



UTI Mutual Fund
UTI Asset Management Company Limited
UTI Trustee Company Private Limited


UTI Tower, Gn Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051.
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**COMMON APPLICATION FORM
FOR INCOME SCHEMES**

UTI - Bond Fund

(An open ended pure debt fund)


The product is suitable for investors who are seeking*:

- Regular returns for long-term
- Investment predominantly in medium to long term debt as well as money market instruments
- Low risk  (Blue)

UTI - Income Opportunities Fund

(An open-ended Income scheme)


The product is suitable for investors who are seeking*:

- Reasonable income and capital appreciation over long-term
- Investment in debt and money market instruments across different maturities & credit rating
- Low risk  (Blue)

UTI - Dynamic Bond Fund

(An open ended income scheme)


The product is suitable for investors who are seeking*:

- Optimal returns with adequate liquidity over medium-term
- Investment in debt/ money market instruments
- Low risk  (Blue)

UTI - Fixed Maturity Plan

(An close-ended Umbrella Income Scheme comprising of several Investment Plans)


The product is suitable for investors who are seeking*:

- Regular income for short term
- Investment in Debt/Money Market Instrument/ Govt. Securities
- Low risk  (Blue)

UTI - Floating Rate Fund STP

(An open-ended Income Scheme)


The product is suitable for investors who are seeking*:

- Regular income over short-term
- Investment in floating rate debt / money market instruments, fixed rate debt / money market instruments swapped for floating rate return
- Low risk  (Blue)

UTI - Gilt Advantage Fund LTP

(An open-ended Gilt Scheme)


The product is suitable for investors who are seeking*:

- 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
- Low risk  (Blue)

UTI - G-SEC STP

(An open-ended dedicated gilt fund)

The product is suitable for investors who are seeking*:


- Short term credit risk free return .
- Investment in Central Government Securities, Treasury Bills, Call Money and Repo
- Low risk  (Blue)

Please read overleaf

UTI - Liquid Cash Plan

(An open-ended income scheme)


The product is suitable for investors who are seeking*:

- Steady and reasonable income over short-term with capital preservation.
- Investment in money market securities & high quality debt
- Low risk  (Blue)

UTI - Mahila Unit scheme

(An open-ended debt oriented scheme)


This product is suitable for investors who are seeking*:

- Reasonable income with moderate capital appreciation over a long-term horizon
- Investment in equity instrument (maximum-30%) and debt/ money market instruments
- Medium risk  (Yellow)

UTI - MIS-Advantage Plan

(An open-ended income scheme)


The product is suitable for investors who are seeking*:

- 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)
- Medium risk  (Yellow)

UTI - Money Market Fund

(An open-ended Money Market Mutual Fund)


The product is suitable for investors who are seeking*:

- Current income consistent with preservation of capital over short-term
- Investment in short-term money market securities
- Low risk  (Blue)

UTI - Monthly Income Scheme

(An open-ended debt oriented scheme)


The product is suitable for investors who are seeking*:

- Regular income over medium-term
- Investment in equity instruments (maximum-15%) and fixed income securities (debt and money market securities)
- Medium risk  (Yellow)

UTI - Short Term Income Fund

(An open-ended income scheme)


The product is suitable for investors who are seeking*:

- Steady and reasonable income over short-term
- Investment in money market securities/ high quality debt
- Low risk  (Blue)

UTI - Treasury Advantage Fund

(An open-ended Income Scheme)


The product is suitable for investors who are seeking*:

- Capital preservation and liquidity for short-term
- Investment in quality debt securities/ money market instruments
- Low risk  (Blue)

UTI - Unit Scheme for Charitable & Religious Trusts & Registered Societies (UTI-C.R.T.S)




(An open-ended income scheme)

The product is suitable for investors who are seeking*:

- Regular income over long-term
- Investment in equity instruments (maximum-30%) and debt/ money market instruments
- Medium risk  (Yellow)

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

Note: Risk may be represented as:

	(BLUE) Investors understand that their principal will be at low risk		(YELLOW) Investors understand that their principal will be at medium risk		(BROWN) Investors understand that their principal will be at high risk
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COMMON APPLICATION FORM FOR INCOME SCHEMES

PLEASE USE SEPARATE FORM FOR EACH SCHEME

Sr.No. 2013/

(OCBs & US PERSONS INCLUDING QUALIFIED FOREIGN INVESTORS REGISTERED IN USA AND CANADA AND RESIDENTS OF CANADA ARE NOT ALLOWED TO INVEST IN UNITS OF ANY OF THE SCHEMES OF UTI MF)

Registrar Sr. No.

