

UMRN Date*

Tick (✓)
 CREATE
 MODIFY
 CANCEL

Sponsor Bank Code Utility Code

I/We hereby authorize to debit (tick✓)* SB CA CC SB-NRE SB-NRO Other

Bank a/c number
 with Bank IFSC or MICR

an amount of Rupees ₹

FREQUENCY Monthly Quarterly Half Yearly Yearly As & when presented DEBIT TYPE Fixed Amount Maximum Amount

Reference 1 Mobile No.

Reference 2 Email ID

I agree for the debit mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule for charges of the bank.

PERIOD
 From*
 To
 Or Until Cancelled

Signature Primary Account holder _____ Signature of Account holder _____ Signature of Account holder _____

1. 2. 3.

- This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instructions as agreed & signed by me.
- I have understood that I am authorised to cancel/amend this mandate by a appropriately communicating the cancellation/amendment request to the user entity/corporate or the bank where I have authorised the debit.

SIP Registration/Renewal Form (for OTM registered investors only)

Please tick ✓ as applicable:

- OTM Debit Mandate is already registered in the folio. [No need to submit again].
 - OTM Debit Mandate is attached and to be registered in the folio. SIP Auto debit will start after mandate registration (usually within Thirty days depending on OTM or NACH modalities).
- The total of all installments in a day should be less than or equal to the amount as mentioned in One Time Mandate already registered or submitted, if not registered.

Investors must read the SID / SAI and Key Information Memorandum and the instructions before completing this Form.

The Application Form should be completed in English and in BLOCK LETTERS only. **Note:** No need to attach One Time Mandate again, if already registered/submitted earlier.

Scheme Parag Parikh Long Term Equity Fund Parag Parikh Liquid Fund Parag Parikh Tax Saver Fund

Plan Direct (Default Plan) Regular

Option Growth (Default Plan) Dividend [N/A for Parag Parikh Long Term Equity Fund (PPLTEF) & Parag Parikh Tax Saver Fund (PPTSF)]

Sub-Option Div - Reinvest Div - Monthly Payout

Daily (Default Option) Weekly Monthly

CKYC details (KIN):

Distributor ARN No. Sub-broker Name/ Code E090535 No.

I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

First Holder Second Holder Third Holder

Transaction charges for applications through Distributors

- I confirm that I am a first time investor (₹ 150 deductible as transaction charge & payable to distributor)
- I confirm that I am an existing investor (₹ 100 deductible as transaction charge & payable to distributor)

Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

EXISTING INVESTOR DETAILS (If you have existing folio)

Folio No. The details in our records under the folio number mentioned alongside will apply for this application.

NAME OF SOLE/FIRST APPLICANT

SIP DETAILS

Monthly SIP (Default Option, Minimum: ₹ 1,000, 6 months) Quarterly SIP (NA for Parag Parikh Liquid Fund) Minimum: ₹ 3,000, 4 Quarters

Dates 1st 5th 10th (Default) 15th 20th 25th

SIP Amount 1,000 5,000 10,000 50,000 100,000 500,000 Any Other Amount

Period Standard From To
 Default From To

First SIP Cheque Date Cheque No.

SIP TOP UP (Optional) (Tick to avail this facility)

SIP TOP UP Start Month / Year SIP TOP UP Frequency: Half Yearly Yearly

TOP UP Amount*: (Minimum Rs. 500) Rs.


Note: • Default Frequency is Yearly. • It is mandatory to submit NACH (OTM). • NACH mandate should be provided for maximum amount in line with your Top Up mandate & SIP tenure.

SIP TOP UP Amount-based Cap* (Optional) : Rs.

Please refer to point No. 7 under 'SIP Top Up Explained'

Declaration: I/We hereby declare that the particulars provided in this mandate are correct and complete and hereby agree to participate in the OTM/NACH/Direct Debit/Standing Instructions (SI) and make payments through the NACH platform according to the terms and conditions thereof. I/We further hereby agree and acknowledge that I/we will not hold the AMC and/or responsible for any delay and/or failure in debiting my bank account for reasons not attributable to the negligence and/or misconduct on the part of the AMC I/We hereby declare and confirm that, irrespective of my/our registration of the above mobile number in the 'DO NOT DISTURB (DND)', 'or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I/We hereby consent to the Bank / PPFAS AMC communicating with me/us in any manner whatsoever on the said mobile number with respect to the transactions carried out in my/our aforementioned bank account(s). I/We hereby agree to abide by the terms and conditions that may be intimated to me/us by the PPFAS AMC/Bank with respect to the OTM/NACH/Direct Debit/SI from time to time.

