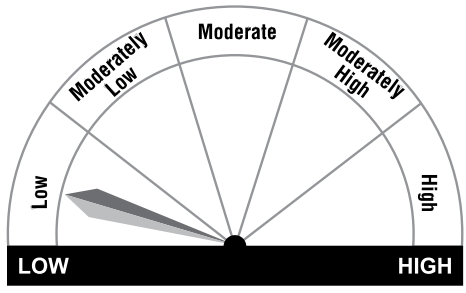
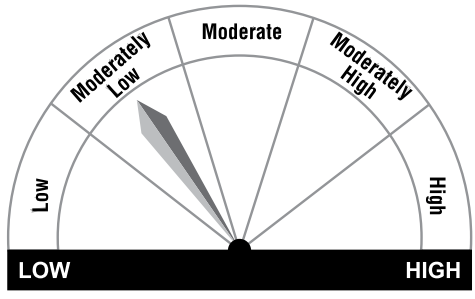
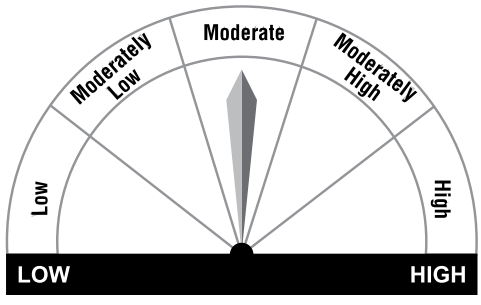
UTI Mutual Fund

Haq, ek behtar zindagi ka.

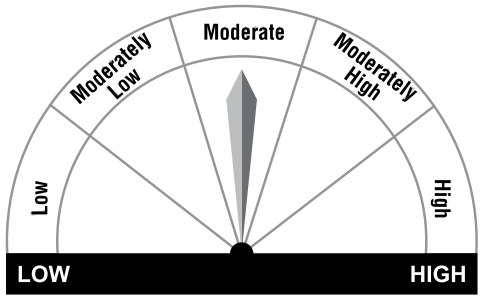
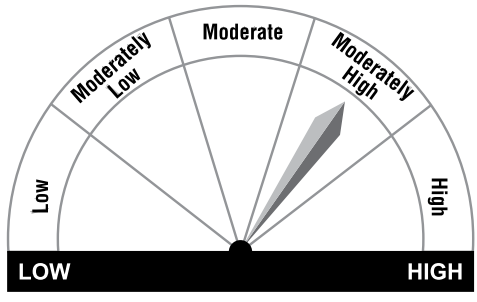
KEY INFORMATION MEMORANDUM FOR INCOME SCHEMES

NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
UTI-Liquid Cash Plan (An Open-ended Income Scheme)	• Steady and reasonable income over short-term with capital preservation. • Investment in money market securities & high quality debt	 Investors understand that their principal will be at Low risk
UTI-Money Market Fund (An Open-ended Money Market Mutual Fund)	• Current income consistent with preservation of capital over short-term • Investment in short-term money market securities	
UTI - Floating Rate Fund (An open-ended income scheme)	• Regular income over short-term • Investment in floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate return	 Investors understand that their principal will be at Moderately Low risk
UTI - G-SEC Fund (An open-ended dedicated gilt fund)	• Short term credit risk free return • Investment in Central Government Securities, Treasury Bills, Call Money and Repo	
UTI - Treasury Advantage Fund (An open-ended income scheme)	• Capital preservation and liquidity for short-term • Investment in quality debt securities/ money market instruments	
UTI – Banking & PSU Debt Fund (An open-ended income scheme with no assured return)	• Generate steady & reasonable income over short to medium term • Investment in predominantly Debt & Money Market Securities issued by Bank & Public Sector Undertaking (PSUs)	 Investors understand that their principal will be at Moderate risk
UTI - Bond Fund (An open-ended pure debt fund)	• Regular returns for long-term • Investment predominantly in medium to long term debt as well as money market instruments	
UTI - Dynamic Bond Fund (An open-ended income scheme)	• Optimal returns with adequate liquidity over medium-term • Investment in debt/money market instruments	
UTI-Fixed Maturity Plan (A close-ended umbrella income scheme comprising of several Investment Plans)	• Regular income for short term • Investment in Debt/Money Market Instrument/Govt. Securities	

*** Investors should consult their financial advisers if in doubt about whether the product is suitable for them**

Please read overleaf

February 23, 2017

NAME OF THE SCHEMES	THIS PRODUCT IS SUITABLE FOR INVESTORS WHO ARE SEEKING*	RISKOMETER
UTI - Gilt Advantage Fund (An open-ended gilt scheme)	• Long-term credit risk free return • Investment in sovereign securities issued by the Central Government and / or a State Government and / or any security unconditionally guaranteed by the Central Government and / or a State Government	 Investors understand that their principal will be at Moderate risk
UTI - Income Opportunities Fund (An open-ended income scheme)	• Reasonable income and capital appreciation over long-term • Investment in debt and money market instruments across different maturities & credit rating	
UTI-Medium Term Fund (An open ended income scheme with no assured returns)	• Steady and reasonable income over the medium term • Investment in Debt/Money Market Instrument / Govt. Securities	
UTI - Monthly Income Scheme (An open-ended debt oriented scheme)	• Regular income over medium-term • Investment in equity instruments (maximum-15%) and fixed income securities (debt and money market securities)	
UTI - Short Term Income Fund (An open-ended income scheme)	• Steady and reasonable income over short-term • Investment in money market securities/ high quality debt	
UTI-Mahila Unit Scheme (An open-ended debt oriented scheme)	• Reasonable income with moderate capital appreciation over a long-term horizon • Investment in equity instrument (maximum-30%) and debt/ money market instruments	 Investors understand that their principal will be at Moderately High risk
UTI - MIS-Advantage Plan (An open-ended income scheme)	• Long-term capital appreciation and regular income over medium-term • Investment in equity instruments (maximum-25%) and fixed income securities (debt and money market securities)	
UTI- Unit Scheme for Charitable & Religious Trusts & Registered Societies (UTI-C.R.T.S) (An open-ended income scheme)	• Regular income over long-term • Investment in equity instruments (maximum-30%) and debt/ money market instruments	

*** Investors should consult their financial advisers if in doubt about whether the product is suitable for them**

GENERAL INSTRUCTIONS FOR FILLING THE APPLICATION FORM

PLEASE FILL IN ALL COLUMNS IN CAPITAL LETTERS ONLY

[Fields Marked with (*) must be Mandatorily filled in]

[Before Filling up the Form, Please read the Cover Page Carefully to know the Risk Profile of the Scheme(s) you are Investing in]

(a) Please read the terms of the Key Information Memorandum, Scheme Information Documents and Statement of Additional Information 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 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) **Please write the Application Serial Number on the reverse of the cheque / draft.**

(e) Please fill in the names of the applicant(s) / beneficiary / alternate child (if any) / institution / parent or lawful guardian / minor / 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.

