

A G E N T'S	Name	TimesofMoney
	Code No.	
	ARN No.	2115

SYSTEMATIC INVESTMENT PLAN (SIP)
ENROLMENT CUM AUTO DEBIT FORM
(Please read instructions attached)



UTI Mutual Fund UTI Tower, Gn Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400051. Date : _____

INVESTOR AND SIP DETAILS

Sole / First Investor Name																									
Application / Investor ID No.													PAN												
Scheme / Plan																									
Each SIP Amount (Rs.)													.	0	0	Frequency :	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly							
SIP Date :	<input type="checkbox"/> 1st	<input type="checkbox"/> 7th	<input type="checkbox"/> 25th																						
SIP Period :	Start from	Mth			Year			End on	Mth			Year													
Payment Mechanism :	By Cheque <input type="checkbox"/>								ECS Debit <input type="checkbox"/>								Direct Debit <input type="checkbox"/>								
<i>(tick any one box)</i>	<i>(Please fill details overleaf)</i>								<i>(Please fill the details in the Tear away portion below)</i>																

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

PARTICULARS OF BANK ACCOUNT

Bank Name																								
Branch Name																								
Account Number													A/C Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current									
9 Digit MICR Code <i>(for ECS Debit)</i>																								

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 instructions mentioned attached.

1st Account Holder's Signature

2nd Account Holder's Signature

3rd Account Holder's Signature

TEAR AWAY

Systematic Investment Plan (SIP)
Mandate Form For ECS/Direct Debit

To,
The Branch Manager

Date _____

PIN _____

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

Sole / First Investor Name <i>(As in Bank Records)</i>																								
Each SIP Amount (Rs.)													.	0	0	Frequency :	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly						
SIP Date :	<input type="checkbox"/> 1st	<input type="checkbox"/> 7th	<input type="checkbox"/> 25th																					
SIP Period :	Start from	Mth			Year			End on	Mth			Year												
Account Number													A/C Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current									
9 Digit MICR Code <i>(for ECS Debit)</i>																								

1st Account Holder's Signature

2nd Account Holder's Signature

3rd Account Holder's Signature

For Office Use only

Inward No. / Investor ID

Scheme Code

SIP Through Cheques

Initial Investment Amount

Post Dated SIP Cheque Amount

No. of Cheques

Cheque Nos. From

To

Drawn on

Branch

INSTRUCTIONS

1. SIP is offered with following Periodicity.
 - a. Monthly Systematic Investment Plan (MSIP) and
 - b. Quarterly Systematic Investment Plan (QSIP).
2. 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 Rs.100/-
3. The disbursal 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 an unit holder desires to submit 12 cheques under the monthly option, the same will be accepted.

4. The first investment cheque could be of any date and any amount (subject to minimum applicable) and other cheques should be of a uniform date (either 1st / 7th / 25th) and uniform amount. For example : If an investor enrolls under MSIP say under UTI Mastershare with Rs. 2000/- pm for the period January 2005 to December 2005, the first cheque can be drawn on any date of January and can be of any amount for Rs. 500/- and more. The remaining cheques should be of uniform date (1st / 7th / 25th) and can be of uniform amount say Rs. 2000/-. Similarly for quarterly option the first cheque could be of any date, say 1st January 2005 and the rest should be of uniform date and amount. However there should a gap of minimum-15 days between the 1st Investment cheque and the subsequent cheques.
5. Both the options (MSIP and QSIP) can not be mingled. A separate enrolment form need to be filled in for MSIP and QSIP.
6. The maximum amount for per monthly / quarterly instalment (including initial Investment amount) under SIP is Rs. 2 lacs.
7. Investors are required to send all post dated cheques in respect of SIP at one go and not in a staggered manner.
8. Returned Cheques, if any, may not be presented again.
9. Units Allotment : Units will be allotted at NAV based sale price declared on the applicable dates i.e. 1st or 7th or 25th of the month. 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.
10. Account statement : An account statement will be dispatched to the unitholder normally within 3 business days from the date of transactions / cheque realization.
11. No Entry Load is presently charged on SIP application for all Equity and Balanced Scheme (as mentioned in the attached sheet) except UTI-CCP (Balanced) & UTI-RBPF. However, an appropriate Exit Load is applicable for withdrawal within 2 years from the date of each instalment. Part repurchase / switchover / changeover will also attract load as stipulated.
12. 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.
13. Please draw your cheques in the name of the Scheme in which the amount is invested.
14. Investors can choose to discontinue this facility by giving fifteen days written notice to the Scheme's registrar.
15. The investor's bank particulars in the scheme and the bank particulars for Auto Debit should be one and the same.
16. The Auto Debit Facility is available as under:
 Direct Debit : The Direct Debit Facility is available only with the banks with which UTI AMC has tie up for Direct Debit. (At Present with UTI Bank Ltd.)
 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:

Ahmedabad, Bangalore, Bhubaneswar, Chandigarh, Chennai, Guwahati,
 Hyderabad, Jaipur, Kanpur, Kolkata, Mumbai, Nagpur, New Delhi, Patna, Trivandrum

 - (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. If any city is removed, SIP instructions for investors in such cities via ECS (debit) route will be discontinued without prior notice.
 - (b) The Investor's bank branch should participate in Electronic Clearing Service (Debit Clearing) of RBI.
 - (c) **It is mandatory to submit the copy of cancel cheque leaf (issued by the bank branch mentioned overleaf) along with leaf Auto Debit (ECS Debit) Form.**
17. Please submit SIP Enrolment Cum Auto Debit Form atleast 15 days before the first SIP Mandate date.
18. 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.
19. Investor will not hold UTI Mutual Fund or its service providers for non-allotment of units for SIP if the payment each not received from the unit holder's bank.
20. 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.
21. UTI Mutual Fund reserves the right to reject SIP or auto debit mandate without assigning any reasons thereof.