Authorisation to Bank: This is to inform that I/We have registered for OTM / NACH (Debit Clearing) / Direct Debit / SI facility and that the payment towards my/our investments in the Schemes of PPFAS Mutual Fund shall be made from my/our above mentioned bank account with your Bank. I/We hereby authorize the representatives of PPFAS Asset Management Company Limited, Investment Manager to PPFAS Mutual Fund carrying this mandate form to get it verified and executed. I/We authorize the Bank to debit my/our above-mentioned bank account for any charges towards mandate verification, registration, transactions, returns, etc, as applicable for my/our participation in NACH/OTM/Direct Debit/SI.

 Sole/First Unit Holder's Signature

 Second Unit Holder's Signature

 Third Unit Holder's Signature

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

| | | | | |
|---|-------------------------------------|---|---------------------------------|---|
| Date: <input type="text"/> | | PPFAS MUTUAL FUND Corporate office : 81/82, 8th Flr, Sakhar Bhavan, Ramnath Goenka Marg, 230, Nariman Point, Mumbai 400 021. | | ISC Stamp & Signature <input type="text"/> |
| Folio No. <input type="text"/> | Received from: <input type="text"/> | Amount: <input type="text"/> | | |
| <input type="checkbox"/> OTM DEBIT MANDATE FORM | <input type="checkbox"/> SIP FORM | First SIP Cheque Date <input type="text"/> | Cheque No. <input type="text"/> | |
| <input type="checkbox"/> SIP TOP UP FORM | | | | |

INSTRUCTIONS TO FILL ONE TIME MANDATE (OTM)

- Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of PPFAS Mutual Fund.
- In case of OTM, date and the validity of the mandate should be mentioned in DD/MM/YYYY format and in case of SIP TOP UP it should be in MM/YYYY format.
- Utility Code of the Service Provider will be mentioned by PPFAS Mutual Fund
- Tick on the respective option to select your choice of action and instruction.
- The numeric data like Bank account number, Investors account number should be left padded with zeroes.
- Please mention the Name of Bank and Branch, IFSC / MICR Code also provide an Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
- The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
- For the convenience of the investors the frequency of the mandate will be "As and When Presented" (Any corrections in this will be subject to rejection)
- Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.
- As per NPCI, Mandate Maximum CAP amount is Rs.100,00,000/- (One Crore) with effect from 1st Oct 2016, until further notice. .
- If your OTM is registered, you can call and renew your SIP on the Toll Free Number: 1800 266 7790 based on the OTM limit and Expiry.
- Units purchased for ELSS cannot be assigned / transferred / pledged / redeemed / switched out until completion of 3 years from the date of allotment of the respective Units. The AMC reserves the right to change the Lock-in Period prospectively from time to time to the extent permitted under the Equity Linked Savings Scheme, 2005 as amended from time to time.

- if the Fund fails to get the proceeds for three consecutive Installments (due to non-availability of funds) out of a continuous series of Installments submitted at the time of initiating a SIP, the AMC reserves the right to discontinue the SIP.
- Minimum six installments are required for SIP extension / renewal.
- There should be a gap of one month between the first and subsequent installments.
- In accordance with SEBI letter no MRD/DoP/PAN/PM/166999/2009 dated 19 June 2009 issued to Association of Mutual Funds in India (AMFI) and subsequent guidelines issued by AMFI vide its circular no 35P/MEM-COR/4/09-10 dated 14 July 2009 in this regard, only those SIPs up to Rs 50,000/- per year per investor ie aggregate of investments in a rolling 12-months period or in a financial year ie April to March would be classified as 'Micro SIP'
- Investments in Mutual Funds (including SIP investments where the aggregate of SIP installments in a rolling 12 months period or in a financial year i.e April to March) of upto Rs. 50,000/- per investor per year shall be exempt from the requirement of PAN. They can submit any of the following Photo identification documents in lieu of PAN.
 - (a) Voter Identity Card
 - (b) Driving License
 - (c) Government / Defense identification card
 - (d) Passport
 - (e) Photo Ration Card
 - (f) Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
 - (g) Employee ID cards issued by companies registered with Registrar of Companies (database available in the following link of Ministry of Company affairs <http://www.mca.gov.in/DCAPortalWeb/dca/MyMCALogin.do?method=set>)
 - (h) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
 - (i) ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
 - (j) Senior Citizen / Freedom Fighter ID card issued by Government.
 - (k) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
 - (l) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
 - (m) Any other photo ID card issued by Central Government / State Governments/ Municipal authorities / Government organizations like ESIC / EPFO.

