

APPLICATION FORM



Haq, ek behtar zindagi ka.

HAPPY RETIREMENT TO YOU.



**Contact your mutual fund distributor or
give a missed call on 8655019940.**

Look forward to life after retirement, by making a smart investment choice today. Start investing early to have sufficient corpus during the sunset years of your life, invest in UTI Retirement Fund.

- Build corpus via Systematic Investment Plan mode of payment
- Option of regular income through Systematic Withdrawal Plan
- Avail tax benefits under Section 80C[#]

INVESTMENT FOR



Travel



Medical Needs



Wealth Creation

UTI RETIREMENT FUND

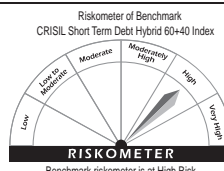
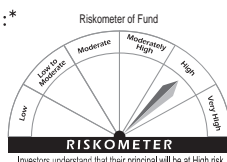
UTI Retirement Fund is an open ended retirement solution oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier).

[#]Tax benefit for investment upto ₹1,50,000 under section 80C of Income Tax Act, 1961 (As per prevailing tax laws).

This product is suitable for investors who are seeking:*

- Long term capital appreciation
- Investment in equity instruments (maximum-40%) and debt/money market instruments

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



Risk-o-meter for the fund/benchmark are as on February 29, 2024. The Risk-o-meter of the fund/s is/are evaluated on monthly basis and any changes to Risk-o-meter are disclosed vide addendum on monthly basis, to view the latest addendum on Risk-o-meter, please visit addenda section on <https://utimf.com/forms-and-downloads/>

**MUTUAL FUND INVESTMENTS
ARE SUBJECT TO MARKET RISKS,
READ ALL SCHEME RELATED
DOCUMENTS CAREFULLY.**

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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 Income 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 Regular Plan and Direct Plan will be common.

For further details refer to SID.

- (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 "UTI Retirement Fund".**

In the case of 'Direct Plan', the cheque/draft shall be payable in favour of "UTI Retirement Fund - 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. For further details, refer to SAI/SID of the 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:-

- 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.
- 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.
- 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.
- 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:**

Investors desiring to invest / transact in mutual fund schemes are required to comply with the KYC norms applicable from time to time.

A. For Individual Investors

I Central KYC Norms for Individual Investors new to KYC system with effect from 1st February 2017

Government of India, vide Gazette notification dated November 26, 2015, had authorized the Central Registry of Securitization and Asset Reconstruction and Security Interest of India (CERSAI), to act and perform the functions of Central KYC Records Registry (CKYCR) including receiving, storing, safeguarding and retrieving the Know Your Client (KYC) records of an investor in digital form.

In terms of the above, the following Norms are applicable with effect from 1st February 2017 in case of an Individual investor who is new to the KYC Registration system:-

- An Individual Investor who is new to KYC Registration system and whose KYC is not registered or verified with any of the Agencies for KYC Registration (KRA), shall use the CKYC form to register their KYC.
- In case an Individual Investor uses old KRA KYC form, such investor should either fill the new CKYC form or provide additional / missing information in the Supplementary CKYC form.
- An Individual Investor who has already completed CKYC and has a KYC Identification Number (KIN) from CKYCR, can invest in the Schemes of UTI Mutual Fund by quoting their KIN.
- In case PAN of an investor is not updated in CKYCR system, the investor shall be required to submit a self certified copy of PAN card at the time of investment
- The KYC requirements shall be governed by SEBI Circulars / notifications and AMFI Guidelines issued from time to time.

For further details refer to SAI and SEBI Circulars No. CIR/MIRSD/66/2016 dated July 21, 2016 and CIR/MIRSD/120/2016 dated November 10, 2016.

II Existing investors who are KYC compliant before 1st January 2012 will have to complete the new KYC requirements and get the IPV done if they wish to deal with any other SEBI registered intermediary other than a Mutual Fund.

III 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 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 with payment along with KYC application form with other prescribed documents towards proof of identity as specified by SEBI. For all other categories of investors, this exemption is not applicable

B. For Non-Individual Investors

Investors have to fill up and sign the KYC application form available on the UTI Mutual Fund's website, www.utimf.com or the website of the KYC Registration Agencies (KRAs) M/s CVL, www.cvkra.com; M/sNDML, www.ndml.in; M/sDotEx, www.nseindia.com/supra_global/content/dotex/about_dotex.htm; M/s CAMS Investor Services Private Limited and M/s Karvy Data Management Services Ltd. Further details on filling up / submission of KYC Application form are available in SEBI Circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011.