(f) Attach any one of the documents as proof of date of birth and relationship with minor viz., birth certificate, School leaving certificate/mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., Passport of the minor or any other suitable proof evidencing the date of birth and relationship with the minor.

(g) 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.

(h) If you have invested through a distributor, kindly specify the Name and ARN Code, Sub ARN Code of the distributor, else for Direct Investment, please mention "Direct" in the Column "Name & Broker Code/ARN / Sub ARN Code". In case nothing is specified, then by default, the Broker Code will be treated as Direct and the application form will be treated as Direct Application.

(i) **Transaction Charges**

For Investments of value Rs 10000/- and above only, a transaction charge of Rs100 (for existing investors) and Rs 150 (for first time investor in mutual funds) will be deducted from the subscription amount and paid to the Distributor whose information is provided in the Application Form. However, upfront commission, if any, shall be paid directly by the Investor to the Distributor based on his assessment of various factors including service rendered by the Distributor. For further details on Transaction charges, refer to SAI/SID of the respective Scheme.

(j) **Direct Plan**

Direct Plan is for all category of eligible investors (whether existing or new Unitholders) who purchase/subscribe Units directly with the Fund and is not available for investors who route their investments through a Distributor.

The Direct Plan will be a separate plan under the Fund/Scheme and shall have a lower expense ratio excluding distribution expenses, commission etc and will have a separate NAV. No commission shall be paid from Direct Plan. Portfolio of the scheme under the Existing Plan and Direct Plan will be common.

For further details refer to SAI.

(k) **'Friend In Need'** details will be used by UTI MF only for ascertaining the present address of the unit holder (without disclosing investment details of the investor) if no response is received from the unit holder on sending communication in any form to his/her registered address or e-mail ID, if available, atleast for two occasions. For further details, please refer to SAI.

(l) SEBI has made it mandatory for all applicants, irrespective of amount of investment, to furnish Income Tax PAN (PAN not applicable to Micro SIP). 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.

Investment & Payment Details

(m) **The cheque/draft accompanying an application should be made payable in favour of "The name of the scheme".**

In the case of 'Direct Plan', the cheque/draft shall be payable in favour of "The name of the scheme - Direct Plan".

(n) 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 ` 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.

In the case of UTI-Floating Rate Fund, UTI-Short Term Income Fund, UTI-Liquid Cash Plan and UTI-Money Market Fund the Demand draft charges, if any, will have to be borne by the investors only and no reimbursement of the same will be made by UTI AMC. For further details, refer to SAI/SID of respective scheme.

(o) UTI AMC/MF shall not accept application for subscription of units accompanied with Third Party Payment except in certain exceptional cases as may be permitted. For details please refer to SID/SAI.

Payment Modes

(p) **No money orders, outstation cheques, post-dated cheques [except through Systematic Investment Plan(SIP)/Micro SIP] and postal orders will be accepted.**

However, cash payment to the extent of ` 50,000/- per investor, per Mutual Fund, per financial year through designated branches of Axis Bank will be accepted subject to the following procedure:-

i. Investors who desire to invest upto ` 50,000/- per financial year shall contact any of our UTI UFCs and obtain a Form for Deposit of Cash and fill-up the same.

ii. Investors shall then approach the designated branch of Axis Bank along with the duly filled-in Form for Deposit of Cash and deposit the cash.

iii. Axis Bank will provide an Acknowledgement slip containing the details of Date & Time of deposit, Unique serial number, Scheme Name, Name of the Investor and Cash amount deposited. The Investors shall attach the Acknowledgement slip with the duly filled-in application form and submit them at the UFCs for time stamping.

iv. Applicability of NAV will be based on depositing of cash at the designated bank branch before the cut-off time and time-stamping of the valid application together with the acknowledgment slip at the UTI Financial Centre (UFC)/Official Point of Acceptance (OPA).

For further details please refer to SAI.

(q) **Know Your Customer (KYC) Norms:**

Common Standard KYC through CDSL Ventures Ltd (CVL) is applicable for all categories of investors and for any amount of investment. KYC done once with a SEBI registered intermediary will be valid with another intermediary. Intermediaries shall carry out In-Person Verification (IPV) of their clients.

For further details related to KYC, please refer to SAI/SID of the respective scheme.

PAN-Exemption for micro financial products

Only individual Investors (including NRIs, Minors & Sole proprietary firms) who do not have a PAN, and who wish to invest upto ` 50000/- in a rolling 12 month period or in a financial year under any Scheme including investments, if any, under SIPs shall be exempted from the requirement of PAN on submission of duly filled in purchase application forms, payment amount/instrument and KYC application form with other prescribed documents towards proof of identity as specified by SEBI. Eligible investors of micro investment should attached a copy of KYC Acknowledgement further quoting PAN exempt KYC reference number (PEKRN) along with the application form.

For all other categories of investors, this exemption is not applicable.

Please refer to the SAI for further details on KYC.

Details of Beneficial Ownership

In terms of SEBI Master Circular on AML/CFT dated December 31, 2010, 'Beneficial Owner' has been defined as a natural person/s who ultimately own, control or influence a client and / or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement.

Further, the Prevention of Money Laundering Rules, 2005 (PMLR 2005) read with Prevention of Money Laundering Act, 2002 also require that all the beneficial owner(s) shall identify themselves with the intermediary through whom his/her/their investments are made in the scheme.

Applicability:

It is applicable to all categories of investors except a) Individuals and b) a company listed on a stock exchange or is a majority owned subsidiary of such a company.

Above information shall be provided by the investors to UTI Asset Management Company Ltd (UTI AMC) / its Registrar, till the same is taken over by KYC Registering Authority (KRA).

Details of the identity of the beneficial owner/ all natural person(s) such as their Name(s), PAN number/Passport details, Address etc together with a self attested PAN Card copy is to be provided by the Investor to the Official Points of Acceptance (OPAs) of the UTI MF Schemes/aforesaid Registrar while submitting the Application Form. Such beneficial owners/natural persons include those who are acting alone or together, or through one or more juridical person and exercising control through ownership or who ultimately has a controlling ownership interest.

