

Dt. 02-06-2015

Features and Terms & Conditions

- Systematic Transfer Investment Plan:** is a facility wherein investor can opt to transfer a fixed amount at regular intervals from one designated scheme to another designated scheme of UTI Mutual Fund.
- Minimum amount of investment:** in the source scheme is Rs 12,000/-. This is applicable for the initial investment in the case of new investors and outstanding balance in the case of existing Unitholders.
The minimum amount of investment for "Institutional Plan" under the Source Schemes, wherever applicable, for Systematic Transfer Investment Plan (STRIP) will be the same as applicable for normal investment under "Institutional Plan" as mentioned in the Scheme Information Document of the respective Schemes. Where the Destination Scheme is UTI-Floating Rate Fund (Short Term Plan) / UTI-Liquid Cash Plan / UTI-Money Market Fund / UTI-Treasury Advantage Fund, an Investor is required to maintain the minimum amount required for the scheme as applicable for the respective schemes.
- Default Investment:** In the "To Scheme" if no investment option is ticked default option will be Growth Option. If no dividend option type is selected, default option will be 'Reinvestment'. If no frequency is ticked, however date of transfer is ticked by the investor, then by default Monthly option will be considered. If no frequency is ticked and if all 4 dates are ticked, same will be treated as weekly option and processed accordingly.
If frequency and Date are ticked however no period is mentioned / Number of transfer is left blank, STP shall commence immediately on the next STP date (Business Day) after 7 days from the time stamping date of the form and will continue until default period of 5 years.
Default amount:- If no amount is mentioned then by default minimum amount as prescribed under each frequency shall be considered as the STRIP amount.
- Periodicity of transfer:** STRIP facility is offered with the following periodicity: Daily, Weekly, Monthly and Quarterly. Weekly STRIP will not be allowed, if the STRIP under the folio is already registered with any other frequency (Daily / Monthly / Quarterly).
- Minimum No. of Days for Registration of STRIP:** The application for enrolment of STRIP should be submitted atleast 7 days prior to the commencement of first STRIP date.
- Transfer of funds:** Transfer of funds will take place from source scheme to destination scheme for the schemes mentioned below in the table.
- Date of transfer:** Unitholders will be eligible to transfer a fixed amount on daily basis i.e. on every business day; on specified date i.e. 1st, 7th, 15th, & 25th of each month under Weekly periodicity; on a pre-specified date i.e. on 1st or 7th or 15th or 25th of each month under the Monthly periodicity and on 1st or 7th or 15th or 25th of the first month of each quarter, under Quarterly periodicity. If that day being a holiday, next business day would be considered for the transaction.
- Minimum amount of transfer:** The minimum amount to be transferred is Rs.100/- per business day under Daily Periodicity; Rs.1000/- under the Weekly Periodicity; Rs.1,000/- under the Monthly Periodicity and Rs.3,000/- under the Quarterly Periodicity.

- Maximum amount of transfer:** There is no upper limit for transfer under all the periodicities.
- Minimum Number of STRIPS:** Minimum number of STRIP will be 20 under Daily Periodicity, 6 under Weekly Periodicity, 6 under Monthly Periodicity and 2 under Quarterly Periodicity. There will be no upper limit. If the minimum number is not mentioned, then by default, the transaction to be continued till the amount in the source scheme gets exhausted.
- Transfer of amount:** The transfer of amount from the source scheme to the destination scheme will be effected by redeeming the units of the source scheme at applicable NAV/redemption price as on specified date and the amount will be converted into units as per applicable NAV/purchase price under the destination scheme as on the specified date.
- Load:** Load structure existing at the time of investment under source / destination scheme will be applicable under the respective schemes.
In terms of SEBI circular no. SEBI/MD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. 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. 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 the application will not be treated as a direct application. For direct applications, the area for providing ARN/ Code of a broker/IFA/subbroker/ 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.
- Termination of STRIP:** STRIP will automatically get terminated under the following conditions
 - The unit holdings under the source scheme becomes nil or lower than minimum amount to be transferred as stipulated.
 - In the case of death of the first unit holder.
 - If the unit holder wishes to terminate at any time by sending a written request to official point of acceptance. Such notice will have to be sent at least 15 calendar days prior to the due date of the next transfer date.
 - If lien or pledge or STOP is marked against the units in the source scheme.
 - If redemption is put for all units or entire amount during the STRIP transfer then the STRIP would cease off after units are redeemed.