C. For both Individual and Non-Individual Investors

- Existing investors in mutual funds who have already complied with the KYC requirement are exempt from following the new KYC procedure effective January 01, 2012 but only for the purpose of making additional investment in the Scheme(s) / Plan(s) of any Mutual Fund registered with SEBI
- For 'KYC-On-Hold' cases, investor need to submit missing information or update pending KYC related information so as to enable AMC to process purchase transaction (whether fresh or additional) and switches
- In terms of AMFI guidelines, with effect from January 1, 2016,
 - to make additional subscription (including switches), it shall be mandatory for all existing investors to provide additional KYC information such as Income details, Occupation, association with politically exposed person, net worth etc. where such information was not provided to KRAs earlier.
 - However, SIP and STP already registered till December 31, 2015 in such existing folios are exempted from the above stipulations.

4. Non-Applicability of KYC guidelines

The new KYC guidelines shall not be applicable to the following categories / transactions:

- The investors falling under the category of Micro Pension (as per the arrangement between UTI AMC with the respective organization(s), who are exempt from the requirement of PAN.
- Investments received from Government bodies/authorities/Departments in favour of beneficiaries identified by them.
- Income distribution cum capital withdrawal (Reinvestment)

For further details on KYC requirements to be complied with by the Investors, please refer to SAI.

(r) **Disclaimer of WhatsApp Service:**

The user is subscribing to the transaction updates, promotional alerts and/or any other relevant details from UTI Mutual Fund through WhatsApp. The user can unsubscribe to the medium/channel at any time by sending an email to us at uti@kfinetech.com. Please note this medium/channel cannot be used for grievance redressal or reporting fraud. UTI Mutual Fund will have no liability whatsoever if any such incidents are reported on this medium/channel. It is advisable for users who have subscribed to this service to delete WhatsApp when changing their device. These terms and conditions may be withdrawn/ superseded/ modified at any time whatsoever, by UTI Mutual Fund without any prior notice. Users shall not submit or transmit any content through this service that is:

- Obscene, Vulgar, Pornographic, Political, Religious, Libellous, Defamatory, Abusive, Threatening, Tortuous, Offensive, Hateful, or Racially, Ethnically or otherwise Objectionable etc.
- Encourages the commission of a crime or violation of any law.
- Violates any State or Central law or any other applicable law in India and/or any other jurisdiction.
- Infringes the intellectual property rights of UTI AMC/ UTI MF or of a third party.
- Violates any right of any individual or a third party.

The user consents to storage and usage of the information by UTI Mutual Fund/UTI AMC shared

by/with UTI Mutual Fund /UTI AMC including for records, regulatory and business purposes. UTI Mutual Fund /UTI AMC. Further, under no circumstances shall UTI Mutual Fund and/or UTI AMC or their agents, affiliates, officers, directors, employees, representatives and contractors be liable for any direct, indirect, punitive, incidental, special, or consequential damages that result from the use of, or inability to use, this service or for receipt of any answer provided by the program running at the back-end. The user understands that using WhatsApp application may carry extra risks and may not be secured. Further any message and information exchanged is subject to the risk of being read, interrupted, intercepted, or defrauded by a third party or otherwise subject to manipulation by a third party or involve delay in transmission. UTI Mutual Fund and/or UTI AMC or their agents, affiliates, officers, directors, employees, representatives and contractors shall not be responsible or liable to the user or any third party for the consequences arising out of or in connection with using of this service. The user is responsible for keeping security and safeguard of his WhatsApp account linked to the registered mobile number. UTI Mutual Fund and/or UTI AMC has the right to retract the service anytime it deems fit. The user agrees that the user shall not have any claim against UTI Mutual Fund and/or UTI AMC, their agents, affiliates, officers, directors, employees, representatives and contractors on account of any suspension, interruption, non-availability or malfunctioning of the service due to any link/ mobile/system failure at UTI Mutual Fund 's end for any reason whatsoever. These terms and conditions are to be read in conjunction with the terms and conditions including as provided in the Scheme Information Document, Statement of Additional Information, KIM and the Application Form, as amended from time to time, and are subject to change at any time as per the sole discretion of UTI AMC/ UTI MF which shall be binding on the user. Furthermore, use of WhatsApp service shall always remain subject to necessary permissions/licenses/authorizations/ terms and conditions of WhatsApp Inc. or their authorised agents from time to time which UTI Mutual Fund/UTI AMC shall not be responsible to obtain for the user(s) in any manner.

(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, IDCW (payout), IDCW (reinvestment), Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP), Systematic Transfer of Investment Plan (STRIP), and merger, if any.

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

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 (MFUI), 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 the Scheme are available through MFUI 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 MFUI, 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 Scheme 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 MFUI etc, please refer to 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.utmfc.com) and website of AMFI.

(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 :

- Transactions to be included - Purchases, Switches, SIP/ STP / STP Triggers registration, IDCW Transfer Plan registration.
- Transactions to be excluded – Auto SIP/ STP / SWP / STP Triggers Installments, IDCW (Reinvestments), Redemption, SWP Registration, Zero Balance Folio creation and IDCW Transfer Plan installments.