• SIP Frequency

- In case SIP day falls on non-business day, the SIP transaction shall be processed on the next business day.
- In case of SIP transactions, the AMC shall terminate the transactions in the below mentioned cases
 1. Three continuous failures on account of insufficient funds / payment stopped by investor.
 2. Account closed or transferred by the investor.
 3. Investors account description does not tally with the description maintained by R&TA/ Mutual Fund.
 4. In case of specific court order or order from any Regulatory Body.
- As per the revised guidelines on KYC procedures, investors investing in Micro SIP would have to undergo detailed KYC procedure as mentioned in Statement of Additional Information (SAI) including IPV.
- In case the application for subscription does not comply with the above provisions, The AMC/ Trustees retain the sole and absolute discretion to reject/ not process such application and refund the subscription money.
- Complete Common Application form and SIP OTM/NACH Mandate Form along with the first cheque should be submitted to the AMC / CAMS Collection Centers.
- New investors should mandatorily give a cheque for the first Installment. The first cheque should be drawn on the same bank account which is to be registered for OTM/NACH (Debit Clearing). Alternatively, the cheque may be drawn on any bank, for which investor should provide a cancelled cheque of the bank/ branch for which OTM/NACH is to be registered.
- All SIP installments should be of equal amount.
- SIP mandate (with or without the accompanying OTM / NACH Mandate) will be registered by the concerned bank within a period of 30 days. The auto-debit will commence on the first eligible date following such registration. The AMC reserves the right to modify the SIP period depending on the one month period for registration to ensure minimum number of installments as mentioned in Scheme Information Document (SID).
- Request for cancellation should be submitted 15 business days prior to the next SIP date.
- Request for change in bank mandate to be submitted atleast 30 business days before the due date of next SIP installment.
- The bank account provided for OTM/NACH (Debit) should participate in local MICR Clearing.
- In case MICR code is unavailable, please mentioned the IFSC while submitting the OTM

/NACH mandate.

- The investor agrees to abide by the terms and conditions of OTM/NACH facility of the Reserve Bank of India (RBI) as applicable at the time of investment and as may be modified from time to time.
- The investor undertakes to keep sufficient funds in the account till the date of execution of the debit. The investor hereby declares that the particulars given overleaf are correct and complete. If the date of debit to the investors account happens to be a non Business day as per the fund, execution of the debit will not happen on the day of the holiday and allotment of Units will happen as per the terms and conditions listed in the concerned Scheme Information Document (SID). The Fund, its Registrars, Auto Debit Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, revolution, fire, flood, fog, war, change of government policies, unavailability of banks computer system, force majeure events or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.
- Investors will not hold PPFAS Mutual Fund, its registrars, banks and other service providers responsible if the transaction is delayed or not effected or the investor's bank account is debited in advance or after the specific SIP date for any other reason.
- Incorrect, incomplete or ambiguous forms will not be accepted.
- To avail of SIP in separate schemes/options via Direct Debit/OTM/NACH facility, an investor will have to fill a separate form for each scheme/ options. A single form cannot be used for different schemes simultaneously.
- In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be perpetual, till instruction to the contrary is received from the investor
- For modification/change in SIP amount, New SIP Auto debit mandate form with revised SIP amount alongwith letter to discontinue the existing SIP amount to be submitted 30 business days prior to the Installment date.
- If an investor gives a request for change in bank mandate of the same amount as that of the existing SIP amount in the same folio, the existing SIP will be discontinued and only the new SIP containing new bank details will be considered. But if an investor gives a request for change in bank mandate with different SIP amount both the new SIP as well as the existing SIP would continue.
- In case of an investor who was a minor, the minor on attaining majority has to submit all the necessary documents and complete all the formalities as mentioned in the SID to start or renew a SIP/SWP.
- The allotment of units in case of SIP in the scheme of PPFAS mutual fund will be based on realization and utilization of funds only.
- In case an investor gives full/partial redemption request in a folio where there is an on going SIP, then redemption will be processed only for the units towards which the amount has been realized.



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1. The investor agrees to abide by the terms and conditions of NACH facility of NPCI, PPFAS Mutual Fund, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold PPFAS Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit /OTM NACH/ local holidays.

2. PPFAS Mutual Fund does not accept applications for subscriptions accompanied with third party payment instruments except in exceptional situations.