GENERAL INSTRUCTIONS

- The name of unitholders (1st, 2nd & 3rd) and their order should be identically mentioned in the source scheme application form as well as STRIP enrolment form.
- New Investor desiring to opt for STRIP facility is required to fill in source scheme application form as well as STRIP enrolment form.
- The provision of "Minimum Application Amount" and "Minimum Redemption Amount" if specified in the respective scheme information document of the source and destination scheme will not be applicable in the case of transaction through STRIP except Institutional Plan.
- STRIP request will be registered for a folio, even if it is already under Systematic Investment Plan (SIP), Monthly Withdrawal Plan (MWP) or Fixed Withdrawal Plan (FWP).
- If the residual amount in source Scheme is less than the scheme minimum amount or strip amount whichever is less, then the residual amount will be included in the last STRIP installment. However, on termination of STRIP, if the balance in the destination scheme is found to be below the minimum amount as per the provisions of scheme, the same will be redeemed at the redemption price applicable on the effective date of termination under the conditions stated in point no. 13 above.
- If the total investment amount to be transferred is not mentioned then the entire invested amount will be transferred.
- UTI Asset Management Co. Ltd. reserves the right to reject STRIP mandate without assigning any reasons thereof.
- UTI AMC reserves the right to change / modify the terms & conditions of STRIP facility at any time.
- SoAs under STRIP – Daily / Weekly Periodicity will be issued on a quarterly basis viz December, March, June & September respectively.
- Know Your Client (KYC) requirement is now mandatory for all investors, irrespective of the amount of investment w.e.f. January 01, 2011. For details, please refer to Statement of Additional Information (SAI).
- 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, Dividend Transfer Plan registration.
 - 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.

List of Schemes where STRIP facility is available

STRIP facility is available under all Plans and Options of the below mentioned Source/Destination Schemes.

Source Scheme
UTI-Banking & PSU Debt Fund
UTI-Bond Fund
UTI-Dynamic Bond Fund
UTI-Gilt Advantage Fund – LTP
UTI-G-Sec Fund Short Term Plan
UTI-Income Opportunities Fund
UTI-MIS Advantage Plan
UTI-Monthly Income Scheme
UTI-Short Term Income Fund
UTI-Floating Rate Fund (Short Term Plan)
UTI-Liquid Cash Plan
UTI-Money Market Fund
UTI-Treasury Advantage Fund
UTI-SPrEAD Fund
Destination Schemes (To any one of the schemes)
UTI Balanced Fund
UTI Banking Sector Fund

UTI Dividend Yield Fund
UTI Energy Fund
UTI Equity Fund
UTI Equity Tax Savings Plan
UTI Infrastructure Fund
UTI Leadership Equity Fund
UTI Mastershare Unit Scheme
UTI Mid Cap Fund
UTI MNC Fund
UTI Multi Cap Fund
UTI Nifty Index Fund
UTI Opportunities Fund
UTI Pharma & Healthcare Fund
UTI SPrEAD Fund
UTI Top 100 Fund
UTI Transportation and Logistics Fund
UTI Wealth Builder Fund Series-II
UTI-India Lifestyle Fund
UTI-Banking & PSU Debt Fund
UTI-Bond Fund
UTI-Dynamic Bond Fund

UTI-Gilt Advantage Fund – LTP
UTI-G-Sec Fund Short Term Plan
UTI-Income Opportunities Fund
UTI-MIS Advantage Plan
UTI-Monthly Income Scheme
UTI-Short Term Income Fund
UTI Children's Career Balanced Plan
UTI Mahila Unit Scheme
UTI Retirement Benefit Pension Fund
UTI-CCP Advantage Fund
UTI-Unit Scheme for Charitable & Religious Trusts & Registered Societies (UTI-CRTS)
UTI-Floating Rate Fund (Short Term Plan)
UTI-Liquid Cash Plan
UTI-Money Market Fund
UTI-Treasury Advantage Fund
UTI-Unit Linked Insurance Plan
UTI-Medium Term Fund

Following table may please be referred for Default options:

Default option				
Dividend Option type	Destination scheme option	If no frequency is ticked	If no dates are ticked	If no amount is mentioned
Dividend Reinvestment	Growth Option of the scheme	Monthly frequency by default	Immediately on the next STP date (Business Day) after 7 days from the time stamping date of the form and will continue until default period of 5 years	Minimum amount as prescribed under each frequency

Please refer instruction no. 3