(x) **Politically Exposed Persons' (PEPs)** are individuals who have been entrusted with prominent public functions by a foreign country, including the heads of States or Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.

(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.

Bank Mandate registration as part of the New Folio creation

In order to reduce frauds and operational risks relating to fraudulent encashment of Redemption / Income distribution 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) **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 shaming 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 SEBI Circular No. CIR/MIRSD/3/2015 dated 10th September 2015.

(aa) **Ultimate Beneficial Owners(s)**

Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))'. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided.

Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'. Please contact the nearest UTI Financial Centre (UFC) of UTI Mutual Fund or visit 'Forms & Download' section on our website www.utmfc.com for the Declaration Form.

(ab) **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

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

Note: IDCW - Income distribution cum Capital Withdrawal

CHECK LIST

Please ensure that:

Application Form is filled in Capital letters only

- ☐ Your name is as per the PAN card and address is given in full.
- ☐ PAN details of all holders are given failing which your application will be rejected (PAN not applicable to micro SIP). PAN card copy for all holders is mandatory to attach.
- ☐ Copy of KYC acknowledgement for all holders provided by service provider is given, failing which your application will be rejected.
- ☐ Date of Birth is mandatory for all Applicants in case of Individual Investors.
- ☐ Date of Incorporation is mandatory in case of Non-Individual Investors.
- ☐ 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.
- ☐ 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.



Sr.No. 2024/

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

TIME STAMP

Registrar Sr. No.

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

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

DISTRIBUTOR INFORMATION (only empanelled Distributors/Brokers will be permitted to distribute Units) (Refer Instruction 'h')						BDA / CA Code
ARN/RIA Code^	Name of Financial Advisor	Sub ARN Code	Sub-Code / Bank Branch Code	M O Code	EUI No.®	UTI RM No.
ARN-167174					E038800	

[^] 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

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')

<input type="checkbox"/> I AM A FIRST TIME INVESTOR IN MUTUAL FUNDS	OR	<input type="checkbox"/> I AM AN EXISTING INVESTOR IN MUTUAL FUNDS
₹ 150 will be deducted as transaction charges per Subscription of ₹ 10,000 and above		₹ 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, mention your Folio No. :

APPLICANT'S PERSONAL DETAILS ☐ Mr. ☐ Ms. ☐ Mrs. ☐ M/s.

Name of First Applicant / the Beneficiary under UTI Retirement Fund (for investment by Non-Individual) (Name as per the PAN card)

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)

[illegible]

*PAN/PEKRNS OF 1ST APPLICANT (whose particulars are furnished in the form) Enclosed ☐ PAN/PEKRN CARD/ID PROOF COPY

CKYC ID Enclosed ☐ Know Your Customer (KYC)* Acknowledgement Copy

FULL NAME OF THE BENEFICIARY (FOR INVESTMENT BY NON-INDIVIDUAL) Please attach FATCA, CRS & Ultimate Beneficial Ownership (UBO) Self Certification Form (Mandatory)

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

[illegible]

DETAILS OF OTHER APPLICANTS

Mode of Holding: ☐ Joint ☐ Anyone or Survivor

(Default - Joint holding)

Name of 2nd Applicant ☐ Mr. ☐ Ms. ☐ Mrs. (Name as per the PAN card)

		F	I	R	S	T					M	I	D	D	L	E								L	A	S	T														
																										Date of Birth of 2nd Applicant*								d	d	m	m	y	y	y	y

*PAN/PEKRN\$ OF 2nd APPLICANT _____ Enclosed ☐ PAN/PEKRN CARD/ID PROOF COPY

CKYC ID Enclosed ☐ Know Your Customer (KYC)* Acknowledgement Copy

DETAILS OF 3RD APPLICANT (Name as per the PAN card)

Name of 3rd Applicant ☐ Mr. ☐ Ms. ☐ Mrs.

_____ Date of Birth of 3rd Applicant* d d m m y y y y

[illegible]

CKYC ID Enclosed Know Your Customer (KYC)* Acknowledgement Copy

\$ Required for MICRO Investment upto ₹50,000/- (Refer Instruction 'a')

BANK PARTICULARS OF FIRST APPLICANT (Mandatory as per SEBI guidelines)

Bank Name		Branch
Address		MICR Code <input type="text"/>
	City *Pin <input type="text"/>	(this is a 9-digit number next to your cheque number)
Account type (please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE		IFS Code <input type="text"/>
Account No.	<input type="text"/>	(this is a 11-digit number)

INVESTMENT DETAILS (Please ✓) (Refer Instruction 'j')

INVESTMENT DETAILS (Please ✓) (Refer Instruction 'j')

UTI RETIREMENT FUND

☐ REGULAR PLAN ☐ DIRECT PLAN

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

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

[illegible]

Account No.

