

AGENT's Name and ARN

ARN-0010

SYSTEMATIC INVESTMENT PLAN (SIP)**MANDATE FORM FOR AUTO DEBIT***(Please read instructions)***UTI Mutual Fund, Mumbai 51.**

I / We hereby apply for making payment to SIP through Auto Debit [RBI's ECS (Debit Clearing)/Direct Debit] for the following Scheme/Plan.

INVESTOR AND SIP DETAILS**Sole / First Investor****Name**

Application No. / Existing

Folio No.

Scheme/Plan

Each SIP Amount (Rs.)

Frequency :

 Monthly Quarterly

SIP Date :

 1st 7th 15th 25th

SIP Period :

Start from

Mth

Year

End on

Mth

Year

PAN* of 1st Applicant

Enclosed

PAN Card Copy

Email ID: _____

DETAILS OF OTHER APPLICANTSName of 2nd applicant
(Mr. / Ms. / Mrs.)

PAN* of 2nd applicant

Enclosed

PAN Card Copy

Email ID: _____

Name of 3rd applicant
(Mr. / Ms. / Mrs.)

PAN* of 3rd applicant

Enclosed

PAN Card Copy

Email ID: _____

* PAN is mandatory as per SEBI guidelines.

I / We hereby, authorise UTI Mutual Fund and their authorised service providers, to debit my/our following bank account by Direct Debit/ECS Debit for collection of SIP Payments.

PARTICULARS OF BANK ACCOUNT

Bank Name

Branch Name

Account Number

A/C Type

 Savings Current NRE NRO

9 Digit MICR Code

IFS Code

(Optional)

Please provide the MICR Code of the bank branch from where the ECS/Direct Debit is to be effected. MICR code starting or ending with 000 are not valid for ECS.

Account holder Name as in Bank Account

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/we would not hold the user institution responsible. I/We will also inform UTI Mutual Fund, about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

I have attached cancelled blank cheque or its Photocopy.

Investor's Signature

Date

First Account Holder's Signature*(As in Bank Records)***Second Account Holder's Signature***(As in Bank Records)***Third Account Holder's Signature***(As in Bank Records)***Banker's Attestation (For bank use only)**

Certified that the signature of the account holder and the details of Bank account are correct as per our records.

Signature of Authorised Official from Bank with Stamp and Date

TEAR AWAY

Authorisation of the Bank Account Holder (to be signed by the Investor)

(To be retained by the Bank)

To,

The Branch Manager

PIN _____

This is to inform that I/We hereby register for the RBI's Electronic Clearing Service (Debit Clearing)/ Direct Debit and that my/our payment towards my investment in UTI Mutual Fund shall be made from my/our below mentioned bank account with your bank. I authorise you to honour such payments. I/ We also authorise the representative carrying this Direct/ECS Debit Mandate Form to get it verified & executed, if necessary. The verification charges, if any, may be debited to my/our account.

Bank Account Number

First Account Holder's Signature
*(As in Bank Records)***Second Account Holder's Signature**
*(As in Bank Records)***Third Account Holder's Signature**
(As in Bank Records)

AGENT's Name and ARN
ARN-0010

SYSTEMATIC INVESTMENT PLAN (SIP)
MANDATED FORM FOR SIP THROUGH POST DATED CHEQUES
(Please read instructions)



UTI Mutual Fund, Mumbai 51.

I / We hereby apply for making payment to SIP through Post dated Cheques for the following Scheme/Plan.

INVESTOR AND SIP DETAILS

Sole / First Investor Name

Application No. / Existing Folio No. Mobile No.

Scheme/Plan

Initial Investment Amount

Each SIP Amount (Rs.) Frequency : Monthly Quarterly

SIP Date : 1st 7th 15th 25th

SIP Period : Start from Mth Year End on Mth Year

Post Dated SIP Cheque Amount

Account No. No. of Cheques

Cheque Nos. From To

Drawn on Branch

PIN Code

PAN* of 1st Applicant Enclosed PAN Card Copy Email ID: _____

DETAILS OF OTHER APPLICANTS

Name of 2nd applicant (Mr. / Ms. / Mrs.)

PAN* of 2nd applicant Enclosed PAN Card Copy Email ID: _____

Name of 3rd applicant (Mr. / Ms. / Mrs.)