Third Party Payment is defined as:

- Payment made through an instrument issued from an account other than that of the beneficiary investor.
- In case of payments from a joint bank account, the 1st holder of the mutual fund folio has to be one of the joint holders of the Bank Account from which payment is made.
- Investments from the investor's account with a different bank i.e., the pay-in & payout banks are different, if the pay-in bank mandate could not be established to be that of the investor, it will also be treated as third party investment.

The exceptional situations where the same will not be applicable are as follows:

- Payment by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP installment);
 - Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
3. For PPLTEF- Minimum application amount for Monthly SIP Option –12 installments of Rs. 1000/- each or 4 installments of Rs. 3,000/- each and in multiples of Re. 1 thereafter. For PPLF- Minimum application amount for Monthly SIP Option- Rs. 1,000/- each and in multiples of Re. 1 thereafter.
4. The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable.
5. Investors are required to provide an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification. In case the investor is not able to submit the Original cancelled cheque or do not have the name of the investor on the face of the cheque. Then submit any one of the following:

- Copy of the bank passbook attested by bank / Original bank statement with name, address and bank account number of the investor.
- A letter from the bank on its letter head certifying that the investor maintains an account with the bank, along with the information like the bank account number, bank branch, account type, the MICR code of the branch and the IFSC code.

6. Allotment of units would be subject to realisation of credit.

7. PPFAS Mutual Fund reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s). On acceptance of the application for subscription, an allotment confirmation specifying the number of units allotted by way of email and/or SMS within 5 Business Days from the date of closure of initial subscription and/or date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number. A consolidated account statement (CAS) for each calendar month to the investor(s) in whose folio(s) transaction(s) across all mutual funds has/have taken place during the month on or before 10th of the succeeding month shall be sent by email (wherever investor has provided email id) or physical account statement where investor has not provided email id.

8. Transaction Charge: In accordance with SEBI circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, PPFAS Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid ARN Holder i.e. AMFI registered Distributor (provided the Distributor has opted to receive the Transaction Charges). Transaction Charge of Rs. 150 (for a first time investor across mutual funds) or Rs.

100 (for investor other than first time mutual fund investor) per purchase / subscription of Rs. 10,000 and above are deductible from the purchase / subscription amount and payable to the Distributor. The balance amount shall be invested. Transaction charges in case of investments through SIP: Transaction Charges in case of investments through SIP are deductible only if the total commitment of investment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000 or more. In such cases, Transaction Charges shall be deducted in 3-4 installments. Transaction Charges shall not be deducted:

- where the Distributor of the investor has not opted to receive any Transaction Charges
- for purchases / subscriptions / total commitment amount in case of SIP of an amount less than Rs. 10,000/-;
- Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent).
- Purchase/Subscription made through stock Exchange, irrespective of investment amount
- For transactions other than purchases / subscriptions relating to new inflows i.e. through Switches / Systematic Transfers / Dividend Transfers/ Dividend Reinvestment, etc.

• 9. Employee Unique Identification Number (EUIIN): Further, SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of mutual fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.

However, if the transaction is executed without any interaction or advice of the employee/ relationship manager / sales person of the distributor the EUIIN box may be left blank. In this case you are required to provide a duly signed declaration to this effect in the form.

Overseas Distributors: Overseas Distributors are exempt from obtaining NISM certification and AMFI registration as per AMFI circular No. CIR/ ARN-14/12-13 dated July 13, 2012 and the EUIIN requirement as per AMFI Circular No.135/BP/33/2012-13 dated December 31, 2012. However, such Overseas Distributors are required to comply with the guidelines/ requirements as may be issued by AMFI /SEBI from time to time and also comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors

10. An investor can opt for Monthly frequency. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month.

11. In case there are three consecutive SIP transaction reversals due to insufficient fund, the subsequent SIP installments will be automatically ceased.

12. "Until Cancelled" will be the default option in a case end date for enrollment period is not provided.

In case an investor, who has opted for Until Cancelled, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be Until Cancelled, till instruction to the contrary is received from the investor.

13. Procedure for Cancellation of Existing SIP: Investor needs to submit a letter OR the prescribed SIP Discontinuity form, duly completed and signed by all the unit holders. This request should be received to us at least 15 days prior to the next due date of SIP.

14. PPFAS Mutual Fund reserves the right to reject any application without assigning any reason thereof. PPFAS Mutual Fund in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.