Date		Amt. of investment (i)		<input type="checkbox"/> UTI Smart Form if already registered (Applicable for existing investors)
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Bank		DD Charges if any (ii)		#	Please mention the application No. on the reverse of the cheque / DD, NEFT / *RTGS advice. Cheque / DD must be drawn in favour of UTI Retirement Fund & crossed " A/c Payee Only "
Branch		Net amount paid (i ii)			

Branch		Net amount paid (i-ii)		<div style="border: 1px solid black; padding: 2px;"> "A/c Payee Only" </div> <div> ✦ Investment amount shall be ₹ 2 lacs and above in case of payments through RTGS. </div>
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Amt. in words	
---------------	--

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				F	I	R	S	T					M	I	D	D	L	E					L	A	S	T			
------	--	--	--	---	---	---	---	---	--	--	--	--	---	---	---	---	---	---	--	--	--	--	---	---	---	---	--	--	--

Address:

[illegible]

Email

GENERAL INFORMATION - Please (✓) wherever applicable

Status ☐ Resident Individual ☐ Non-Resident Individual

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

Marital Status ☐ Unmarried ☐ Married ☐ Wedding Anniversary

OTHER DETAILS (MANDATORY)

For Individuals Only

1 st Applicant:	(A) Gross Annual Income Details Please tick (✓)	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 lacs	<input type="checkbox"/> 5-10 Lacs
		<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> >1 Crore
		[OR]		
Net-worth in ₹	(Net worth should not be older than 1 year)	as on (date) DD/MM/YYYY		
	(B) Please tick if applicable:	<input type="checkbox"/> Politically Exposed Person (PEP)		
		<input type="checkbox"/> Related to a Politically Exposed Person.	(For definition of PEP, Please Refer Instruction 'x')	
	(C) Any other information:			
2 nd Applicant:	(A) Gross Annual Income Details Please tick (✓)	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 lacs	<input type="checkbox"/> 5-10 Lacs
		<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> >1 Crore
		[OR]		
Net-worth in ₹	(Net worth should not be older than 1 year)	as on (date) DD/MM/YYYY		
	(B) Please tick if applicable:	<input type="checkbox"/> Politically Exposed Person (PEP)		
		<input type="checkbox"/> Related to a Politically Exposed Person		
	(C) Any other information:			
3 rd Applicant:	(A) Gross Annual Income Details Please tick (✓)	<input type="checkbox"/> Below 1 Lac	<input type="checkbox"/> 1-5 lacs	<input type="checkbox"/> 5-10 Lacs
		<input type="checkbox"/> 10-25 Lacs	<input type="checkbox"/> 25 Lacs - 1 Crore	<input type="checkbox"/> >1 Crore
		[OR]		
Net-worth in ₹	(Net worth should not be older than 1 year)	as on (date) DD/MM/YYYY		
	(B) Please tick if applicable:	<input type="checkbox"/> Politically Exposed Person (PEP)		
		<input type="checkbox"/> Related to a Politically Exposed Person		
	(C) Any other information:			

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 ApplicantIf Yes, please tick here: ☐ First Applicant ☐ Second Applicant, 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 of Nominee	Nominee 1	Nominee 2	Nominee 3
Name of the Guardian (in case Nominee is Minor)			
Percentage of Allocation*			
Relationship with Nominee			
Date of Birth (Mandatory if Nominee is Minor)			
Proof of Identity	<input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> Others _____	<input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> Others _____	<input type="checkbox"/> PAN <input type="checkbox"/> Aadhaar <input type="checkbox"/> Others _____
Identification Number*			
Signature of Nominee/ Guardian (Mandatory in case of Minor Nominee)			

*Mandatory if more than one Nominee and its aggregate should be 100% (Decimals not allowed) #If the proof of identity is Aadhaar, provide last 4 digits only

☐ I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

Sign. here
Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant



Har, ek behtar zindagi ka.

ACKNOWLEDGEMENT (To be filled in by the Applicant)

UTI Retirement Fund

(Investment in UTI Retirement Fund is eligible for deduction under Section 80C of the Income-Tax Act, 1961)

Sr. No. 2024/

Received from Mr / Ms / M/s

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

Drawn on (Bank)

for ₹ (in figures)

dated

Stamp of UTI AMC Office/
Authorised Collection Centre

* Cheques and drafts are subject to realisation.

DECLARATION AND SIGNATURE OF APPLICANT/S

● I/We have read and understood the contents of the Scheme Information Documents, Statement of Additional Information and Key Information Memoranda, 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. ● 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 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. ● 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 to NRIs.). ● I/We wish to receive E-mail and SMS communication from UTI AMC/ UTI MF.