In case of any change in the beneficial ownership, the investor will be responsible to intimate UTI AMC / its Registrar / KRA as may be applicable immediately about such change.

For further details regarding manner of determination of beneficial ownership in doubtful cases (relating to investors other than Trust and Foreign investors), investments by Trust and Foreign Investors and for other details regarding disclosure of information regarding beneficial ownership etc., please refer to SAI/relevant Addendum.

(r) **Aadhaar**

Implementation of the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017 with respect to seeding of Aadhaar number

In terms of the Prevention of Money-laundering (Maintenance of Records) Rules, 2005, read with the Prevention of Money-laundering (Maintenance of Records) Second Amendment Rules, 2017, it is mandatory for investors to submit their Aadhaar number issued by the Unique Identification Authority of India (UIDAI) to UTI Mutual Fund/its Registrar and Transfer Agent/ Asset Management Company ("the AMC") and comply with the following requirements as applicable to them:-

i. Where the investor is an individual, who is eligible to be enrolled for Aadhaar number, the investor is required to submit the Aadhaar number issued by UIDAI. Where the Aadhaar number has not been assigned to an investor, the investor is required to submit proof of application of enrolment for Aadhaar.

If such an individual investor is not eligible to be enrolled for Aadhaar number, and in case the Permanent Account Number (PAN) is not submitted, the investor shall submit one certified copy of an officially valid document containing details of his identity and address and one recent photograph along with such other details as may be required by the Mutual Fund.

The investor is required to submit PAN as defined in the Income Tax Rules, 1962.

If such an individual investor who is not eligible to be enrolled for Aadhaar number, has already submitted the PAN, no further action is required.

ii. Where the investor is a non-individual, apart from the constitution documents, Aadhaar numbers and PANs as defined in Income-tax Rules, 1962 of managers, officers or employees or persons holding an attorney to transact on the investor's behalf is required to be submitted. Where an Aadhaar number has not been assigned, proof of application towards enrolment for Aadhaar is required to be submitted and in case PAN is not submitted, an officially valid document is required to be submitted. If a person holding an authority to transact on behalf of such an entity is not eligible to be enrolled for Aadhaar and does not submit the PAN, certified copy of an officially valid document containing details of identity, address, photograph and such other documents as prescribed is required to be submitted.

The timelines for submission of the Aadhaar numbers, as per the requirements stated above, are as follows:

i. Requirements for all folios opened upto October 15, 2017:

For folios existing/opened upto October 15, 2017, investors are required to submit the requisite details / documents, as stated above, by December 31, 2017. In case of failure by such investors, to submit the above details by December 31, 2017, the folios of such investors shall cease to be operational till the time the above details are submitted by the investors.

ii. Requirements for folios opened from October 16, 2017 to December 31, 2017:

For all folios opened from October 16, 2017 to December 31, 2017, investors are required to submit the requisite details / documents, as stated above, at the time of account opening. In case of failure by such investors, to submit the above details at the time of account opening, the AMC may, at its sole discretion, open the account pending receipt of the requisite details/ documents. In such cases where the AMC decides to open the account, if

the investors fail to submit the requisite details/ documents by December 31, 2017, the folios of such investors shall cease to be operational till the time the above details are submitted by the investors.

iii. Requirements for folios opened from January 01, 2018:

For all folios opened from January 01, 2018, investors are required to submit the requisite details / documents, as stated above, at the time of account opening.

Where the investors who are individuals (or in the case of investors who are non-individuals, managers, officers or employees or persons holding an attorney to transact on the investor's behalf, as the case may be,) do not have an Aadhaar number, the proof of enrolment for Aadhaar can be submitted at the time of opening the account . In such cases, the Aadhaar number shall be required to be provided for eventual authentication within 6 months from the date of opening of account, failing which the account / folio shall cease to be operational

It may be noted that the requirement of submitting Form 60 is not applicable for investment in mutual fund units.

(s) **Consolidated Account Statement (CAS)**

The AMC will issue a Consolidated Account Statement (CAS) for each calendar month to the investor in whose folios transactions has taken place during that month and such statement will be issued on or before the 10th day of the succeeding month detailing all the transactions and holding at the end of month including transaction charges paid to the distributor, if any, across all schemes of all mutual funds.

Further, CAS as above, will also be issued every half yearly (September/March), on or before the 10th day of succeeding month detailing holding at the end of the sixth month, across all schemes of all mutual funds, to all such investors in whose folios no transactions has taken place during that period.

The word "transaction" for the purposes of CAS would include purchase, redemption, switch, dividend payout, dividend reinvestment, Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer of Investment Plan (STRIP), bonus transactions and merger, if any.

However, Folios under Micropension arrangement shall be exempted from the issuance of CAS.

Statement of Account for Demat Account holders:-

(I) The unit holders who do not have Demat account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice.

(II) For unit holders having Mutual Fund (MF) investments and Demat Account -

a. Such Investors shall receive a single Consolidated Account Statement (CAS) from the Depository.

b. Consolidation shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding.

c. In case an investor has multiple accounts across two depositories, the depository with whom the Demat account has been opened earlier will be the default depository which will consolidate the details across depositories and MF investments and dispatch the CAS to the investor.

d. The CAS will be generated on monthly basis.

e. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts, then CAS with holding details shall be sent to the investor on half yearly basis.

f. The dispatch of CAS by the depositories shall constitute compliance by UTI AMC/ UTI Mutual Fund with the requirements under Regulation 36(4) of SEBI (Mutual Funds) Regulations, 1996.

For further details on other Folios exempted from issuance of CAS, PAN related matters of CAS etc, please refer to SAI.

(t) **MF Utility for Investors**

UTI AMC Ltd has entered into an agreement with MF Utilities India Private Ltd (MFUI) for usage of MF Utility (MFU), a shared service initiative of various Asset Management Companies, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form and a single payment instrument through a Common Account Number (CAN).

Accordingly, all financial and non-financial transactions pertaining to Schemes of UTI Mutual Fund excluding UTI Nifty, UTI Children's Career Balanced Plan, UTI Children's career Advantage Fund and UTI ULIP are available through MFU either electronically on www.mfuonline.com as and when such a facility is made available by MFUI or physically through authorised Points Of Service ("POS") of MFUI with effect from the respective dates as published on MFUI website against the POS locations. However, all such transactions shall be subject to the eligibility of investors, any terms and conditions and compliance with the submission of documents and procedural requirements as stipulated by UTI MF/UTI AMC from time to time in addition to the conditions specified by MFU, if any.