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Introduction of Systematic Investment Plan (SIP)

Top-UP Facility

It is a facility wherein an investor who is enrolling for SIP has an option to increase the amount of the SIP installment by a fixed amount at pre-defined intervals. Thus, an investor can progressively start increasing the amount invested, allowing them to gradually increase the investment corpus in a systematic manner.

The salient features of this facility are as follows:

1. New investors can opt for it at the time of initiating the SIP. Existing unitholders can opt for it at the time of SIP renewal.

2. Investor can opt for an amount-based Cap whereby they can choose the amount from which the top-ups will cease (even though the SIP will continue at this final amount till the expiry date).

In case the top-up amount-based cap is not chosen, the top-up will occur at the chosen frequency (half-yearly / yearly) until the SIP expiry date (Please refer to illustrations 1 - A, 2-A)

3. The amount of each such SIP installment cannot exceed the Daily One Time Mandate (OTM) limit for purchases in from all modes (lumpsum as well as SIP).

In case of any conflict, such SIP installment will have precedence over any lumpsum purchases undertaken on that day.

Any lumpsum purchase exceeding the OTM limit will be reversed within three working days of the relevant intimation received from the unitholder's bank.

4. Minimum Top-up Amount for the said facility will be Rs. 500/- & in multiple of Re. 1/- thereafter. Forms where a specific amount is not clearly mentioned are liable to be rejected.

5. Frequency for the Top up facility :

Investors can choose either 'Half-Yearly' or 'Yearly' Top-Up increments under, Monthly SIP options.

In case SIP Top-Up frequency is not mentioned, the default frequency will be considered as 'Yearly' for both monthly and Quarterly SIP.

6. The facility is available only for the investors who submit

"NACH / One Time Mandate (OTM) Form" mentioning the 'Maximum Amount'. This will limit the total investment to the pre-determined 'maximum amount'.

7. Once the SIP Top-Up upper limit is reached, the Top-Up will be discontinued. However, the SIP will continue at this upper limit for the remaining SIP enrollment period (subject to it not exceeding the daily OTM limit). For further clarification, please refer the illustrations as mentioned below.

8. The initial investment under the SIP Top-Up will be subject to minimum SIP investment requirement applicable from time to time (As on January 1, 2017, this figure is Rs. 1000/-).

9. Once enrolled, the Top-up details cannot be modified. However, investors can choose to cancel the Top-Up, by filling in the relevant Form and continue with the same SIP.

10. For further details and Forms, investors are requested to refer the website (www.amc.ppfas.com) or contact the Corporate Office of PPFAS Mutual Fund.

11. The above terms apply for both, offline and online modes of application, as and when initiated by the Fund.

12. All the other provisions of the SID/KIM except as specifically modified herein above remain unchanged.



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Illustration no. 1 (Monthly SIP ; Top-Up Frequency : Half-Yearly; Amount-based cap opted for)

SIP enrollment period: 5th Jan 2017 to 5th Dec 2022;

Starting Monthly SIP amount: Rs. 1000/-

Top Up Amount: Rs. 555/-

Top Up frequency: Half - Yearly

Top Up Amount Cap: Rs. 3220/-

Daily OTM Limit: Rs. 4000/-

| From Date | To Date | Monthly SIP Installment (Rs.) | SIP Top Up Amount (Rs.) | Total Amount of SIP (Rs.) |
|--------------|--------------|-------------------------------|-------------------------|---------------------------|
| 5 - Jan - 17 | 5 - Jun - 17 | 1000 | NA | 1000 |
| 5 - Jul - 17 | 5 - Dec - 17 | 1000 | 555 | 1555 |
| 5 - Jan - 18 | 5 - Jun - 18 | 1555 | 555 | 2110 |
| 5 - Jul - 18 | 5 - Dec - 18 | 2110 | 555 | 2665 |
| 5 - Jan - 19 | 5 - Dec - 22 | 2665 | 555 | 3220 |

Here the monthly SIP installment will be frozen at Rs. 3220/- even though the OTM limit of Rs. 4000, is higher.

Illustration no. 1 – A (Monthly SIP ; Top-Up Frequency : Half-Yearly ; Amount-based cap not opted for)

In this case the top-up will keep occurring at the chosen frequency (half-yearly in this case) until the SIP expiry date (December 5, 2022). The amount cannot cross the OTM limit, though.

