



## 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 demat mode is opted below. (Investor client ID should be printed in proof.)

Central Depository Securities Limited	Depository participant Name _____	National Securities Depository Limited	Depository participant Name _____
	Target ID _____		DP 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"/>			



Haq, ek behtar zindagi ka.

## UTI SMaRT SIP Form <sup>TM</sup>

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

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

ARN / RIA	EUIN	Sub ARN Code	Sub Code	MO Code	UTI RM No.

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

APPLICANT DETAILS	APPLICATION NO./FOLIO NO.
Name of Sole / 1st Holder / Beneficiary Child	
Name of Guardian (in case of Minor)	

<b>PAN DETAILS</b>	<b>(If not registered in the folio already)</b>	
First Applicant/Guardian	Second Applicant	Third Applicant
Mandatory Enclosure	Mandatory Enclosure	Mandatory Enclosure
<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 <input type="checkbox"/> & 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 (Please tick)	<input checked="" type="checkbox"/> 01 <input checked="" type="checkbox"/> 07 <input checked="" type="checkbox"/> 15 <input checked="" type="checkbox"/> 25	Frequency : <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Post Dtd. Chq. Amt. (₹)
SIP / Micro SIP Period : Start from	_____	End On	_____
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 Unit Holder / Guardian	2nd Unit Holder	3rd Unit Holder

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

1. The submission of cheques could be as under :

Investor Type	Monthly Option	Quarterly Option
New investor	Cheque of initial investment + 5 cheques (Min)	Cheque of initial investment + 3 cheques (Min)
Existing investor	6 cheques (Min)	4 cheques (Min)

**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. 17<sup>th</sup> July 2012, CTS 2010 standard complied cheques shall be accepted w.e.f. 1<sup>st</sup> January 2013.

2. All instalment cheques under Monthly SIP (MSIP) and Quarterly SIP (QSIP) should be of uniform amount. For example; if an investor enrolls under MSIP say under UTI Equity Fund for the period May 2018 to April 2019, the first cheque can be of any amount drawn on any date of May 2018. 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 May 2018 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 is available under the Regular Plan and Direct Plan of the below mentioned schemes

SI No.	Equity Schemes	SI No.	Debt Schemes	SI No.	Hybrid Schemes
1	UTI Banking and Financial Services Fund	1	UTI Banking & PSU Debt Fund	1	UTI Arbitrage Fund
2	UTI Core Equity Fund	2	UTI Bond Fund	2	UTI Childrens Career Fund - Investment Plan
3	UTI Dividend Yield Fund	3	UTI Corporate Bond Fund	3	UTI Childrens Career Fund - Savings Plan
4	UTI Equity Fund	4	UTI Credit Risk Fund	4	UTI Hybrid Equity Fund
5	UTI Healthcare Fund	5	UTI Dynamic Bond Fund	5	UTI Multi Asset Fund
6	UTI India Lifestyle Fund	6	UTI Gilt Fund	6	UTI Regular Savings Fund
7	UTI Infrastructure Fund	7	UTI Medium Term Fund	7	UTI Retirement Benefit Pension Fund
8	UTI Long Term Equity Fund (Tax Saving)	8	UTI Money Market Fund	8	UTI Unit Linked Insurance Plan
9	UTI Mastershare Unit Scheme	9	UTI Overnight Fund		
10	UTI Mid Cap Fund	10	UTI Short Term Income Fund		
11	UTI MNC Fund	11	UTI Treasury Advantage Fund		
12	UTI Nifty Index Fund	12	UTI Ultra Short Term Fund		
13	UTI Nifty Next 50 Index Fund				
14	UTI Transportation and Logistics Fund				
15	UTI Value Opportunities Fund				

### Schemes available in Demat Mode

SI No.	Equity Schemes	SI No.	Debt Schemes	SI No.	Hybrid Schemes
1	UTI Banking and Financial Services Fund	1	UTI Banking & PSU Debt Fund	1	UTI Arbitrage Fund
2	UTI Core Equity Fund	2	UTI Bond Fund	2	UTI Hybrid Equity Fund
3	UTI Dividend Yield Fund	3	UTI Corporate Bond Fund	3	UTI Multi Asset Fund
4	UTI Equity Fund	4	UTI Credit Risk Fund	4	UTI Regular Savings Fund
5	UTI Healthcare Fund	5	UTI Dynamic Bond Fund		
6	UTI India Lifestyle Fund	6	UTI Gilt Fund		
7	UTI Infrastructure Fund	7	UTI Medium Term Fund		
8	UTI Mastershare Unit Scheme	8	UTI Money Market Fund		
9	UTI Mid Cap Fund	9	UTI Overnight Fund		
10	UTI MNC Fund	10	UTI Short Term Income Fund		
11	UTI Nifty Index Fund	11	UTI Treasury Advantage Fund		
12	UTI Nifty Next 50 Index Fund	12	UTI Ultra Short Term Fund		
13	UTI Transportation and Logistics Fund				
14	UTI Value Opportunities Fund				



Haq, ek behtar zindagi ka.

