

Terms and Conditions of Systematic Withdrawal Plan

1. All correction / changes (if any) made on the registration form, needs to be authenticated by canceling the re-writing the correct details and countersigned by the sole/all applicants.
2. Unitholders are advised to read the Scheme Information Document of the respective scheme(s) and Statement of Additional Information carefully.
3. Existing unitholders are required to submit only the SWP registration form duly completed. Unitholders name should match with the details in the existing folio number, failing which the registration form is liable to be rejected. New unitholders who wish to register for SWP are required to fill the SWP registration form along with the Scheme Application Form.
4. The AMC reserves the right to change / modify the terms and conditions of SWP.
5. The provision for 'Minimum Redemption Amount' specified in the respective Scheme Information Document will not be applicable for SWP.
6. In order to protect the interest of unitholders from fraudulent encashment of redemption cheques, SEBI has made it mandatory for Unitholders to provide their bank details viz. name of bank, branch, address, account type and number, etc. to the Mutual Fund. Unitholders should note that redemption / withdrawal proceeds under the SWP will be paid by forwarding a cheque or by directly crediting the Bank Account registered in the Scheme on the date of each withdrawal. In case an unitholder wishes to change the Bank Account/address, the unitholder may fill up the change in the bank/ Address form.
7. Unitholders must use separate 'SWP' enrolment forms for different Scheme / Plan / Option.
8. **Methodology:** The amount of monthly / quarterly/ half yearly/ annual payment desired by the unitholder would have to be indicated in the application form subject to the following minimum limits.

Option	Minimum SWP	Thereafter in multiples of	Minimum no of installments
Monthly	1000	100	12
Quarterly	3000	100	4
Half Yearly	5000	100	2
Annual	5000	100	1

If the value of investment fails to such an extent that if it is not eligible for SWP, UTI may, at its discretion, repurchase the outstanding amount at one go.

9. **Withdrawal of SWP:** Investor wish to withdraw the SWP facility by giving the letter in writing clearly specifying the details of the scheme and folio no., atleast 15 days prior to the next SWP date.
10. **Termination of SWP:**
SWP will automatically get terminated under the following conditions.
 - (a) The unitholding under the scheme becomes null.
 - (b) In the case of the death of the first unitholder.
11. The unitholder should submit the duly filled in SWP Enrolment Form at least 30 days before the first withdrawal date.
12. Systematic Withdrawal Plan (SWP) is available in the Growth Option of the following schemes.
UTI-Balanced Fund, UTI-Banking Sector Fund – Regular Plan, UTI-Contra Fund, UTI-Dividend Yield Fund, UTI-Energy Fund, UTI-Equity Fund, UTI-Infrastructure Fund, UTI-Leadership Equity Fund, UTI-Master Index Fund, UTI-Masterplus Unit Scheme, UTI-Mastershare Unit Scheme, UTI-Master Value Fund, UTI-Mid Cap Fund, UTI-MNC Fund, UTI-Nifty Index Fund, UTI-Opportunities Fund, UTI-Pharma & Healthcare Fund, UTI-Services Industries Fund, UTI-Top 100 Fund, UTI-Transportation & Logistic Fund, UTI-Wealth Builder Fund – Series II, UTI-Bond Fund – Regular Plan, UTI-Floating Rate Fund – Short Term Plan – Regular Plan, UTI-Gilt Advantage Fund – Long Term Plan, UTI-G-Sec Investment Plan, UTI-G-Sec Short Term Plan, UTI-Liquid Cash Plan – Regular, UTI-Short Term Income Fund – Regular Option, UTI-Treasury Advantage Fund, UTI-Mahila Unit Scheme, UTI-MIS Advantage Plan – Growth Plan, UTI-Money Market Fund –Regular Plan, UTI-Monthly Income Scheme, UTI-Unit Scheme for Charitable & Religious Trusts & Registered Societies, UTI-Variable Investment Scheme – ILP, UTI-Children's Career Balanced Plan, UTI-CCP Advantage Fund.
The above list is subject to change from time to time. Please contact the nearest UTI Financial Centre for updated list.
13. **SWP Date:** 1st business day of every month. In case of the date falls on a holiday/book closure period, the next day will be considered for this purpose.
14. **Redemption of Units:** Based on the option opted by investor appropriate no. of units equivalent to the amount specified by the investor will be redeemed on **FIFO basis** (First in First Out).
15. Redemption of units under SWP will be at NAV after deducting the applicable exit load for respective scheme.

ADDRESS OF REGISTRAR

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