SIP enrollment period: 5th Jan 2017 to 5th Dec 2022;

Starting Monthly SIP amount: Rs. 1000/-

Top Up Amount: Rs. 555/-

Top Up frequency: Half-Yearly

Top Up Amount Cap: Not chosen

Daily OTM Limit : Rs. 6000/-

| From Date | To Date | Monthly SIP Installment (Rs.) | SIP Top Up Amount (Rs.) | Total Amount of SIP (Rs.) |
|--------------|--------------|-------------------------------|-------------------------|---------------------------|
| 5 - Jan - 17 | 5 - Jun - 17 | 1000 | NA | 1000 |
| 5 - Jul - 17 | 5 - Dec - 17 | 1000 | 555 | 1555 |
| 5 - Jan - 18 | 5 - Jun - 18 | 1555 | 555 | 2110 |
| 5 - Jul - 18 | 5 - Dec - 18 | 2110 | 555 | 2665 |
| 5 - Jan - 19 | 5 - Jun - 19 | 2665 | 555 | 3220 |
| 5 - Jul - 19 | 5 - Dec - 19 | 3220 | 555 | 3775 |
| 5 - Jan - 20 | 5 - Jun - 20 | 3775 | 555 | 4330 |
| 5 - Jul - 20 | 5 - Dec - 20 | 4330 | 555 | 4885 |
| 5 - Jan - 21 | 5 - Jun - 21 | 4885 | 555 | 5440 |
| 5 - Jul - 21 | 5 - Dec - 21 | 5440 | 555 | 5995 |
| 5 - Jan - 22 | 5 - Dec - 22 | 5995 | NIL | 5995 |

Here the monthly SIP installment of Rs. 5995/- will be frozen at a level which is closest to the daily OTM limit of Rs. 6000/-, as it is not permitted to cross it.



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Illustration no. 2 (Monthly SIP ; Top-Up Frequency : Yearly ; Amount-based cap opted for)

SIP enrollment period: 10th Jan 2017 to 10th Dec 2022;

Starting Monthly SIP amount: Rs. 1000/-

Top Up Amount: Rs. 777/-

Top Up frequency: Yearly

Top Up Amount Cap: Rs. 4108/-

Daily OTM Limit : Rs. 5000/-

| From Date | To Date | Monthly SIP Installment (Rs.) | SIP Top Up Amount (Rs.) | Total Amount of SIP (Rs.) |
|---------------|---------------|-------------------------------|-------------------------|---------------------------|
| 10 - Jan - 17 | 10 - Dec - 17 | 1000 | NA | 1000 |
| 10 - Jan - 18 | 10 - Dec - 18 | 1000 | 777 | 1777 |
| 10 - Jan - 19 | 10 - Dec - 19 | 1777 | 777 | 2554 |
| 10 - Jan - 20 | 10 - Dec - 20 | 2554 | 777 | 3331 |
| 10 - Jan - 21 | 10 - Dec - 21 | 3331 | 777 | 4108 |
| 10 - Jan - 22 | 10 - Dec - 22 | 4108 | NIL | 4108 |

Here the monthly SIP installment will be frozen at Rs. 4108/- even though the OTM limit of Rs. 5000/- is higher.

Illustration no. 2 - A : (Monthly SIP ; Top-Up Frequency : Yearly ; Amount-based Cap not opted for)

In this case the top-up top-up will keep occurring at the chosen frequency (yearly, in this case) until the SIP expiry date (December 10, 2022), provided the OTM limit is not crossed.

SIP enrollment period: 10th Jan 2017 to 10th Dec 2022;

Starting Monthly SIP amount: Rs. 1000/-

Top Up Amount: Rs. 777/-

Top Up frequency: Yearly

Top Up Amount Cap: Not chosen

Daily OTM Limit : Rs. 4500/-

| From Date | To Date | Monthly SIP Installment (Rs.) | SIP Top Up Amount (Rs.) | Total Amount of SIP (Rs.) |
|---------------|---------------|-------------------------------|-------------------------|---------------------------|
| 10 - Jan - 17 | 10 - Dec - 17 | 1000 | NA | 1000 |
| 10 - Jan - 18 | 10 - Dec - 18 | 1000 | 777 | 1777 |
| 10 - Jan - 19 | 10 - Dec - 19 | 1777 | 777 | 2554 |
| 10 - Jan - 20 | 10 - Dec - 20 | 2554 | 777 | 3331 |
| 10 - Jan - 21 | 10 - Dec - 21 | 3331 | 777 | 4108 |
| 10 - Jan - 22 | 10 - Dec - 22 | 4108 | NIL | 4108 |

Here the monthly SIP installment will be frozen at Rs. 4108/- as it is closest to the daily OTM limit of Rs. 4500/- and is not permitted to cross it.



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