PLEASE FILL IN ALL COLUMNS IN CAPITAL LETTERS ONLY

(PLEASE READ INSTRUCTIONS CAREFULLY TO HELP US SERVE YOU BETTER)

DISTRIBUTOR INFORMATION (only empanelled Distributors/Brokers will be permitted to distribute Units) (refer instruction 'h')							BDA / CA Code
ARN	Name of Financial Advisor	Sub ARN Code	Sub Code/ Bank Branch Code	M O Code	EUI No.®	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 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 'v').

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 Scheme Name: Folio Number:

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 MUS) (as appearing in ID proof given for KYC)

F	I	R	S	T	M	I	D	D	L	E	
L	A	S	T	d	d	m	m	y	y	y	y

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 OF 1st APPLICANT** (whose particulars are furnished in the form) **AADHAR CARD NO.**

Enclosed PAN Card Copy Know Your Customer (KYC)* Acknowledgement Copy Please (✓)

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

State Country* City* Zip/Pin*

NAME IN FULL OF THE FATHER (OR) MOTHER/ GUARDIAN (if Minor)\$ / Mr. Ms. Mrs.

Contact Person And Designation - For Institutional Applicants / Alternate Applicant (incase of UBF / MIS / MUS)

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
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\$ 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).

OPTION FOR DESPATCH OF STATEMENT OF ACCOUNT

Applicant's address (for NRIs) At my Overseas address as mentioned above / To be despatched to my resident relative's address in India as given above

DETAILS OF OTHER APPLICANTS

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

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
d	d	m	m	y	y	y	y							

***PAN of 2nd Applicant** **AADHAR CARD NO.**

Enclosed PAN Card Copy Know Your Customer (KYC)* Acknowledgement Copy Please (✓)

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

F	I	R	S	T	M	I	D	D	L	E	L	A	S	T
d	d	m	m	y	y	y	y							

***PAN of 3rd Applicant** **AADHAR CARD NO.**

Enclosed PAN Card Copy Know Your Customer (KYC)* Acknowledgement Copy Please (✓)

PAYMENT DETAILS (Refer Instruction 'x')

#Cheque/DD/*NEFT/*RTGS Ref. No. / Unique Serial No. (For Cash) Cash Account type Savings Current NRE
(please ✓) NRO DD issued from abroad

Account No. Date Amt. of investment (i) # 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"

Bank DD Charges if any (ii) Branch Net amount paid (i-ii) * Investment amount shall be ₹ 2 lacs and above in case of payments through NEFT / RTGS.

Amt. in words

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

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

INVESTMENT DETAILS (For "DIRECT PLAN" Please tick here & tick Scheme, Plan / Option given below) (Refer instruction 'j')