OPTION FOR DESPATCH OF STATEMENT OF ACCOUNT (SoA) / ABRIDGED ANNUAL REPORT (AAR)[∞]**Applicable to NRIs**

- ☐ SoA in Physical Form ☐ At my Overseas address as mentioned above
☐ AAR in Physical Form ☐ To be dispatched to my resident relative's address in India as mentioned above

[∞] On providing email-id investors shall receive scheme wise annual report or an abridged summary thereof/ account statements/ transaction confirmation, communication of change of address, change of bank details etc. through email only.

First Applicant Details	*Mobile No. <input type="text"/>	Tel. (R) <input type="text"/> STD CODE <input type="text"/>	Tel. (O) <input type="text"/> STD CODE <input type="text"/>
	*E-mail <input type="text"/>		
	Alternate E-mail <input type="text"/>		

*If the Mobile Number or Email ID belongs to a family member please fill-in below details of the family member.

For E-mail ID		For Mobile Number	
Name of the family member	<input type="text"/>	Name of the family member	<input type="text"/>
Relationship	<input type="text"/>	Relationship	<input type="text"/>
PAN	<input type="text"/>	PAN	<input type="text"/>
Folio Number	<input type="text"/>	Folio Number	<input type="text"/>

Please note that as per the existing regulatory guidelines, the contact details can only be of self or any of the Family members. Family members mean spouse, dependent children, dependent siblings, dependent parents, and a guardian in case of a minor

I/we hereby authorise UTI AMC/ UTI MF to send important information, transaction updates and/or any other relevant details to me/us on WhatsApp number. If you DO NOT wish to receive communication on WhatsApp, tick the box ☐

Sign. here

Signature of 1st Applicant / POA^^

Signature of 2nd Applicant / POA^^

Signature of 3rd Applicant / POA^^

^^ 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 Kfin Technologies Private Limited; Unit : UTIMF, Selenium Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032 | India **Board:** 040-6716 2222, **Fax no:** 040-6716 1888, **Email:** uti@kfintech.com

UMRN

Date

DDMMYY

Utility Code

Create

Modify

Cancel

Sponsor Bank Code

I/We authorize

UTI MUTUAL FUND

To debit (tick)

SB / CA / CC / SB-NRE / SB-NRO / OTHER

Bank a/c number

with Bank

IFSC / MICR

an amount of Rupees

Debit Type

Fixed Amount

Maximum Amount

Frequency

Monthly

Quarterly

Half Yearly

Yearly

As & when presented

Reference 1

Reference 2

1. 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. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorising the user entity / Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.

From

DDMMYY

To

DDMMYY

Maximum period of validity of this mandate is 40 years only

Signature Primary Account holder

Signature of Account holder

Signature of Account holder

Phone No.

1. Name as in Bank records

2. Name as in Bank records

3. Name as in Bank records

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/amendment request to the User entity/ corporate or the bank where I have authorized the debit.

UTI SmaRT SIP Form

- ☐ Registration of New SIP
- ☐ Renewal of Existing SIP
- ☐ Micro SIP
- ☐ Change in Existing 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)

PAN DETAILS

(If not registered in the folio already)

First Applicant/Guardian

Second Applicant

Third Applicant

Mandatory Enclosure

Mandatory Enclosure

Mandatory Enclosure

☐ 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)

SIP DETAILS

Scheme Name, Plan, Option	SIP Date	Instalment Amount	Frequency	SIP Period*	SIP Step Up	
				(MM/YY)	Amount In Multiple of ₹ 500/-	Frequency
	DD	<input type="checkbox"/> 5000 <input type="checkbox"/> 10000 <input type="checkbox"/> 25000 OR ₹	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	From MMYY To <input type="checkbox"/> Until cancelled MMYY		<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly
	DD	<input type="checkbox"/> 5000 <input type="checkbox"/> 10000 <input type="checkbox"/> 25000 OR ₹	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	From MMYY To <input type="checkbox"/> Until cancelled MMYY		<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly
	DD	<input type="checkbox"/> 5000 <input type="checkbox"/> 10000 <input type="checkbox"/> 25000 OR ₹	<input type="checkbox"/> Daily <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	From MMYY To <input type="checkbox"/> Until cancelled MMYY		<input type="checkbox"/> Half Yearly <input type="checkbox"/> Yearly

Amount in the mandate to bank should be equal or more than this total amount.

