

SYSTEMATIC INVESTMENT PLAN (SIP) INSTRUCTIONS

SIP WITH ECS (DEBIT CLEARING) FACILITY

1. The first SIP installment should be through cheque only and has to be drawn on the same bank account which is to be registered for ECS (Debit Clearing).
2. In case of SIP investor should submit :
 - (a) Application form with the relevant portion of SIP duly filled in
 - (b) SIP mandate (relevant portion of SIP duly filled in)
 - (c) First SIP cheque for desired investment (subject to minimum as specified by the scheme) amount AND
 - (d) i) Photocopy of first SIP cheque of the same account which is given for ECS debit clearing OR
 - ii) Photocopy of blank cheque of the same account which is given for ECS debit clearing OR
 - iii) Cancelled Chequeleaf of the same account which is given for ECS debit clearing

All the other mandatory supporting documents as per the category of the investor should also be attached.

3. Please furnish the following details with respect to your SIP Investment.
 - (a) SIP installment amount (Minimum Rs.1000/- and in multiples of Re.1/- thereafter)
 - (b) No. of SIP installments (Minimum 12 installments)
 - (c) SIP Frequency - Monthly Only
 - (d) SIP Date - Applicant should select any one date either 1st or 15th
4. The First SIP cheque date should be same as the date of submission of the Application Form.
5. First SIP Cheque and subsequent SIP installments via ECS (Debit Clearing) should be of the same amount.
6. The SIP mandate form needs to be filled in and signed by the Bank Account holder(s) in the same order and manner in which the Bank Account is held by them.

TERMS AND CONDITIONS

1. SIP facility is offered to the investors using RBI's Electronic Clearing Services (ECS Debit Clearing Facility). By opting for this facility, the investors agree to abide by the terms and conditions subject to which this facility is offered by RBI.
2. The SIP ECS (Debit Clearing) facility is offered only to investors having Bank Accounts in cities mentioned below.
Delhi, Ludhiana, Amritsar, Jalandhar, Chandigarh, Shimla, Jammu, Kanpur,

Allahabad, Varanasi, Lucknow, Dehradun, Gorakhpur, Agra, Jaipur, Bhilwara, Udaipur, Jodhpur, Rajkot, Jamnagar, Ahmedabad, Baroda, Surat, 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, Chennai, Pondicherry, Trichy, Madurai, Salem, Erode, Thirupur, Calicut, Trichur, Cochin, Trivandrum, Coimbatore, Kolkata, Bardhaman, Durgapur, Siliguri, Bhubaneswar, Guwahati, Patna, Dhanbad, Jamshedpur, Ranchi, Haldia, Asansol, Cuttack.

The cities/banks/branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of AMC without assigning any reasons or prior notice. If any city/bank/branch is removed, SIP instructions for investors in such city/bank/branch via ECS (Debit Clearing) route will be discontinued without prior notice. Mandate verification charges if any will be debited to the investors account.

3. The first SIP date for ECS (Debit Clearing) will be at least 30 days after the date of allotment of units. Please take this in to account while entering the SIP Auto Debit period and indicate the correct SIP ECS Debit commencement date. Only one SIP per month, per Folio/Account is permitted.
4. Investors will not hold BMF, BAMC, registrars 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 due to local holidays or any other reason.
5. BMF, BAMC, Registrars and 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 its full responsibility.
6. BAMC/BMF reserves the right to reject any application without assigning any reason thereof.
7. Please refer to the Key Information Memorandum and Scheme Information Document of the Scheme for Applicable NAV, risk factors, load and other information before investing.
8. Investor can change bank account or discontinue this facility subject to meeting the minimum criteria of twelve installments by giving 10 days written notice to any of our investor service centres.

VALUE AVERAGING INVESTMENT PLAN (VIP) INSTRUCTIONS

VIP WITH ECS (DEBIT CLEARING) FACILITY

1. The first VIP installment should be through cheque only and has to be drawn on the same bank account which is to be registered for ECS (Debit Clearing).
2. In case of VIP investor should submit :
 - (a) Application form with the relevant portion of VIP duly filled in
 - (b) VIP mandate (relevant portion of VIP duly filled in)
 - (c) First VIP cheque for desired investment (subject to minimum as specified by the scheme) amount AND
 - (d) i) Photocopy of first VIP cheque of the same account which is given for ECS debit clearing OR
 - ii) Photocopy of blank cheque of the same account which is given for ECS debit clearing OR
 - iii) Cancelled Chequeleaf of the same account which is given for ECS debit clearing

All the other mandatory supporting documents as per the category of the investor should also be attached.

3. Please furnish the following details with respect to your VIP Investment.
 - (a) Minimum Nominal Amount Rs.2000/- and in multiples of Re.1/- thereafter – First cheque should be of the same amount as the nominal amount
 - (b) No. of VIP installments – Maximum upto 12 years from the date of first VIP start date
 - (c) VIP Frequency - Monthly Only
 - (d) VIP Date - Applicant should select any one date either 1st or 15th .
4. The First VIP will be through cheque and cheque date should be same as the date of submission of the Application Form.
5. Subsequent VIP installments (after the first cheque) via ECS (Debit Clearing) by AMC as per the formula set in the system. The amount will be subject to Maximum amount set by the applicant. Default minimum amount will be set as "0" (Zero)
6. The VIP mandate form needs to be filled in and signed by the Bank Account holder(s) in the same order and manner in which the Bank Account is held by them. Bank attestation will be carried out by our agency. Applicants are requested to fill up all the details and sign the same.
7. Start date of VIP through ECS clearing - The first VIP date for ECS (Debit Clearing) will

be at least 30 days after the date of allotment of units. The VIP can be set upto maximum of 12 years from the start date.

TERMS AND CONDITIONS

1. VIP facility is offered to the investors using RBI's Electronic Clearing Services (ECS Debit Clearing Facility). By opting for this facility, the investors agree to abide by the terms and conditions subject to which this facility is offered by RBI. The VIP ECS (Debit Clearing) facility is offered only to investors having Bank Accounts in cities as mentioned above in the SIP instruction
2. The cities/banks/branches in the above mentioned list (SIP terms and conditions, point No.2) may be modified/updated/changed/removed at any time in future entirely at the discretion of AMC without assigning any reasons or prior notice. If any city/bank/branch is removed, VIP instructions for investors in such city/bank/branch via ECS (Debit Clearing) route will be discontinued without prior notice. Mandate verification charges if any will be debited to the investors account.
3. The first VIP date for ECS (Debit Clearing) will be at least 30 days after the date of allotment of units. Please take this in to account while entering the VIP Auto Debit period and indicate the correct VIP ECS Debit commencement date. Only one VIP per month, per Folio/Account is permitted.
4. Investors will not hold BMF, BAMC, registrars 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 VIP date due to local holidays or any other reason.
5. BMF, BAMC, Registrars and 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 its full responsibility.
6. BAMC/BMF reserves the right to reject any application without assigning any reason thereof.
7. Please refer to the Key Information Memorandum and Scheme Information Document of the Scheme for Applicable NAV, risk factors, load and other information before investing.
8. Investor can change bank account or discontinue this facility by giving 20 days written notice to any of our Investor Service Centres before the next VIP debit date as per the schedule.