The online portal of MFUI i.e. www.mfuonline.com and the POS locations aforesaid shall act as Official Points of Acceptance (OPAs) in addition to the existing OPAs of the UTI AMC Ltd and any transaction submitted at such POS will be routed through MFUI or as may be decided by UTI AMC. Investors not registered with MFUI also can submit their transactions request by giving reference to their existing folio number. All valid applications received for any other scheme apart from eligible schemes as stated above may be accepted by UTI AMC at its own discretion.

The uniform cut off time as prescribed by SEBI and as mentioned in the SID/KIM of the respective Schemes shall be applicable for applications received by MFUI. However, in case of investment of any amount in liquid funds and Rs 2 lacs and above for other Schemes, the applicability of NAV will be subject to the date and time of receipt of credit of amount to the specified bank account of AMC. UTI AMC Ltd will not be responsible for any delay or omission whatsoever, on the part of MFUI.

For further details regarding procedures for obtaining CAN and other particulars about MFU etc, please refer to Addendum No 50 dated 6th February 2015/SAI. Investors may also contact the nearest POS aforesaid for procedures to be complied with in this regard.

(u) **E-mail communication:** Unitholders who have opted to receive documents/ communication by e-mail will be required to download and print the 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 email 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. SMS and Email on the registered address of the investor shall be sent confirming the number of unit allotted within 5 business days from the date of transaction.

(v) **Abridged Annual Report:**

The unitholders whose Email ID is registered with UTI Mutual Fund will receive Abridged Annual Report by email unless indicated by the investor otherwise to receive the physical copy. The scheme-wise Abridged Annual report will also be made available on the website of UTI Mutual Fund (www.utimf.com).

(w) **Note on EUIN:** Investors should mention the EUIN of the person who has advised the investor. If left blank, please sign the declaration provided in the application form. EUIN will assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the ARN holder /Sub broker.

Applicability of EUIN :

a. Transactions to be included - Purchases, Switches, SIP/ STP / STP Triggers registration, Dividend Transfer Plan registration.

b. Transactions to be excluded – Auto SIP/ STP / SWP / STP Triggers Installments, Dividend Reinvestments, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and Dividend Transfer Plan installments.

(x) Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

(y) **Risk Mitigation process against Third Party Cheques**

Third party payments are not accepted in any of the schemes of UTI Mutual Fund subject to certain exceptions.

"Third Party Payments" means the payment made through instruments issued from an account other than that of the beneficiary investor mentioned in the application form. However, in case of payments from a joint bank account, the first named applicant/ investor has to be one of the joint holders of the bank account from which payment is made.

For further details on documents to be submitted under the process to identify third party payments, Exceptions for accepting such cheques etc, refer to SAI/relevant addenda.

Bank Mandate registration as part of the New Folio creation

In order to reduce frauds and operational risks relating to fraudulent encashment of redemption/dividend proceeds, Investors are required to submit any of the prescribed documents (along with original document for verification) in support of the bank mandate mentioned in the application form for subscription under a new folio, in case these details are not the same as the bank account from which the investment is made.

(z) **Details under FATCA / Foreign Tax Laws**

Foreign Account Tax Compliance Act (FATCA) is a United States (US) Law aimed at prevention of tax evasion by us citizens and residents ("US Persons") through use of offshore accounts.

FATCA obligates foreign financial institutions (FFIs), including Indian financial institutions to provide the US Internal Revenue Service (IRS) with information and to report on the accounts held by specified US Persons. The term FFI is defined widely to cover a large number of non-US based financial service providers such as mutual funds, depository participants, brokers, custodians as well as banks. FATCA requires enhanced due diligence processes by the FFI so as to identify US reportable accounts.

The identification of US person will be based on one or more of following "US indicia"-

- Identification of the Account Holder as a US citizen or resident;
- Unambiguous indication of a US place of birth;
- Current US mailing or residence address (including a US post office box);
- Current US telephone number;
- Standing instructions to transfer funds to an account maintained in USA;
- Current effective power of attorney or signing authority granted to a person with a US address or
- An "in-care of" or "hold mail" address that is the sole address that the Indian Financial Institution has on the file for the Account Holder

Common Reporting Standard - The New Global Standard for Automatic Exchange of Information

On similar lines as FATCA the Organization of Economic Development (OECD), along with the G20 countries, of which India is a member, has released a "Standard for Automatic Exchange of Financial Account Information in Tax Matters", in order to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad, requiring cooperation amongst tax authorities. The G20 and OECD countries have together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI).

Please refer to Instructions given in the FATCA/CRS Form before filling in the particulars and for further details relating to FATCA/CRS, refer to AMFI India's Circular No.135/ BP/63/2015-16 dated 18th September 2015 and SEBI Circular No. CIR/MIRSD/3/2015 dated 10th September 2015.

(aa) **Power of Attorney**

If the investment is made by a Constituted Attorney on behalf of the investor, please furnish the following details and enclose a Notarised copy of the Power of Attorney(PoA) and register the same with the Registrars to the Scheme. If you have already registered your PoA, please provide the PoA Registration Number in the space provided below the signature box in the Application Form

1. PoA Holder's Name: ☐ Mr / ☐ Ms
2. PoA for ☐ First/Sole Applicant ☐ Second Applicant ☐ Third Applicant
3. PAN of PoA Holder (Attach Pan Card Copy)
   Please Note that PoA Holder must comply with applicable KYC requirements
4. Date of Birth: (dd/mm/yyyy) & Email:

CHECK LIST

Please ensure that:

- **Application Form is filled in Capital letters only**
- Your name and address is given in full.
- Your preferred Scheme, plan and option is selected.
- Your investment is not less than the minimum investment amount.
- Your application is complete and signed by all applicants.
- Cheques are drawn in favour of 'The name of the scheme' (in case of Direct Plan, "the name of the scheme - Direct Plan") dated, signed and crossed 'A/c Payee only'.
- On the reverse of each cheque submitted, the Application Form number is written.
- PAN details of all holders are given failing which your application will be rejected (PAN not applicable to micro SIP).
- Copy of KYC acknowledgement for all holders provided by service provider is given, 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.
- Only CTS-2010 complied cheques are submitted.

UTI Mutual Fund
Haq, ek behtar zindagi ka.

COMMON APPLICATION FORM FOR INCOME SCHEMES

(OCBs ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF)

Sr.No. 2018/

TIME STAMP

Registrar Sr. No.