Total

₹

* Note : SIP mandate shall be registered for a maximum period of upto 40 years

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, about 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 the 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.utimf.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)

1st Unit 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 _____
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 FormTM

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)	

PAN DETAILS	(If not registered in the folio already)	
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)	01 07 15 25	Frequency : <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	Post Dtd. Chq. Amt. (₹)
SIP / Micro SIP Period : Start from	M M Y Y	End On	M M Y Y
Cheque Nos. From		To	
Account No.		Drawn on	
Branch		PIN Code	
Mandatory Enclosure (if 1 st 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)

Not available under daily/weekly frequency

- 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. 17th July 2012, CTS 2010 standard complied cheques shall be accepted w.e.f. 1st January 2013.

- 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 Flexi Cap Fund for the period May 2019 to April 2020, the first cheque can be of any amount drawn on any date of May 2019. 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 May 2019 and subsequent cheques should be of uniform date and amount.
- Please draw your cheques in the name of the Scheme/Plan in which the amount is invested.
- 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.	Overnight, Debt & Fund of Funds	SI No.	Hybrid & Solution Schemes
1	UTI Banking and Financial Services Fund	1	UTI Overnight Fund	1	UTI Arbitrage Fund
2	UTI Dividend Yield Fund	2	UTI Banking & PSU Fund	2	UTI Aggressive Hybrid Fund
3	UTI ELSS Tax Saver Fund	3	UTI Corporate Bond Fund	3	UTI Balanced Advantage Fund
4	UTI Flexi Cap Fund	4	UTI Credit Risk Fund	4	UTI Conservative Hybrid Fund
5	UTI Focused Fund	5	UTI Dynamic Bond Fund	5	UTI Equity Savings Fund
6	UTI Healthcare Fund	6	UTI Floater Fund	6	UTI Multi Asset Allocation Fund
7	UTI India Consumer Fund	7	UTI Gilt Fund	7	UTI Childrens Career Fund - Investment Plan
8	UTI Infrastructure Fund	8	UTI Gilt Fund with 10 year Constant Duration	8	UTI Childrens Career Fund - Savings Plan
9	UTI Innovation Fund	9	UTI Long Duration Fund	9	UTI Retirement Fund
10	UTI Large Cap Fund	10	UTI Low Duration Fund		
11	UTI Large & Mid Cap Fund	11	UTI Medium Duration Fund		
12	UTI Mid Cap Fund	12	UTI Medium to Long Duration Fund		
13	UTI MNC Fund	13	UTI Money Market Fund		
14	UTI Small Cap Fund	14	UTI Short Duration Fund		
15	UTI Transportation and Logistics Fund	15	UTI Ultra Short Duration Fund		
16	UTI Value Fund	16	UTI Gold ETF Fund of Fund		
		17	UTI Silver ETF Fund of Fund		

SI No.	Index Schemes
1	UTI S&P BSE Sensex Index Fund
2	UTI Nifty 50 Index Fund
3	UTI Nifty 50 Equal Weight Index Fund
4	UTI Nifty Next 50 Index Fund
5	UTI Nifty 500 Value 50 Index Fund
6	UTI Nifty 200 Momentum 30 Index Fund
7	UTI S&P BSE Low Volatility Index Fund
8	UTI Nifty Midcap 150 Quality 50 Index Fund
9	UTI S&P BSE Housing Index Fund
10	UTI CRISIL SDL Maturity June 2027 Index Fund
11	UTI CRISIL SDL Maturity April 2033 Index Fund
12	UTI Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund
13	UTI Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund

Schemes available in Demat Mode

SI No.	Equity Schemes	SI No.	Overnight, Debt & Fund of Funds	SI No.	Hybrid & Solution Schemes
1	UTI Banking and Financial Services Fund	1	UTI Overnight Fund	1	UTI Arbitrage Fund
2	UTI Dividend Yield Fund	2	UTI Banking & PSU Fund	2	UTI Aggressive Hybrid Fund
3	UTI ELSS Tax Saver Fund	3	UTI Corporate Bond Fund	3	UTI Balanced Advantage Fund
4	UTI Flexi Cap Fund	4	UTI Credit Risk Fund	4	UTI Conservative Hybrid Fund
5	UTI Focused Fund	5	UTI Dynamic Bond Fund	5	UTI Equity Savings Fund
6	UTI Healthcare Fund	6	UTI Floater Fund	6	UTI Multi Asset Allocation Fund
7	UTI India Consumer Fund	7	UTI Gilt Fund		
8	UTI Infrastructure Fund	8	UTI Gilt Fund with 10 year Constant Duration		
9	UTI Innovation Fund	9	UTI Long Duration Fund		
10	UTI Large Cap Fund	10	UTI Low Duration Fund		
11	UTI Large & Mid Cap Fund	11	UTI Medium Duration Fund		
12	UTI Mid Cap Fund	12	UTI Medium to Long Duration Fund		
13	UTI MNC Fund	13	UTI Money Market Fund		
14	UTI Small Cap Fund	14	UTI Short Duration Fund		
15	UTI Transportation and Logistics Fund	15	UTI Ultra Short Duration Fund		
16	UTI Value Fund	16	UTI Gold ETF Fund of Fund		
		17	UTI Silver ETF Fund of Fund		