PAN* of 3rd applicant Enclosed PAN Card Copy Email ID: _____

* PAN is mandatory as per SEBI guidelines.

Signature : _____
First Investor Second Investor Third Investor

Date : _____

INSTRUCTIONS FOR SIP

General Instruction

1. SIP is offered with following Periodicity.
 - a. Monthly Systematic Investment Plan (MSIP) and
 - b. Quarterly Systematic Investment Plan (QSIP).
2. Both the options (MSIP and QSIP) can not be mingled. A separate Enrolment Form needs to be filled in for MSIP and QSIP.
3. Please submit SIP Mandate Form atleast 1 month before the first SIP installment date. Such of the Forms that are received within the period of 1 month before the first SIP installment date, will be considered from the SIP date of the following month/Quarter, as per the date (1st/7th/15th/25th) opted by the Investor.
New Fund Offer
 Investors may submit SIP Mandate Form during the NFO period for such Schemes as may be decided by AMC from time to time. In such a case, the SIP mandate shall commence on the dates stipulated by the Investor after a gap of atleast 20 days from the date of re-opening of the Scheme for purchase and redemption of Units.
 For e.g., if the Units of the Scheme re-opens for purchase and redemption post NFO on 16th December, the earliest SIP installment date can be only on 7th of January of the following year.
4. The minimum amount of each investment for SIP is Rs.500/- (for monthly option) and Rs.1,500/- (for quarterly option) for all the schemes. However, investors desiring to start SIP in a **Dividend Plan** of any of the debt schemes are required to have a minimum investment of Rs.5,000/- to start the SIP. Each SIP cheque can be of minimum Rs.500/- or more in multiples of Re.1/-.
5. There is no stipulated period up to which a SIP account can be under operation, however if no period is specified, the default period is 5 years.
6. Units Allotment: Units will be allotted at NAV based purchase price declared on the applicable dates i.e. 1st or 7th or 15th or 25th of the month/quarter. In case the 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. The applications will be accepted at all official points of contact of UTI AMC. Outstation cheques will not be accepted.
7. Account statement: An account statement will be dispatched to the unitholder normally within 3 business days from the date of first transaction /cheque realization and thereafter on each transaction.
8. Existing Investor can start the SIP within the existing folio. New Investor should attach the SIP Enrolment Form with the Scheme Application Form. All details about the Investor will be as per the existing folio or as provided by the Investor in the Scheme Application Form.
9. Investors can choose to discontinue this facility by giving 1 month written notice to the Scheme's registrar.
10. Investor will not hold UTI Mutual Fund or its service providers responsible if the transaction is delayed or not effected or the investors bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / local holidays.
11. Investor will not hold UTI Mutual Fund or its service providers responsible for non-allotment of units for SIP if the payment is not received from the unitholder's bank for various reasons.
12. UTI Mutual Fund or its other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
13. UTI Mutual Fund reserves the right to reject SIP or auto debit mandate without assigning any reasons thereof.

SIP by Cheque/s

1. The disbursement of SIP cheques could be as under :

	Monthly Option	Quarterly Option
New investor	1 Cheque of initial investment + 5 Cheques (Min)	1 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.

2. All SIP Cheques must be dated 1st, 7th, 15th or 25th of the month. All SIP installment cheques under MSIP & QSIP should be of uniform amount. For example: If an investor enrolls under MSIP say under UTI Mastershare for the period May 2008 to April 2009, the first cheque can be of any amount drawn on any date of May 2008. The remaining cheques should be of uniform date (1st / 7th / 15th / 25th) and of uniform amount i.e. Rs. 2000/-. Similarly for quarterly option the first cheque could be of any amount and of any date of May 2008 and subsequent cheques should be of uniform date and amount.
3. Investors are required to send all post dated cheques in respect of SIP at one go and not in a staggered manner.
4. Please draw your cheques in the name of the Scheme/Plan in which the amount is invested.
5. Returned Cheques, if any, may not be presented again.