(Please read instructions carefully before filling the form and use BLOCK LETTERS only)

DISTRIBUTOR INFORMATION (only empanelled Distributors/Brokers will be permitted to distribute Units) (refer instruction 'h')

ARN / RIA No.^	Name of Financial Advisor	Sub ARN Code	Sub Code/ Bank Branch Code	M O Code	EUI No.@	UTI RM No.	BDA / CA Code
ARN-47791	INDIA INFOLINE LTD						

^ By mentioning RIA code, I/we authorise you to share with the Investment Adviser the details of my/our transactions.

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 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 fees for this transaction. (☐ Please tick and sign below when EUIN box is left blank) (refer instruction 'w').

Signature of 1st Applicant / Guardian | Signature of 2nd Applicant | Signature of 3rd Applicant

TRANSACTION CHARGES TO BE PAID TO THE DISTRIBUTOR (Please tick any one of the below) (Refer Instruction 'i')

☐ I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS
₹ 150 will be deducted as transaction charges per Subscription of ₹ 10,000 and above

OR

☐ I AM AN EXISTING INVESTOR IN MUTUAL FUNDS
₹ 100 will be deducted as transaction charges per Subscription of ₹ 10,000 and above

Existing Unit Holder information If you have an existing folio no. with PAN & KYC validation, please mention your Folio Number here:

APPLICANT'S PERSONAL DETAILS ☐ Mr. ☐ Ms. ☐ Mrs. ☐ M/s. *** Denotes Mandatory Fields**

Name of First Applicant / Other Mentally Handicapped Persons (for UBF / MIS) and Adult Female Persons (For SWSP) (as appearing in Aadhaar) **(Refer Instruction 'r')**

Date of Birth Mandatory for minors

First Applicant's Address (Do not repeat the name) **Name & Address of resident relative in India** (for NRIs) (P.O. Box No. is not sufficient)

Village/Flat/Bldg./Plot*

Street/Road/Area/Post

City/Town* State Pin*

***PAN / PEKRN$ OF 1st APPLICANT** (whose particulars are furnished in the form) ***AADHAAR NO.**

Enclosed ☐ PAN/PEKRN Card/ID Proof Copy ☐ Know Your Customer (KYC)* Acknowledgement Copy Please (✓)

OVERSEAS ADDRESS (Overseas address is mandatory for NRI / FPI applicants in addition to mailing address in India)

City*

State Country* Zip/Pin*

NAME IN FULL OF THE FATHER (OR) MOTHER/ GUARDIAN (If Minor)$$ / Contact Person And Designation - For Institutional Applicants / Alternate Applicant (in case of UBF / MIS / MUS)
☐ Mr. ☐ Ms. ☐ Mrs.

$$ Proof of date of birth and proof of relationship with minor to be attached or else sign the declaration on the reverse (Refer instruction f)

DETAILS OF OTHER APPLICANTS

Name of 2nd Applicant ☐ Mr. ☐ Ms. ☐ Mrs. ☐ M/s. Date of Birth of 2nd Applicant

***PAN / PEKRN of 2nd Applicant** ***AADHAAR NO.**

Enclosed ☐ PAN/PEKRN Card/ID Proof Copy ☐ Know Your Customer (KYC)* Acknowledgement Copy Please (✓)

Name of 3rd Applicant ☐ Mr. ☐ Ms. ☐ Mrs. ☐ M/s. Date of Birth of 3rd Applicant

***PAN / PEKRN of 3rd Applicant** ***AADHAAR NO.**

Enclosed ☐ PAN/PEKRN Card/ID Proof Copy ☐ Know Your Customer (KYC)* Acknowledgement Copy Please (✓)

$ Required for MICRO Investment upto ₹ 50,000/-. (refer instruction 'q')

PAYMENT DETAILS (Please ensure that the cheque complies to the CTS 2010 standards) **(Refer Instruction 'y')**

#Cheque/DD/NEFT/❖RTGS Ref. No. / Unique Serial No. (For Cash)

☐ Cash Account type (please ✓) ☐ Savings ☐ Current ☐ NRE ☐ NRO ☐ DD issued from abroad

Account No.

Date Amt. of investment (i)

Bank DD Charges if any (ii)

Branch Net amount paid (i-ii)

Amt. in words

☐ UTI Smart Form if already registered (Applicable for existing investors)

Please mention the application No. on the reverse of the cheque / DD, NEFT / RTGS advice. Cheque / DD must be drawn in favour of **"The Name of the Scheme"** & crossed **"A/c Payee Only"**

❖ **Investment amount shall be ₹ 2 lacs and above in case of payments through RTGS.**

BANK PARTICULARS OF 1ST APPLICANT (Mandatory as per SEBI Guidelines)

Bank Name		Branch	
Address		MICR Code	(this is a 9-digit number next to your cheque number)
	City Pin*		
Account type (please ✓)	☐ Savings ☐ Current ☐ NRO ☐ NRE	IFS Code	(this is a 11-digit number)
Account No.			

INVESTMENT DETAILS (FOR "DIRECT PLAN" PLEASE TICK HERE ☐ & TICK SCHEME, PLAN/OPTION / SUB-OPTION GIVEN BELOW) (Refer Instruction 'j')
PLEASE USE SEPARATE FORM FOR EACH SCHEME

☐ **UTI-CRTS** ☐ **UTI-GILT ADVANTAGE FUND-LTP** ☐ **UTI-SMART WOMEN SAVINGS PLAN** ☐ **UTI-MONTHLY INCOME SCHEME**

◯ Growth ◯ Dividend Payout ◯ Dividend Reinvestment (Default-Growth Option/Plan)

☐ **UTI-G-SEC FUND-STP** ◯ Growth ◉ Daily Dividend Reinvestment ◯ Periodic Dividend Payout ◯ Periodic Dividend Reinvestment (Default-Growth Option)

☐ **UTI-MIS-ADVANTAGE PLAN**

◯ Growth Plan ◯ Monthly Div. Plan Payout ◯ Monthly Div. Plan Reinvestment
◯ Flexi Div. Plan Payout ◯ Flexi Div. Plan Reinvestment ◯ Monthly Payment Plan (Default-Growth Plan)

☐ **UTI-BANKING & PSU DEBT FUND** ☐ **UTI-INCOME OPPORTUNITIES FUND** ☐ **UTI-SHORT TERM INCOME FUND**

◯ Growth ◯ Monthly Div. Payout ◯ Monthly Div. Reinvestment
◯ Quarterly Div. Payout ◯ Quarterly Div. Reinvestment ◯ Half Yearly Div. Payout
◯ Half Yearly Div. Reinvestment ◯ Annual Div. Payout ◯ Annual Div. Reinvestment
◯ Flexi Div. Payout ◯ Flexi Div. Reinvestment (Default-Growth Option/Sub Option except for UTI-STIF where the default is Qtly. Div. Sub Option)