SI No.	Index Schemes
1	UTI S&P BSE Sensex Index Fund
2	UTI Nifty 50 Index Fund
3	UTI Nifty 50 Equal Weight Index Fund
4	UTI Nifty Next 50 Index Fund
5	UTI Nifty 500 Value 50 Index Fund
6	UTI Nifty 200 Momentum 30 Index Fund
7	UTI S&P BSE Low Volatility Index Fund
8	UTI Nifty Midcap 150 Quality 50 Index Fund
9	UTI S&P BSE Housing Index Fund
10	UTI CRISIL SDL Maturity June 2027 Index Fund
11	UTI CRISIL SDL Maturity April 2033 Index Fund
12	UTI Nifty SDL Plus AAA PSU Bond Apr 2028 75:25 Index Fund
13	UTI Nifty SDL Plus AAA PSU Bond Apr 2026 75:25 Index Fund

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

Instructions Cum Terms and Conditions For SIP & Micro SIP

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 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 / Micro SIP is offered with Daily, Weekly, Monthly and Quarterly Frequency for all schemes except UTI-ULIP. UTI-ULIP is offered with the frequencies of Monthly, Quarterly, Half Yearly and Annual.
2. Investor understands and agrees that mobile number and email ID registered / updated in the folio will be used by UTI MF to send alerts with regard to transactions including SIP renewals. Investor authorizes UTI MF to act on the instructions on SIP sent by him through the registered mobile number/ email id.
3. Any Day SIP: Investor may choose any date between 1st to 31st of the month as their SIP date. In case the SIP date chosen by the investor does not occur in any month, the SIP installment will be processed for last business day of the month. In daily SIP frequency transaction will be processed on Business days only. In case the chosen date falls on a Non-Business Day in any month, the SIP will be processed on the immediate next scheduled Business day. The investor will not hold AMC/Bank liable for processing such transactions the next day.
4. In case of incomplete mandate form, AMC may initiate remediation process to obtain incomplete details. This process may exceed 30 days and in such case it may also impact the registration of the SIP facility and subsequent instalments. The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI). Pursuant to the AMFI Best Practice Guidelines circular on 'Risk mitigation process against Third-Party Cheques in mutual fund subscriptions' read with compliance with 'Know your Customer (KYC)' norms under Prevention of Money Laundering Act, 2002 (PMLA), UTI Asset Management Company Ltd shall not accept applications for SIP accompanied with Mandates from Third Parties.
5. Default Values: In case the SIP date is left blank by the investor the SIP will be registered with a default date of 7th of every month. In case the "SIP From date" is left blank, then by default the SIP will be registered from the next month of the month in which the SIP application is submitted. If the Frequency is not ticked, then by default the SIP will be registered with Monthly frequency. If End date is not mentioned by the investor, SIP will be registered as Perpetual SIP. If the SIP / Micro SIP amount is left blank by the investor, then by default SIP will be registered for Rs. 500 for Daily, Weekly and Monthly frequencies and Rs. 1500 for Quarterly frequencies. Investors are required to submit the SIP forms at least 21 days prior to the first SIP date opted.
6. New Fund Offer of Open Ended Schemes: If the SIP is allowed as per the Scheme Information Document, during the NFO, the investor may submit the SIP form during the NFO period. However, the SIP start date shall be post the date on which the Scheme reopens for subscriptions, subject to the 21 days gap between date of submission and SIP start date as described in point no. 5.
7. Minimum Amount: Please refer the Scheme Information Document and the Addenda issued from time to time.
8. SIP in folio of a Minor: Name of Guardian must be mentioned if investments are being made on behalf of a minor. Date of birth is mandatory in case of minor. The minor shall be the first and the soleholder in the account (folio). Minor's name must one of the holders in Bank Account on which the mandate is being submitted alongwith the SIP Form. This conditions shall not apply to SIP under UTI CCF - Scholarship option.
9. Unit Allotment: Unit allotment will be as per the NAV applicable for the date of realization of the investment amount.
10. The applications will be received at all Official Points of Acceptance of UTI Asset Management Company. In case of SIP with post dated cheques, only CTS cheques will be accepted. No outstation cheques will be accepted.
11. Account Statement: An account statement will be sent to the Unit Holders through Email wherever email id is registered. The physical statement would be despatched to the investors once in 6 months.
12. Investors can choose to discontinue the SIP by submitting a request at least 10 days in advance to UTI AMC / Registrar for the schemes. In case of 3 consecutive SIP instalment failures for Daily, Weekly and Monthly Frequencies and 2 consecutive failures for Quarterly Frequency, the SIP will be terminated automatically without any written request from the investor.
13. It will be sole responsibility of the investor's bank and / or branch to ensure proper registration of the debit mandate and confirm the registration. Investor will not hold UTIMF 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 due date to various clearing cycles of local holidays. Investors will not hold UTIMF or its service providers responsible for non allotment of Units of SIP / Micro SIP if the payment is not received from the Unit Holder's bank for any reason.