## ACKNOWLEDGEMENT

### UTI SmaRT SIP Form™

UTI Mutual Fund, UTI Tower, 'Gn' Block, 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 Cheque/receipt of funds

# Instructions Cum Terms and Conditions for Systematic Investment Plan (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 requirements 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 is offered with Monthly and Quarterly periodicity.
2. **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 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 at least 21 days prior to the first SIP date opted.
3. If the 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.
4. **Minimum SIP Amount:** The minimum amount of each investment for SIP is ₹ 500 (for Monthly Option) and ₹ 1500 (for Quarterly Option) for all schemes except for UTI Mastershare Unit Scheme - Growth Option, UTI Ultra Short Term Fund, UTI Money Market Fund and UTI Treasury Advantage Fund. The minimum SIP amount for UTI Mastershare Unit Scheme is ₹ 100 (for Monthly Option) and ₹ 300 (for Quarterly Option). For UTI Ultra Short Term Fund is ₹ 2500 (for Monthly Option) and ₹ 7500 (for Quarterly Option). For UTI Money Market Fund and UTI Treasury Advantage Fund, the minimum SIP amount is ₹ 10,000. Investors desiring to start 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.
5. Investors shall necessarily furnish their email account and mobile number, in case, they opt for Initial Investment lower than ₹ 5,000/-, subsequent Investment lower than ₹ 1,000/-, monthly SIP lower than ₹ 500/-, quarterly SIP lower than ₹ 1,500/- and step up SIP lower than ₹ 500/-. All communications to such investors will be done in electronic mode. However, in case of any request from these unit holders for physical copies, UTI AMC / UTI Mutual Fund shall provide the same.
6. **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.
7. The applications will be received at all official points of acceptance of UTI Asset Management Company Ltd. (UTI AMC Ltd.). Outstation cheques will not be accepted. Only CTS - 2010 compliant cheques are allowed.
8. **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.
9. Investors can choose to discontinue SIP facility by giving 10 days written notice to the registrar of the Schemes. In case of 4 consecutive failures of SIP installments due to insufficient funds, UTI MF reserves the right to terminate such SIP without a written request from the investor.
10. 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 not effected or the investor's bank account is debited in advance or after the specific SIP date due to various clearing cycles, local holidays. Investors will not hold UTI MF or its service providers responsible for non allotment of Units for SIP if the payment is not received from the Unit Holders bank for various reasons.
11. 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.
12. UTI MF reserves the right to reject SIP / Debit mandate without assigning any reasons therefor.
13. If you have invested through a distributor kindly specify the name of financial advisor and ARN Code, Sub ARN Code and EUIIN of the distributor or else, for Direct Investment, please mention 'Direct' in the column Name of Financial Advisor. In case nothing is specified, then by default, the application form will be treated as Direct Application.
14. **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 Equity 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'.
15. 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 UTI MF 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.
16. The unit holder(s) agree that, UTI MF / 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 Indemnity UTI MF / UTI AMC / RTA for all liabilities, losses, damages and expenses which they may consequently incur or sustain either directly or indirectly.
  - a. 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.
  - b. 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.
  - c. Non registration of the debit mandate by the unit holder(s) bank and branch.
  - d. 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.
  - e. Non availability of funds in the bank account of the Unit holder(s) at the time of debit.
  - f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
17. **SIP Step Up:** By opting for this facility investor can choose to increase the 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 ₹500.
  - 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.
18. 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 Investors bank in NACH mode at its discretion.
19. Transaction Charges for application through Distributors / Agents only. In case the subscription amount ₹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.
20. **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
21. **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 installment debit date
22. **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 installment date.
23. SIP in schemes through post dated cheques is available only on "01<sup>st</sup> /10<sup>th</sup> /15<sup>th</sup> / 25<sup>th</sup> of a month
24. For SIP under UTI RBPf/ UTI CCF / UTI ULIP. Please refer to the scheme provisions before registering for the SIP.