☐ **UTI-BOND FUND** ☐ **UTI-DYNAMIC BOND FUND**

◯ Growth ◯ Quarterly Div. Payout ◯ Quarterly Div. Reinvestment
◯ Half Yearly Div. Payout ◯ Half Yearly Div. Reinvestment ◯ Annual Div. Payout
◯ Annual Div. Reinvestment ◯ Flexi Div. Payout ◯ Flexi Div. Reinvestment (Default-Growth Option)

☐ **UTI-FLOATING RATE FUND-STP** ☐ **UTI-LIQUID CASH PLAN** ☐ **UTI-MONEY MARKET FUND** ☐ **UTI-TREASURY ADVANTAGE FUND**
☐ **UTI-MEDIUM TERM FUND**

◯ Growth ◯ Daily Div. Reinvestment&&& ◯ Weekly Div. Payout&&
◯ Weekly Div. Reinvestment&&& ◯ Fortnightly Div. Payout&&& ◯ Fortnightly Div. Reinvestment&&&
◯ Monthly Div. Payout ◯ Monthly Div. Reinvestment ◯ Quarterly Div. Payout
◯ Quarterly Div. Reinvestment ◯ Half Yearly Div. Payout ◯ Half Yearly Div. Reinvestment
◯ Annual Div. Payout ◯ Annual Div. Reinvestment ◯ Flexi Div. Payout
◯ Flexi Div. Reinvestment

(Default-Growth Option under UTI-FRF, UTI-MMF & UTI-MTF)
(Default-Daily Div. Reinvestment under UTI-LCP & UTI-TAF)

Please Note:

&& Weekly Div. **Payout** Option **NOT** available under UTI-Liquid Cash Plan, UTI-Floating Rate Fund-STP & UTI-Medium Term Fund
&&& Daily Div. Reinvestment, Weekly Div. Reinvestment, Fortnightly Div. Payout & Fortnightly Div. Reinvestment option are not available under UTI-Medium Term Fund
For Dividend Policy relating to various Options / Sub Options, please refer to SID.

☐ **UTI-FIXED MATURITY PLAN** ◇ **YEARLY SERIES (YFMP)** ◇ **HALF YEARLY SERIES (HFMP)** ◇ **QUARTERLY SERIES (QFMP)**
(Use separate form for each series)

◉ Growth ◯ Dividend Payout ◯ Dividend Reinvestment (Default-Growth Option)

Cheque / DD should be drawn in favour of UTI-Fixed Maturity Plan – YFMP (mm/yy) / HFMP (mm/yy) / QFMP (mm/yy-Plan No.)

Details of Beneficial Ownership (Please tick applicable category). Ownership details to be provided if the Ownership percentage/interest any Beneficiary is as per the threshold limit provided below. Details to be provided for each such beneficiary.

(Refer instruction q)

Category	☐ **Unlisted company**	☐ **Partnership Firm**	☐ **Unincorporated Association/Body of Individuals**	☐ **Trust**	☐ **Foreign Investor $$$**
Ownership per cent @@@	>25%	>15%	>15%	>=15%	

@@@ Ownership percentage of shares/capital/profits/property of juridical person/interest in the Trust as on the date of the application shall be furnished by the investor.

$$$ In the case of Foreign investors, the beneficial ownership will be determined as per SEBI guidelines. For details refer to SAI/relevant Addendum.

In case of any change in the beneficial ownership, the investor will be responsible to intimate UTI AMC / its Registrar / KRA as may be applicable immediately about such change.

Details of Beneficial Ownership (Please attach a separate sheet with this format if the space provided is insufficient)

Sr. No.	**Name**	**Address**	**Details of Identity such as PAN / Passport**	**% of ownership**
1				
2				
3				

[Please attach self attested copy of PAN/Passport (proof of photo identity) along with application form]

Unitholding Option ☐ Demat Mode ☐ Physical Mode (Available under all scheme except UTI-CRTS, UTI-SWSP & UTI-FMP)

DEMAT ACCOUNT DETAILS - Please ensure that the sequence of names as 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 above

National Securities Depository Limited	Depository Name		Central Depository Services (India) Limited	Depository Name	
	DP ID No.			Target ID No.	
	Beneficiary Account No.				

Enclosures : ☐ Client Master List (CML) ☐ Transaction cum Holding Statement ☐ Delivery Instruction Slip (DIS)

FRIEND IN NEED DETAILS - In case UTI MF is unable to communicate with me/us at my / our registered address, I / we authorize UTI MF to correspond with the following person to ascertain my/our updated contact details. (refer instruction - k)

Name

Address:

Relationship with the applicant (optional) Email Mobile

GENERAL INFORMATION - Please (✓) wherever applicable

STATUS:
☐ Resident Individual ☐ Minor through guardian ☐ HUF ☐ Partnership ☐ Trust
☐ Sole Proprietorship ☐ Society / Club ☐ Body Corporate ☐ AOP ☐ BOI
☐ FPI ☐ NRI ☐ Foreign Nationals## ☐ Listed Company ☐ LLP
☐ Unlisted 'Not for Profit'^^ Company ☐ Other Unlisted Company ☐ PIO
☐ Others (Please specify)

OCBs are not allowed to invest in units of any of the schemes of UTI MF.
^^ 'Not for Profit' Company as defined under Companies Act (Act of 1956/2013).

OCCUPATION:
☐ Business ☐ Student ☐ Agriculture ☐ Self-employed ☐ Professional
☐ Housewife ☐ Retired ☐ Private Sector Service ☐ Public Sector Service ☐ Government Service
☐ Forex Dealer ☐ Others (Please specify)

MODE OF HOLDING: ☐ Single ☐ Anyone or survivor ☐ Joint ☐ First holder or Survivor (for UTI MUS)

MARITAL STATUS: ☐ Unmarried ☐ Married ☐ Wedding Anniversary

OTHER DETAILS (MANDATORY)

FOR INDIVIDUALS ONLY

1st Applicant:
(A) Gross Annual Income Details Please tick (✓)
☐ Below 1 Lac ☐ 1-5 lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore
[OR]
Net-worth in ₹ asfdasdasfasfdasfdas as on (date) / /
(B) Please tick if applicable: ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP) (For definition of PEP, please refer instruction 'x').
(C) Any other information:

2nd Applicant:
(A) Gross Annual Income Details
☐ Below 1 Lac ☐ 1-5 lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore
[OR]
Net-worth in ₹ as on (date) / /
(B) Please tick if applicable: ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP)
(C) Any other information:

3rd Applicant:
(A) Gross Annual Income Details
☐ Below 1 Lac ☐ 1-5 lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore
[OR]
Net-worth in ₹ as on (date) / /
(B) Please tick if applicable: ☐ Politically Exposed Person (PEP) ☐ Related to a Politically Exposed Person (PEP)
(C) Any other information:

FOR NON-INDIVIDUALS ONLY

(A) Gross Annual Income Details
☐ Below 1 Lac ☐ 1-5 lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs - 1 Crore ☐ >1 Crore
[OR]
Net-worth in ₹ as on (date) / /
(B) Is the entity involved in / providing any or the following services
– Foreign Exchange / Money Changer Services ☐ YES ☐ NO – Gaming / Gambling/Lottery Services (e.g. casinos, betting syndicates) ☐ YES ☐ NO
– Money Lending / Pawning ☐ YES ☐ NO
(C) Any other information:

UTI Mutual Fund
Haq, ek behtar zindagi ka.

ACKNOWLEDGEMENT
(To be filled in by the Applicant)

Sr. No. 2018/

Received from Mr / Ms / M/s

An application under (scheme name)

along with Cheque$/DD$/NEFT/RTGS Ref. No./Unique Serial No. (For Cash) dated

Drawn on (Bank)

for ₹ (in figures)

Stamp of UTI AMC Office/ Authorised Collection Centre

$ Cheques and drafts are subject to realisation.

DETAILS UNDER FATCA (FOREIGN TAX COMPLIANCE ACT) AND CRS (COMMON REPORTING STANDARD) **(Refer Instruction 'Z')**

Information to be provided by all Applicants in the same sequence of Names as given in this Application form

Are you a tax resident of any country other than India ?

If **No**, please tick here: ☐ First Applicant ☐ Second Applicant ☐ Third Applicant

If **yes**, please fill in the Particulars in the prescribed Form for FATCA/CRS and attach it with this Application Form.

NOMINATION DETAILS (Please ✓) (please sign if you do not wish to nominate)

☐ 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 of nominee is a minor)	Address of guardian
Address with pin code	Signature of Nominee / guardian (for minor)

Investors who wish to nominate two or three persons may fill in the separate form prescribed for the same and attach it with this application form.

☐ I/We do not wish to nominate

Sign. here ➥

Signature of 1st Applicant / Guardian	**Signature of 2nd Applicant**	**Signature of 3rd Applicant**

DECLARATION AND SIGNATURE OF APPLICANT/s

• I / We have read and understood the contents of the Scheme Information Document, Statement of Additional Information 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 hereby authorize UTI MF/UTI AMC to share my data furnished in the Form to my distributor and other service providers of the UTI MF for the purpose of servicing, issue of account statement/consolidated statement of account etc and cross selling of products/schemes of the UTI MF. • The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. • 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 for NRIs) • I hereby solemnly declare that I am the father/mother/guardian of the minor child in whose name the application is made. The date of birth stated by me is true and correct. I do not have any documents in support of the date of birth and relationship with minor child. • I/we wish to receive email and SMS communication from UTI Mutual Fund. • I/we wish to receive email and SMS communication from UTI Mutual Fund. • I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/ authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. • I/We hereby provide my/our consent for sharing/disclosing of my/our Aadhaar number(s) including demographic information with UTI MF / UTI AMC and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios. (Strike out if this declaration is not applicable).

OPTION FOR DESPATCH OF STATEMENT OF ACCOUNT (SoA)

☐ Through email∞ ☐ SoA in Physical Form ☐ At my Overseas address as mentioned above® ☐ To be dispatched to my resident relative's address in India as mentioned above®

∞ Please send the Account Statement, Abridged Annual Report, Transaction confirmation, communication of change of address, change of bank details etc. through email only at the below email ID.

® Applicable to NRIs

First Applicant Details	**Mobile No.**		**Tel. (R)**		**Tel. (O)**
	***E-mail**		**Alternate E-mail**		

Sign. here ➥

Signature of 1st Applicant / Guardian / POA^^	**Signature of 2nd Applicant / POA^^**	**Signature of 3rd Applicant / POA^^**
Name of 1st Authorised Signatory	Name of 2nd Authorised Signatory	Name of 3rd Authorised Signatory
Designation	Designation	Designation

^^ Power of Attorney (POA) Registration No. (if already registered) (Refer instruction 'AA')

Notes :

1. If the application is incomplete and any other requirement is not fulfilled, the application is liable to be rejected.
2. Consolidated Account Statement (CAS) will be sent within 10 days of the following month of the transaction.
3. **Please ensure that all KYC Compliance Proof and PAN details are given, failing which your application will be rejected. PAN not applicable for Micro SIP.**
4. All communication 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 Registrar :

   M/s. Karvy Computershare Pvt. Ltd.: Unit: UTIMF, Karvy Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032, **Board No:** 040-6716 2222, **Fax No.:** 040- 6716 1888, **Email:** uti@karvy.com

UTI-SIP

UTI SMaRT Form™

UTI Mutual Fund

Haq, ek behtar zindagi ka.

UMRN _____ Date _____ 1

Tick (✓)

CREATE	✓
MODIFY	☒
CANCEL	☒

Sponsor Bank Code _____ Utility Code _____

I/We hereby authorize **UTI Mutual Fund** to debit (tick✓) SB | CA | CC | SB-NRE | SB-NRO | Other 2

Bank a/c number _____ 3

with Bank _____ 4 IFSC _____ 5 or MICR _____

an amount of Rupees _____ ₹ 6

FREQUENCY ~~☒ Mthly~~ ~~☒ Qtly~~ ~~☒ H-Yrly~~ ~~☒ Yrly~~ ☑ As & when presented

DEBIT TYPES ~~☒ Fixed Amount~~ ☑ Maximum Amount

Reference 1 _____ 7 Mobile No. _____ 10

(Please enter mobile number registered in India only)

Reference 2 _____ 8 Email ID _____ 11

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD 9

From _____

To 31 12 2099

Or ☒ Until Cancelled

Signature Primary Account holder _____ Signature of Account holder _____ Signature of Account holder _____ 12

1. Name as in Bank records _____ 2. Name as in Bank records _____ 3. Name as in Bank records _____ 13

This is to confirm that the declaration has been carefully read, understood & made by me / us. I am authorizing the User entity/ Corporate to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendement request to the User entity/ corporate or the bank where I have authorized the debit.

