

FAQs on “SMS2invest@uti”

ABOUT “ SMS2invest@uti” FACILITY

- SMS2invest@uti facility enables existing investors of UTI Mutual Fund to Purchase / Redeem / Switch units of a scheme by sending SMS from their registered mobile number. This facility is available only after submission of registration form by the investor and receipt of SMS confirmation from UTI Mutual Fund. Thereafter, investors can send the keywords to our short code number **5 60 70 90**.

1. Who can avail this facility?

- This Facility will be currently available for existing KYC compliant Individual investors of UTI MF with “Single” or “Any one or Survivor” holding. The maximum transaction amount for Purchase / Redemption /Switch is restricted to Rs.10,00,000 (Ten Lakhs) per investor per day. This facility is available on One PAN – One Mobile Number combination. i.e., same mobile number should be registered against all the folios for a particular PAN (1st holder PAN).

2. How can the existing investor register for “SMS2invest@uti” facility?

- For registration, investors need to submit the duly signed registration form with a cancelled cheque to any of our nearest UFC. The registration process will take 30 days from the date of submission of form. Investors will receive a confirmation through SMS / Email on completion of the registration process post which they can transact immediately.

3. How can the investor transact by SMS ?

- **PURCHASE**

Send an SMS with “**PUR Space<Scheme code> space <Amount>**” to **5 60 7090**.

(The specified amount will get debited from the investor bank account and invested into the specified scheme)

- **Redemption**

Send an SMS with “**RED space <Folio No> space <Scheme code> space <Amount> space <PIN>**” to **5 60 70 90**

(The specified amount will automatically get redeemed from the specified folio / scheme and the redemption amount will be credited to the bank account registered in the folio)

FAQs on “SMS2invest@uti”

- **Switch**

Send an SMS with following keywords based based on the holding pattern by leaving a space between 2 keywords to **5 60 70 90**. The specified amount / units will be switched from the source scheme to target scheme as specified by the investor.

TRANSACTION TYPE	HOLDING PATTERN	KEYWORD
SWITCH (FULL)	One folio, One scheme	SW <TARGET SCHEME CODE> <ALL>
	One Folio, Multiple schemes	SW < SOURCE SCHEME CODE > <TARGET SCHEME CODE> <ALL>
	Multiple Folios, Multiple schemes	SW <FOLIO NO> < SOURCE SCHEME CODE > < TARGET SCHEME CODE > <ALL>
SWITCH (PARTIAL)	One Folio, One scheme	SW < TARGET SCHEME CODE > <AMOUNT>
	One Folio, Multiple Scheme	SW < SOURCE SCHEME CODE > < TARGET SCHEME CODE > <AMOUNT>
	Multiple Folios, Multiple schemes	SW <FOLIO NO> < SOURCE SCHEME CODE > < TARGET SCHEME CODE > <AMOUNT>

4. What is scheme code?

- Scheme code is a keyword given to each scheme with plan and option; List of Scheme codes are available in our website www.utimf.com

5. What would be the applicable NAV?

- Applicable NAV for the transaction will be based on the time of receipt of the SMS into the RTA server and other factors like scheme, type of transaction, amount, date and time of realization of funds as per SEBI MF regulations and amount received in UTI MF’s designated account and will be treated on par with similar transactions received through other modes of payment

6. What will happen if investor sends an incorrect SMS?

- Any deviation from the existing SMS format would not be accepted and the SMS will get rejected. Investor /s need to send the correct keywords, scheme codes and folio numbers for the transaction to get completed.

FAQs on “SMS2invest@uti”

7. What will be the applicability of charges for sending transactional SMS?

- UTI MF do not charge anything for providing this service and it is absolutely free of cost. However, the outgoing SMS will be charged by service provider of the investor as per the tariff / plan chosen by him.

8. How the distributor ARN code would be registered in the purchase / switch transaction?

1. The financial advisor code (ARN) mentioned in the registration form shall be considered for all the future transactions arising through SMS mode.
2. Investors desirous of making investments through Financial Advisors may mention the EUIN of the person who has advised the investor. If left blank, the Fund will assume and consider the declaration relating to EUIN signed by the Investor in this form and accordingly process the transaction.
3. For any change in ARN /Sub ARN /Sub code/ EUIN/MO Code for future transactions, investors need to communicate to UTI MF by a written request.
4. Following are also applicable at the time of allotment of units:
 - a. If investor submits the registration form with ARN Code and SMS sent for purchase/switch transaction with the Scheme Code of “Existing Plan”, then the transaction will be processed under “Existing Plan” of the respective Scheme and the financial advisor code mentioned in the application form will be captured in the transaction.
 - b. If investor submits the registration form with ARN Code and SMS sent for purchase/switch transaction with the Scheme Code of “Direct Plan”, then the transaction will be processed under “Direct plan” of the respective Scheme with “Direct” code.
 - c. If investor submits the registration form with ARN Code box “Blank” / “Direct” and SMS sent for purchase/switch transaction with “Existing” Scheme Code, the transaction will be processed under Direct plan of the respective Scheme with “Direct” code.
 - d. If investor submits this registration form with ARN Code box “Blank” / “Direct” and SMS sent for purchase/switch transaction with Direct Scheme Code, the transaction will be processed under Direct plan of the respective Scheme with “Direct” code.

9. List of Banks where “SMS2invest@uti” facility is available

Axis Bank, Bank of Baroda, Punjab National Bank, Kotak Mahindra Bank, IDBI Bank, IndusInd Bank, State Bank of India, CitiBank, Union Bank of India, Federal Bank, UCO

FAQs on “SMS2invest@uti”

Bank, State Bank of Patiala, Chhattisgarh Gramin Bank, Bank of India, United Bank of India, ICICI Bank, Dhanalakshmi Bank.

Please note that the list of banks and branches may be modified / updated / changed / removed at any time in future at the sole discretion of UTI Mutual Fund without assigning any reasons or prior notice

10. List of ECS locations where “SMS2invest@uti” facility is available

Delhi, Ludhiana, Amritsar, Jalandhar, Chandigarh, Shimla, Jammu, Kanpur, Allahabad, Varanasi, Lucknow, Dehradun, Gorakhpur, Agra, Jaipur, Bhilwara, Udaipur, Jodhpur , Bikaner, Kota, Rajkot, Jamnagar, Ahmedabad, Baroda, Surat, Anand, Bhavnagar, Mumbai, Goa, Pune, Sholapur, Kolhapur, Nasik, Aurangabad, Nagpur, Indore, Bhopal, Gwalior, Jabalpur, Raipur, Hyderabad, Tirupati, Vijaywada, Nellore, Vizag, Kakinada, Bangalore, Mysore, Mangalore, Udipi, Hubli , Gadag, Bijapur, Belgaum, Davangere, Shimoga, Tumkur, Mandya, Hasan, Gulbarga, Raichur, Chennai, Pondicherry, Trichy, Madurai, Salem, Erode, Tiruppur, Tirunelveli, Coimbatore, Calicut, Trichur, Cochin, Trivandrum, Kolkata, Bardhaman, Durgapur, Asansol, Siliguri, Gangtok, Haldia, Bhubaneshwar, Cuttack, Guwahati, Imphal, Shillong, Patna, Dhanbad, Jamshedpur, Ranchi

Note: Investors are requested to read / understand and agree on the terms and conditions mentioned in the registration form before transacting on SMS.