is requested. This form should be submitted at least 21 days prior to the subsequent SIP instalment debit date

25) **Request for Change in SIP Scheme:** Investors must use the SIP Service. Request form duly filled in at least 15 days prior to the subsequent SIP instalment date..

26) SIP in schemes through post dated cheques is available only on 01<sup>st</sup>/07<sup>th</sup>/15<sup>th</sup> / 25<sup>th</sup> of a month.

27) For SIP/Micro SIP under UTI RBPF/ UTI CCP / UTI ULIP - Please refer to the scheme provisions before registering for the SIP / Micro SIP.

28) Frequencies in SIP forms: Currently Half Yearly and Yearly Frequency are available only for the Scheme UTI-ULIP only.



## ACKNOWLEDGMENT UTI SMaRT SIP Form

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

|  |      |        |  |
|--|------|--------|--|
| Received from Mr./Ms/Mrs                           |      |        |  |
| Date   |      |        |  |
| Folio No./Investor Id/Application No.              |      |        |  |
| 'SIP/Micro SIP' Application for Scheme/Plan/Option |      |        |  |
| Scheme   | Plan | Option |  |
| Scheme   | Plan | Option |  |
| Scheme   | Plan | Option |  |

| Unit Holding Option                    | Payment Mechanism                   |
|--|-------------------------------------|
| <input type="checkbox"/> Physical Mode | <input type="checkbox"/> Electronic |
| <input type="checkbox"/> Demat Mode    | <input type="checkbox"/> Cheque     |

TIME STAMP

**Note: All purchases are subject to realisation of Cheques/ receipt of funds**