<input type="checkbox"/> UTI-BOND FUND	<input type="checkbox"/> UTI-INCOME OPPORTUNITIES FUND	<input type="checkbox"/> UTI-CRTS	<input type="checkbox"/> UTI-DYNAMIC BOND FUND
<input type="checkbox"/> UTI-MAHILA UNIT SCHEME	<input type="checkbox"/> UTI-MONTHLY INCOME SCHEME	<input type="radio"/> Growth	<input type="radio"/> Dividend Payout <input type="radio"/> Dividend Reinvestment (Default – Growth Option)
<input type="checkbox"/> UTI-G-SEC FUND-(STP)	<input type="radio"/> Growth	<input type="radio"/> Periodic Dividend Payout	<input type="radio"/> Daily Dividend Reinvestment <input type="radio"/> Periodic Dividend Reinvestment (Default – Growth Option)
<input type="checkbox"/> UTI-FIXED MATURITY PLAN - Regular Plan (Use separate form for each series)	<input type="checkbox"/> Yearly Series (YFMP) <input type="radio"/> Growth	<input type="checkbox"/> Half Yearly Series (HFMP) <input type="radio"/> Dividend Payout	<input type="checkbox"/> Quarterly Series (QFMP) <input type="radio"/> 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.)			
<input type="checkbox"/> UTI-FLOATING RATE FUND (STP) - Regular Plan	<input type="radio"/> Growth <input type="radio"/> Flexi Dividend Payout	<input type="radio"/> Daily Div. Reinvestment <input type="radio"/> Flexi Dividend Reinvestment	<input type="radio"/> Weekly Div. Reinvestment (Default – Growth Option)
<input type="checkbox"/> UTI-GILT ADVANTAGE FUND-LTP	<input type="radio"/> Growth Plan	<input type="radio"/> Dividend Plan Payout	<input type="radio"/> Dividend Plan Reinvestment (Default – Growth Plan)
<input type="checkbox"/> UTI-LIQUID CASH PLAN- Institutional	<input type="radio"/> Growth <input type="radio"/> Monthly Payout	<input type="radio"/> Daily Div. Reinvestment <input type="radio"/> Monthly Reinvestment	<input type="radio"/> Weekly Div. Reinvestment (Default – Daily Div. Reinvestment)
<input type="checkbox"/> UTI-MIS-ADVANTAGE PLAN	<input type="radio"/> Growth Plan <input type="radio"/> Flexi Dividend Plan Payout	<input type="radio"/> Monthly Div. Plan Payout <input type="radio"/> Flexi Dividend Plan Reinvestment	<input type="radio"/> Monthly Div. Plan Reinvestment <input type="radio"/> Monthly Payment Plan (Default Plan - Growth Plan)
<input type="checkbox"/> UTI-MONEY MARKET FUND - Institutional Plan	<input type="radio"/> Growth <input type="radio"/> Weekly Div. Reinvestment	<input type="radio"/> Daily Div. Reinvestment	<input type="radio"/> Weekly Div. Payout (Default – Growth Option)
<input type="checkbox"/> UTI-SHORT TERM INCOME FUND- Institutional Option	<input type="radio"/> Growth Sub Option <input type="radio"/> Flexi Dividend Payout Sub Option	<input type="radio"/> Div Payout Sub Option <input type="radio"/> Flexi Dividend Reinvestment Sub Option	<input type="radio"/> Div. Reinvestment Sub Option (Default – Div. Reinvestment Sub Option)
<input type="checkbox"/> UTI-TREASURY ADVANTAGE FUND- Institutional Plan	<input type="radio"/> Growth <input type="radio"/> Weekly Div. Reinvestment <input type="radio"/> Quarterly Div. Payout <input type="radio"/> Annual Div. Reinvestment	<input type="radio"/> Daily Div. Reinvestment <input type="radio"/> Monthly Div. Payout <input type="radio"/> Quarterly Div. Reinvestment <input type="radio"/> Bonus Option	<input type="radio"/> Weekly Div. Payout <input type="radio"/> Monthly Div. Reinvestment <input type="radio"/> Annual Div. Payout (Default – Daily Div. Option)

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

Category	<input type="checkbox"/> Unlisted company	<input type="checkbox"/> Partnership Firm	<input type="checkbox"/> Unincorporated Association/Body of Individuals	<input type="checkbox"/> Trust	<input type="checkbox"/> 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				
4				
5				
6				

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

GENERAL INSTRUCTIONS FOR FILLING THE APPLICATION FORM

- (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**

Pursuant to SEBI circular no. CIR/IMD/DF/13/2011 dated August 22, 2011, a transaction charge of ₹ 100/- for existing investors and ₹ 150/- in the case of first time investor in Mutual Funds, per subscription of ₹ 10,000/- and above, respectively, is to be paid to the distributors of UTI Mutual Fund products. However, there shall be no transaction charges on direct investment/s not made through the distributor/financial advisor etc.

There shall be no transaction charge on subscription below ₹ 10,000/-.

The transaction charge, if any, shall be deducted by UTI AMC from the subscription amount and paid to the distributor and the balance shall be invested. Allocation of Units under the scheme will be Net of Transaction Charges. The Statement of Account (SoA) would also reflect the same.

If the investor has not ticked in the Application form whether he/she is an existing/new investor, then by default, the investor will be treated as an existing investor and transaction charges of ₹ 100/- will be deducted for investments of ₹ 10,000/- and above and paid to distributor/financial advisor etc., whose information is provided by the investor in the Application form. However, where the investor has mentioned 'Direct Plan' against the scheme name, the Distributor code will be ignored and the Application will be processed under 'Direct Plan' in which case no transaction charges will be paid to the distributor.

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

For details on opting in/out by distributors for charging transaction charges etc., refer to SAI/SID.

(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.

- (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 SAI.

- (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 ₹ 20,000/- 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 ₹ 20,000/- 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.

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 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. 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.

Details of the identity of 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 while submitting the Application Form. Such 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.

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) **Aadhar Card**

In addition to KYC compliance proof / self attested PAN Card copy, the investors are advised to provide Aadhar Card No., if any.

(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.

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

(t) **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.

(u) **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).

(v) **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.

(w) 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.

(x) **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.

CHECK LIST

Please ensure that:

- 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 completed and signed by all applicants.
- Cheques are drawn in favour of 'The name of the scheme' (in case of Direct Plan, "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.