UTI Mutual Fund

UTI SMaRT SIP Form®

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

ARN / RIA	EUIN	Sub ARN Code	Sub Code	MOCode	UTI RM No.
ARN - 47791					

☐ 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 EUIN 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 not withstanding the advice of in-appropriatness, if any, provided by such distributor personnel and the distributor has nit charged any advisory feed for this transaction. (Pleses tick and sign below when EUIN box is left blank))

APPLICANT DETAILS | **APPLICATION NO./ FOLIO NO.** _____

Name Of Sole / 1st holder / Beneficiary Child _____

Name Of Guardian (In case of Minor) _____

SIP DETAILS

Scheme Name, Plan, Option	SIP Date	Instalment Amount	Frequency	SIP Period (MM/YY)	Additional Purchase	SIP Step Up: Amount In Multiple of ₹ 500/-	SIP Step Up: Frequency
		☐ 5000 ☐ 10000 ☐ 25000 OR ₹ _____	☐ Monthly ☐ Quarterly	From _____ To _____ OR To 1299	Cheq. No. : _____ AMT : _____ Bank : _____		☐ Half Yearly ☐ Yearly
		☐ 5000 ☐ 10000 ☐ 25000 OR ₹ _____	☐ Monthly ☐ Quarterly	From _____ To _____ OR To 1299	Cheq. No. : _____ AMT : _____ Bank : _____		☐ Half Yearly ☐ Yearly
UTI Unit Linked Insurance Plan		☐ 5000 ☐ 10000 ☐ 25000 OR ₹ _____	☐ Monthly ☐ Quarterly ☐ *Half Yearly ☐ *Yearly	From _____ To _____ OR To 1299	Cheq. No. : _____ AMT : _____ Bank : _____		
Amount in the mandate to bank should be equal or more than this total amount	Total		* "Applicable only for UTI ULIP Scheme."				

My Financial Goal for this SIP (choose anyone).

☐ Retirement Corpus ☐ Child Education ☐ Child Marriage ☐ Dream Car ☐ Dream House ☐ Marriage ☐ Holiday

(In case of saving for Child, mention name of Child) _____ Target Amount _____

I/ We hereby authorise UTI MUTUAL FUND and their authorised service providers and my banker, to debit my/ our bank account using the Mandate form. If the transaction is delayed or not effected at all for reason of incomplete or incorrect information or other reasons, I/ we would not hold UTI Mutual Fund responsible. I/ We will also inform UTI Mutual Fund, above any changes in my bank account. I/ We have read and understood the contents of the SAI, SID, KIM, Instructions and Addenda issued from time to time of the respective Scheme(s) of UTI Mutual Fund, have read and agreed to the instructions cum terms and conditions of SIP/Micro SIP. I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investment exceeding ₹50,000 in a year (applicable only for Micro SIP applicants.) The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Scheme of various Mutual Fund from amongst which the Scheme is being recommended to me/us. I/We hereby authorize UTIMF/UTI AMC to share my data furnished in the Form with other service providers of the UTIMF for the purpose of servicing, issue of account statement, consolidated statement of account, etc and cross selling of products/scheme of the UTIMF. I/We hereby request you to register me / us for availing this facility and carrying out transactions of Purchase/ SIP/ Redemption/ Switch in my/ our above mentioned folio wherever applicable. I/We have read and understood the Terms & Conditions of the facility in which I/ We wish to subscribe as available on UTI MF website (http:/ www.utif.com /customerservice/Pages/default.aspx) and also displayed/available at the UFC wherever applicable.

By signing this SIP enrolment form I/ We understand, that the amount will be debited from the Bank account mentioned in SIP Mandate (Should be signed as per mode of holding in the folio)

PAN DETAILS (If not registered in the folio already)

First Applicant / Guardian	Second Applicant	Third Applicant
Mandatory Enclosures	Mandatory Enclosures	Mandatory Enclosures
☐ PAN Proof ☐ KYC Complied	☐ PAN Proof ☐ KYC Complied	☐ PAN Proof ☐ KYC Complied

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

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 _____ Target ID	National Securities Depository Limited	Depository participant Name _____ DP ID No. Target ID No.

Proof enclosed (Any one) ☐ Client Master List(CML) ☐ Transaction cum Holding Statement ☐ Cancelled Delivery Instruction Slip (DIS)

uti UTI Mutual Fund

Haq, ek behtar zindagi ka.

UTI SMaRT SIP Form®

(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	EUIN	Sub ARN Code	Sub Code	MOCode	UTI RM No.
ARN - 47791					

☐ 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 EUIN 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 not withstanding the advice of in-appropriatness, if any, provided by such distributor personnel and the distributor has nit charged any advisory feed for this transaction.(Pleses tick and sign below when EUIN 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
☐ PAN Proof ☐ KYC Complied	☐ PAN Proof ☐ KYC Complied	☐ PAN Proof ☐ 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 : ☐ Monthly ☐ Quarterly Post Dtd. Chq. Amt.(₹)

SIP / Micro SIP Period : Start from End On**

Cheque Nos. From To $ No. Of Cheques

Account No. Drawn on

Branch. PIN Code

Mandatory Enclosure (if 1st instalment is not by cheque)
I/ We have attached PAN card/Document copies of all applicants.

☐ Bank cancelled cheque ☐ Copy of cheque

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

UTI Mutual Fund

Haq, ek behtar zindagi ka.

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) shal be accepted. Only local country cheques (LCC) i,e, from location where Axix 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 choosen 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 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-Tresury 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 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
29	UTI - Spread Fund
30	UTI-Treasury Advantage Fund - Institutional Plan
31	UT-Money Market Fund - Institutional Plan

"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

UTI Mutual Fund

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 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 be 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-Tresury 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, etcs, 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 indemnity UTIMF / UTIAMC /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 sub sequent 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.

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 he 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.

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 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. 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**

I). Applicability & Transactions covered:

a. Micro SIP is allowed only for those who do not have PAN.
b. 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)
c. 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.
d. The exemption is applicable to joint holders also.

ii) Procedure:

a. W.e.f 1st January 2012 KYC has become mandatory through KRA.
b. 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.

iii)a. 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.
b. Rejected application will be sent back to the investor with a deficiency memo.
c. 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 01st/07th/15th / 25th 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.

UTI Mutual Fund

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

Unit Holding Option	Payment Mechanism
☐ Physical Mode	☐ Electronic
☐ Demat Mode	☐ Cheque

TIME STAMP

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