ACKNOWLEDGEMENT SLIP

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

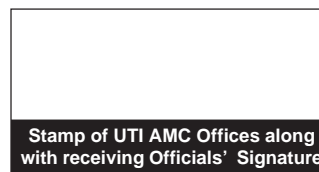
UTI Mutual Fund, Corporate office, UTI Tower, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051.

Received from Mr./Ms./Mrs. _____

'SIP' Application for
 Scheme/Plan/Option _____
 Folio No./Investor Id/Application No. _____
 Date _____

Payment Mechanism
 (Please tick any one box)

- Cheque
- ECS Debit
- Direct Debit



Note : All purchases are subject to realisation of Cheques / Demand Drafts.

Power of Attorney

TO ALL TO WHOM THESE PRESENTS SHALL COME, I/WE _____
residing in India at _____ (hereinafter
referred to as the "Client", which shall unless it be repugnant to the meaning or context thereof, be
deemed to mean and include it's heirs, executors, administrators and permitted assigns) have registered
with the login ID _____
on the web site www.timesofmoney.com, hereinafter referred to as the Website") and enrolled for
service(s) offered by TimesofMoney Limited, a company incorporated under the Companies Act 1956
with its registered office at 1st Floor, Times of India Building, Dr. D.N. Road, Fort, Mumbai 400 001
(hereinafter referred to as the "Company", which shall unless it be repugnant to the meaning or context
thereof, be deemed to mean and include its successors in title and assigns) and has/have read,
understood and agreed to be bound by the Terms and Conditions of the service(s), appearing on the
Website or as specified by the Company, as amended from time to time. I/W e do hereby jointly and
severally nominate, constitute and appoint the Company, acting through any of its officer(s) and/or
agent(s) as my/our true and lawful attorney (hereinafter referred to as 'the Attorney") for me/us, in
my/our name and on my/our behalf and at my/our risk and costs to do, perform or execute all or any of
the following acts, deeds, matters and things.

1. To subscribe to and/or redeem units of mutual funds schemes of Asset Management Companies in India on my/our behalf and to pay for the same.
2. To confirm having read and understood the contents of the offer documents of various schemes of mutual funds in which the Company may invest on behalf of me/us and not to hold the mutual fund liable for any transaction processed on the basis of information provided by the Company.
3. To receive statements and other documents and items pertaining to the above units and to acknowledge receipt of the same.
4. To sign all such application forms, transfer deeds, redemption requests, depository forms, and other writings and do all such acts as may be required for all or any of the above purposes.
5. To correspond with and give notice to the corresponding asset management company/body corporate[s]/issuer including giving instructions with regard to nomination/change in investment plans/any other changes that may be necessitated.
6. To do or omit to do all such acts and things as the Company may in its discretion consider to be necessary or desirable in order to exercise its powers hereunder or to comply with any laws, orders rules, regulations or directions of any government or regulatory or other authorities.
7. To make necessary application(s) on my/our behalf to any officials or authorities in India, in connection with my/our purchase/sale and to represent me/us in all respects before such authority or authorities and establish without encumbrance the ownership of the mutual fund units in my name.

AND generally to do, perform and execute all such other acts, deeds, instruments, matters and things for on my/our behalf as the said Attorney may think fit in respect of the above matters as fully and effectually and to all intents and purposes as I/we myself/ourselves could do if I/we were personally present AND for the further, better and more effectually doing, effecting, executing and performing the several matters and things aforesaid I/we hereby give and grant unto the said Attorney full power and authority from time to time to appoint one or more substitute and substitutes to do, execute and perform all or any of such matters and things as aforesaid and the substitute or substitutes at pleasure to remove and to appoint another or others in his/her place AND I/we hereby ratify and confirm and agree and undertake to ratify and confirm whatsoever the said Attorney shall lawfully do or cause to be done by virtue of these presents.

AND I/We hereby agree that the Company shall exercise the powers and authorities conferred under the above Power of attorney only pursuant to the instructions in the behalf given by me/us. These instructions may be given electronically through the internet to the Company and shall be admissible in evidence and shall not be questioned by me/us and shall be conclusive and binding against me/us.

AND I/we hereby agree that all such acts done by me/our above mentioned attorney shall be deemed to be acts done by me/us and if necessary shall be ratified by me/us on the instructions of the Attorney.

IN WITNESS WHEREOF I/We _____

have hereunto set my/our hand[s] at _____ this _____ day of _____ of 20____.

SIGNED, SEALED AND DELIVERED
By the within names

X _____

X _____

Date: ____/____/____ (dd/mm/yyyy)