

CHANGE OF BANK FOR EXISTING SIP(s)

INSTRUCTIONS

- Investor should provide new bank details on Mandate registration form through which he/she wish to route the future installments for the ongoing SIPs.
- Investor has option to change Debit mandate either for all SIP's or only for investor specified SIP(s) registered in the folio.
- In case investor does not opt for any option [All SIPs or Specified SIP(s)], Change of Bank will be applicable on all SIPs registered in the mentioned folio.
- AMC reserves the right to reject the request in case of any mismatch or discrepancy in the details provided.
- AMC reserves the right to reject the request in case of multiple selection in mandate and SIP details
- The revised mandate will be applicable from 30 days of submission of the request or the next SIP date, whichever is later, subject to confirmation from the banker.
- In case the new OTM is rejected by the banker, all underlying SIP will also be rejected.
- SIP TOP UP Facility:**

With this facility, investor can opt to increase the SIP amount at regular fixed intervals.

There are two type of SIP TOP-UP:

- (1) **Fixed TOP-UP** (2) **Variable TOP-UP**

Fixed TOP-UP: With this option, investor can increase SIP amount at regular interval with fixed amount. Minimum TOP-UP amount has to be Rs.100 and in multiples of Rs.100 thereof. For said option SIP TOP-UP frequency is at Half Yearly and Yearly basis. In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

Please view below illustration for Fixed TOP-UP:

| • SIP Tenure: 07Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/- • TopUp Amount: Rs.100/- • TopUp Frequency: Yearly | | | | | |
|--|-----------|----------|------------------------------------|-----------------------|----------------------------|
| Installment No(s) | From Date | To Date | Monthly SIP Installment Amount (₹) | SIP Top-Up Amount (₹) | SIP Amount with TOP-UP (₹) |
| 1 to 12 | 7-Jan-16 | 7-Dec-16 | 2100 | 100 | 2100 |
| 13 to 24 | 7-Jan-17 | 7-Dec-17 | 2200 | 100 | 2200 |
| 25 to 36 | 7-Jan-18 | 7-Dec-18 | 2300 | 100 | 2300 |
| 37 to 48 | 7-Jan-19 | 7-Dec-19 | 2400 | 100 | 2400 |
| 49 to 60 | 7-Jan-20 | 7-Dec-20 | 2500 | 100 | 2500 |

Variable TOP-UP: With this option, investor can increase SIP amount at regular interval, TOP-UP amount will be based on the percentage (%) opted by investor of SIP amount. For said option SIP TOP-UP frequency is at half yearly and yearly basis. The minimum TOP-UP percentage (%) should be 10% and in multiple of 5% thereof. Also the TOP-UP amount will be rounded off to the nearest highest multiple of Rs.10.

Please view below illustration for Variable TOP-UP:

| • SIP Tenure: 07Jan 2015 to 07 Dec 2020 • Monthly SIP Installment: Rs. 2000/- • TopUp Amount: 10% • TopUp Frequency: Yearly | | | | | | |
|---|-----------|----------|------------------------------------|-----------------------------|---------------------------------|----------------------------|
| Installment No(s) | From Date | To Date | Monthly SIP Installment Amount (₹) | SIP Top-Up Amount (10%) (₹) | SIP Top-Up Round Off Amount (₹) | SIP Amount with TOP-UP (₹) |
| 1 to 12 | 7-Jan-16 | 7-Dec-16 | 2000 | N.A | N.A | 2000 |
| 13 to 24 | 7-Jan-17 | 7-Dec-17 | 2000 | 200 | 200 | 2200 |
| 25 to 36 | 7-Jan-18 | 7-Dec-18 | 2200 | 200 | 220 | 2420 |
| 37 to 48 | 7-Jan-19 | 7-Dec-19 | 2420 | 242 | 240 | 2660 |
| 49 to 60 | 7-Jan-20 | 7-Dec-20 | 2660 | 266 | 270 | 2930 |

Investor can either opt for Fixed Top-up facility or Variable Top-up facility under SIP Top-up. In case, Investor opts for both the options, than Variable top-up feature shall be triggered. In case the TOP UP facility is not opted by ticking the appropriate box and/or frequency is not selected, the TOP UP facility may not be registered. In a scenario where investor selects multiple % option under variable SIP Top-up plan, higher percentage will be considered.

Other Information:

SIP TOP UP will be allowed in Micro SIP folio subject to condition that total investment including SIP TOP UP does not exceed Rs. 50,000/- in a rolling 12 month period or financial year i.e. April to March, the limit on Micro SIP investments.

The investor agrees to avail the TOP UP facility for SIP and authorize his/her bank to execute the NACH/SI for a further increase in installment from his/her designated account.

SIP TOP-UP CAP:

- Cap Amount:** Investor has an option to freeze the SIP Top-Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be same as the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount & the maximum amount mentioned in bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount
- Cap Month-Year:** It is the date from which SIP Top-Up amount will cease and last SIP installment including Top-Up amount will remain constant from Cap date till the end of SIP tenure.

Investor shall have flexibility to choose either Top-Up Cap Amount OR Top-Up Cap Month-Year. In case of multiple selection, Top-Up Cap Amount will be considered as default selection. In case of non selection, the SIP variable Top-Up amount will be capped at a default amount of Rs.10 lakhs.

SIP amount will remain constant from Top-Up Cap date/amount till the end of SIP Tenure.