SIP by Auto Debit

1. The Auto Debit Facility is available as under:

Direct Debit : The Direct Debit Facility is available only with the banks with which UTI AMC or its service provider has tie up for Direct Debit. (At Present with HDFC Bank, AXIS Bank Ltd., ICICI Bank, Kotak Mahindra Bank, IDBI Bank, Indusind Bank Ltd., and select branches of Punjab National Bank, Bank of India and Bank of Baroda)

ECS Debit : Currently SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI) is offered only to the investors having bank account in select cities mentioned below:

Agra, Ahmedabad, Allahabad, Amritsar, Aurangabad, Bangalore, *Bardhaman, Baroda, *Belgaum, Bhilwara, Bhopal, Bhubaneswar, *Bijapur, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Dehradun, Delhi, Dhanbad, *Durgapur, Erode, *Gadag, Gorakhpur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, *Jamnagar, Jamshedpur, Jodhpur, *Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pondicherry, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliiguri, Surat, Thirupur, Tirupati, Trichur, Trichy, Trivandrum, Udaipur, *Udipi, Varanasi, Vijaywada and Vizag.

* only debit service allowed.

- (a) The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of UTI Mutual Fund without assigning any reasons or prior notice.
 - (b) If any city is removed, SIP instructions for investors in such cities via ECS (debit) route will be discontinued without prior notice.
 - (c) The Investor's bank branch should participate in Electronic Clearing Service (Debit Clearing) of RBI.
 - (d) It is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned overleaf) along with the Auto Debit (ECS Debit) Form.
2. The investor's bank particulars in the scheme application form and the bank particulars in Auto Debit form should be one and the same.



Let's plan to get rich UTI Mutual Fund

ACKNOWLEDGEMENT SLIP

(To be filled in by the Unit holder/Investor)

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

Received from Mr./Ms./Mrs. _____

'SIP' Application for
Scheme/Plan/Option _____

Folio No./Investor Id/Application No. _____

Date _____

Note: All purchases are subject to realisation of Cheques.

Payment Mechanism

(Please tick any one box)

Cheque

Auto Debit

Stamp of UTI AMC Offices alongwith
receiving Officials' Signature

SIP Load Structure

1.	UTI-Equity Fund
2.	UTI-Opportunities Fund
3.	UTI-Master Plus Unit Scheme
4.	UTI-Mastergrowth Unit Scheme
5.	UTI- Pharma & Healthcare Fund
6.	UTI-Software Fund
7.	UTI-Energy Fund
8.	UTI-Services Industries Fund
9.	UTI-Index Select Fund
10.	UTI-MNC Fund
11.	UTI-Mastershare Unit Scheme
12.	UTI-Master Value Fund
13.	UTI-Balanced Fund

14.	UTI-Mid Cap Fund
15.	UTI-Infrastructure Fund
16.	UTI-Transportation & Logistics Fund (w.e.f. 11 April, 2008)
17.	UTI-Banking Sector Fund (SIP is available under Regular Plan only)
18.	UTI-Dividend Yield Fund
19.	UTI- Leadership Equity Fund
20.	UTI-Contra Fund
21.	UTI-Equity Tax Savings Plan
22.	UTI- Variable Investment Scheme- Index Linked Plan
23.	UTI Bond Fund
24.	UTI-MIS Advantage Plan

25.	UTI-Monthly Income Scheme
26.	UTI-Mahila Unit Scheme
27.	UTI-Master Index Fund
28.	UTI-Nifty Index Fund
29.	UTI-Short Term Income Fund
30.	UTI-G-Sec Short Term Plan
31.	UTI-Gilt Advantage Fund
32.	UTI-Liquid Plus Fund
33.	UTI-CCP Advantage Fund
34.	UTI-Children's Career Balanced Plan
35.	UTI-Retirement Benefit Pension Fund
36.	UTI-G-Sec Investment Plan
37.	UTI Wealth Builder Fund-Series II

1. The Load Structure for application under the Schemes mentioned at Serial No "1 to 20" is as under

Particulars Load	Entry Load	Exit Load
< Rs. 2 Crs	2.25%	In respect of each purchase / switch-in of units less than Rs.2 Crs in value, an exit load of 1.00% is payable if units are redeemed / switched out on or before 180 days from the date of investment.
= > Rs. 2 Crs	Nil	In respect of each purchase / switch-in of units of Rs.2 Crs & above in value, an exit load of 0.50% is payable if units are redeemed / switched out on or before 180 days from the date of investment.

