

Features and Terms & Conditions with effect from 01/07/2008

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.

Periodicity of transfer : STRIP facility is offered with the following two periodicities:

Monthly and Quarterly.

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 a pre-specified date i.e. 1st or 7th or 15th or 25th of each month under the Monthly Periodicity and on 1st or 7th or 15th or 25th of each quarter under the Quarterly Periodicity.

Minimum amount of transfer : The minimum amount to be transferred is 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 both the periodicities.

Number of STRIPS : The minimum number of STRIP will be 12 under Monthly Periodicity and 4 under Quarterly Periodicity. There will be no upper limit.

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 as on specified date and the amount will be converted into units as per applicable NAV under the destination scheme as on the specified date.

#Load : The redemption of units will be done without any exit load, if any, and the applicable entry load will be charged for the subscriptions to the units of the destination scheme.

#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 the 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.

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 UTI-UFCs / Scheme registrar offices. Such notice will have to be sent at least 15 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.

GENERAL INSTRUCTIONS

- (i) 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.
- (ii) New Investor desiring to opt for STRIP facility is required to fill in source scheme application form as well as STRIP enrolment form.
- (iii) The provision of "Minimum Application Amount" and "Minimum Redemption Amount" if specified in the respective offer document of source and destination scheme will not be applicable in the case of transaction through STRIP.
- (iv) STRIP request will not be registered for a folio, if it is already under Systematic Investment Plan (SIP), Monthly Withdrawal Plan (MWP) or Fixed Withdrawal Plan (FWP).
- (v) UTI Asset Management Co. Ltd. reserves the right to reject STRIP mandate without assigning any reasons thereof.
- (vi) UTI AMC reserves the right to change / modify the terms & conditions of STRIP facility at any time.
- (vii) In case of investment of Rs.50,000/- and above, the investor is required to submit copy of KYC acknowledgment provided by service providers as per Prevention of Money Laundering Act, 2002, the rules notified thereunder and SEBI's guidelines on Anti Money Laundering.

List of Schemes where STRIP facility is available

Source Scheme	Destination Schemes (To any one of the schemes)
UTI Liquid Fund Cash Plan Regular (Growth) UTI Money Market Fund	UTI Mastershare Unit Scheme
	UTI Masterplus Unit Scheme
	UTI Equity Fund
	UTI Contra Fund
	UTI Infrastructure Fund
	UTI Dividend Yield Fund
	UTI Services Industries Fund
	UTI Master Value Fund
	UTI Mid Cap Fund
	UTI Leadership Equity Fund
	UTI Master Growth Unit Scheme
	UTI MNC Fund
	UTI Opportunities Fund
	UTI Software Fund
	UTI Banking Sector Fund
	UTI Energy Fund

Source Scheme	Destination Schemes (To any one of the schemes)
	UTI Pharma & Healthcare Fund
	UTI Auto Sector Fund
	UTI Equity Tax Savings Plan
	UTI CCP Advantage Fund
	UTI Master Index Fund
	UTI Nifty Index Fund
	UTI Index Select Fund
	UTI Variable Investment Scheme
	UTI Balanced Fund
	UTI Children's Career Plan (Balanced)
	UTI Mahila Unit Scheme
	UTI Retirement Benefit Pension Fund

ADDRESS OF REGISTRAR

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