14. UTIMF reserves the right to reject the SIP / Micro SIP / Debit Mandate without assigning any reasons therefor.
15. If the investor is investing through an Financial / Investment Advisor, the investor must clearly mention the ARN / RIA code and the name of the Advisor, Sub ARN Code and EUIN in the application. In case nothing is mentioned, the application will be processed in the Direct Plan of the Scheme.
16. Direct Plan: Investors subscribing under direct plan of a Scheme will have to indicate "Direct Plan" against the Scheme Name in the application form for Example "UTI Dividend Yield Fund - Direct Plan. Investors are advised to write "Direct" in the distributor column when subscribing units in Direct Plan of a scheme. However, even if an Advisor code is mentioned on the application where the scheme name is mentioned with Direct Plan, the Advisor code shall be ignored and application shall be processed in Direct Plan only.
17. The Unit Holder(s) agree that, UTIMF / its Registrar and their agents shall not be held liable for any unsuccessful registration and / or transaction due to any action / inaction of the unit holder's bank including but not limited to the reasons mentioned below and agree to indemnify UTIMF / 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 reason assigned by the unit holder's bank.
 - b. Loss of debit mandate form in transaction from RTA to the unit holder(s) bank/ branch.
 - c. Non-registration of the debit mandate by the unit holder(s) bank/ 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 Unit Holder at the time of debit.
 - f. Rejection of registration or transaction debit for any reason or without assigning any reason whatsoever.
18. SIP Step Up: By opting for this facility investor can choose to increase the SIP amount (SIP / Micro SIP) by a predefined amount at a predefined interval of time (Half Yearly or Yearly). For availing this facility the investor has to, a) provide the details of the SIP step up in the SIP enrolment form, b) SIP Mandate to bank with Debit Type as Maximum Amount, c) Bank Debit amount sufficient to accommodate the maximum stepped amount. In case the amount mentioned in the amount column of bank mandate falls short of the stepped amount, the Step Up will be terminated and the normal SIP or latest stepped amount shall continue to be debited. d) the minimum step amount is Rs. 500/- in multiples of Rs. 500/-, e) if Step Up frequency is not mentioned, the default frequency will be taken as Yearly. f) in case request for cancellation of step up is received from the investor, the last stepped up amount will continue for the rest of the period of the SIP unless modified by the investor.
19. SIP Pause: Pause facility is available for all eligible schemes except UTI-ULIP scheme. This facility can be availed for a period of 6 months. SIP Pause can be exercised by the investor 2 times during the tenure of the SIP. Investor can pause his SIP for a minimum of 1 month and a maximum of 6 months under daily, weekly and Monthly frequencies and a minimum of 1 Quarter and a maximum of 2 Quarters under Quarterly frequency. In case the investor's KYC is not complied as per the SEBI guidelines at the time of processing the SIP installment the SIP shall be paused automatically and installment shall be presented to investor's bank till investor complies with KYC guidelines. Upon subsequent compliance with KYC guidelines, the SIP installment falling due post compliance will be presented to the investor's bank. The installments that have fallen due prior to KYC Compliance shall not be presented for debit.
20. Transaction Charges: For applications received in Regular Plan through mutual fund distributors who have opted in for the transactions charges where subscription amount of Rs. 10,000 or more transaction charges of Rs. 150/- (for first time mutual fund investors) and Rs. 100 (for existing mutual fund investors) would be deducted from the subscription amount and paid to the distributors. Units will be issued against the balance amount invested.
21. Multi SIP: Investor can start an SIP in multiple schemes (3 schemes) using one form with all the parameters suiting his requirement. In case investor wants to register SIP in more than 3 schemes he may use an additional SIP enrolment form.
22. Change of Bank: Investor can change the bank from where the debits of SIP installments are happening by submitting the SIP enrolment form by ticking the change of bank option in the SIP enrolment form. Since the mandate is to be registered on his new bank, the form must be submitted atleast 21 days prior to the next installment.
23. Pause facility is available for all eligible schemes except UTI ULIP. Can be opted only after payment of 6 installments and twice in entire life span of SIP tenure. SIP can be paused for minimum of 1 installment and maximum of 6 installments (Monthly Frequency) and minimum of 1 quarterly installment and maximum of 2 quarterly installments (Quarterly Frequency).



Haq, ek behtar zindagi ka.

ACKNOWLEDGEMENT UTI SMaRT SIP Form TM

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