2. The Load Structure for application under the Scheme mentioned at Serial No "21" is as under

Particulars Load	Entry Load	Exit Load
< Rs. 2 Crs	2.25%	Nil
= > Rs. 2 Crs	Nil	Nil

3. The Load Structure for application under the Scheme mentioned at Serial No "22" is as under

Particulars Load	Entry Load	Exit Load
< Rs. 2 Crs	1.50%	Nil
= > Rs. 2 Crs	Nil	Nil

4. The Load Structure for application under the Schemes mentioned at Serial No "23 to 25" is as under

Particulars Load	Entry Load	Exit Load
< Rs. 10 Lacs	Nil	0.5% if exited = < 180 days
= > Rs. 10 Lacs	Nil	Nil

5. The Load Structure for application under the Scheme mentioned at Serial No "26" is as under

Entry Load	Exit Load
1.50%	0.75% if exited before one year

6. The Load Structure for application under the Schemes mentioned at Serial No "27 to 28" is as under

Particulars Load	Entry Load	Exit Load
< Rs. 10 Lacs	Nil	1% if exited = < 180 days
= > Rs. 10 Lacs	Nil	1% if exited = < 7 days

7. The Load Structure for application under the Scheme mentioned at Serial No "29" is as under

Entry Load	Exit Load
Nil	0.75% if the investment is redeemed on or before 15 days from the date of acceptance

8. The Load Structure for application under the Scheme mentioned at Serial No "30" is as under

Entry Load	Exit Load
Nil	Nil

9. The Load Structure for application under the Scheme mentioned at Serial No "31" is as under

Entry Load: Nil	Exit Load: Growth Plan and Dividend Plan - Nil
-----------------	--

1% is applicable under the PF Plan of UTI-GAF only if redeemed within a period of 365 days from the date of investment. However, no exit load would be levied in case of redemption under the PDAR and PAAR options, which are reinvested into the same plan under reinvestment facility.

10. The Load Structure for application under the Scheme mentioned at Serial No "32" is as under

Entry load: Nil	Exit Load: 0.15% if redeemed between 0-7 days from the date of allotment of units.
-----------------	--

11. The Load Structure for application under the Scheme mentioned at Serial No "33" is as under

Entry Load - 2.25%	
Exit Load	
Period of holding from each installment date	(%) load
< 1 year	4%
> = 1year & < 3 years	3%
> = 3 years & < 5 years	1%
> = 5 years	Nil

12. The Load Structure for application under the Schemes mentioned at Serial No "34 to 35" is as under

UTI-Children's Career Balanced Plan:	
Entry Load - Nil	
Exit Load	
Period of Holding from each installment date	(%) load
< 2 years	5%
> = 2 years & < 4 years	2%
> = 4 years & < 5 years	1%
> = 5 years	Nil

UTI-Retirement Benefit Pension Fund:

Entry Load - Nil	
Exit Load	
Period of Holding from each installment date	(%) load
< 1 year	6.5%
> = 1year & < 2 years	4.5%
> = 2 years & < 3 years	3%
> = 3 years	1%
At maturity	Nil

Above load structure is applicable for the installment amount upto Rs.3,000/- under the monthly SIP and upto Rs.12,000/- under the quarterly SIP. Hence, for the monthly installment greater than Rs.3,000/- and quarterly installment greater than Rs.12,000/-, the existing load structure will be applicable.

13. The Load Structure for application under the Scheme mentioned at Serial No "36" is as under

Particulars Load	Entry Load	Exit Load
< Rs. 25 Crs	Nil	Nil
= > Rs. 25 Crs	1.25%	Nil

14. UTI Wealth Builder Fund-Series II Scheme

Subsequent to the NFO period, the load structure shall be decided by the AMC and informed through an addendum.

NOTE: No entry load shall be charged for direct applications received by the Asset Management Company (AMC) i.e. applications received through internet, submitted to AMC or collection centre that are not routed through any distributor/agent/broker. No entry load shall also be charged for additional purchases done directly by the investor under the same folio and switch-in to a scheme from other schemes if such a transaction is done directly by the investor.

Wherever the ARN/Code of a broker/IFA/sub-broker/distributor given in the application form has to be struck off, it has to be counter signed by the first applicant. In case the first applicant does not counter sign it then application will not be treated as a direct application.

For direct applications, the area for providing ARN/ Code of a broker/IFA/sub-broker/distributor should not be left blank. It should be marked "Direct" or "Not Applicable".

All Official Points of Acceptance will be available on the website of UTI Mutual Fund www.utimf.com.

No entry and exit load will be charged on Bonus Units issued and on Units allotted on Re-investment of Dividend.