

A. SCHEME AVAILABLE FOR SIP WITH AUTO DEBIT FACILITY

SIP: All Open-ended Scheme(s) of Bharti AXA Mutual Fund (except Liquid Schemes and Treasury Advantage Schemes).

B. TERMS & CONDITIONS FOR SIP AUTO DEBIT FACILITY

- Monthly SIP Payment can be done through Auto Debit Facility in all the cities as prescribed by the Reserve Bank of India (RBI).
- Monthly SIP/ Daily SIP is also available with HDFC Bank, IDBI Bank, Kotak Mahindra Bank, IndusInd Bank, Bank of Baroda for all locations.
- For Mumbai, Delhi, Kolkatta, Chennai Daily SIP shall be accepted in all Banks. AMC may notify other banks from time to time.
- Please check the Scheme Information Document & the Statement of Additional Information for SIP facility in respective scheme.
- The cities as prescribed in RBI's list may be modified/updated/changed/removed at any time in future entirely at the discretion of Bharti AXA Investment Managers Private Limited without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via Auto Debit route will be discontinued and communication to that effect will be sent to the investor.
- SIP facility is available only on specific dates of the month viz - 1st /or 7th /or 10th /or 15th /or 20th /or 25th for Monthly SIP.
- During ongoing purchase in monthly SIP your first SIP can be for any day of the month. Your second and subsequent SIPs are available only on the above specified dates of the month with a minimum gap of atleast 30 days between first and second SIP instalment. In case the chosen date turns out to be a non working day for the scheme; the SIP will be processed on the immediate following working day.
- The SIP cheque should be drawn on the same bank account which is to be registered for Auto Debit. The bank account provided for Auto Debit should participate in local MICR clearing.
- The cheque should be drawn in favour of "Full name of the Scheme".
- The first investment cheque while applying for Daily SIP/ Monthly SIP can be either equal to or greater than the subsequent Daily SIP/ Monthly SIP instalment amounts. The subsequent Daily SIP/ Monthly SIP instalment amounts however should remain the same as per the scheme specific information document.
- If two consecutive SIP's fail, the SIP will automatically stand terminated and a communication to the effect will be sent to the investor.
- If the SIP preferences are not indicated or in case of discrepancy or ambiguity, the default option shall be as under:
SIP Frequency - Monthly, SIP Date - every 7th of the month and Tenure - 6 months.
Daily tenure - One month.
- The investor has the right to discontinue/modify SIP at any time he/she so desires by sending a written request at least 15 working days prior to the due date of next SIP for monthly SIP and 3 working days for daily SIP/ Micro SIP to any of the offices of Bharti AXA Mutual Fund or its Investor Service Centres.
All the request should be accompanied by :
a. A new SIP form duly filled in and carrying the revised/new SIP request details, or
b. A written and signed confirmation for discontinuing the existing SIP.
- Micro SIP shall be applicable where aggregate of installments in a rolling 12 months period or in a financial year i.e. April-March does not exceed Rs. 50,000/-.
- Micro SIP benefit is available to individuals, NRI's, Minors and Sole Proprietors only. HUF's, PIO's and any other entities/ persons etc. are not eligible. The AMC will reject the application where they find that documents are deficient or where the installment total will exceed Rs. 50,000/- per year.
- Micro SIP investors are required to submit any one of the following photo identification document as a proof of identification in lieu of PAN:
1. Voter Identity Card; 2. Driving License; 3. Government / Defense identification card; 4. Passport; 5. Photo Ration Card; 6. Photo Debit Card; 7. Employee ID cards issued by companies registered with Registrar of Companies; 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; 9. ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; 10. Senior Citizen / Freedom Fighter ID card issued by Government; 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAL, ICWA, ICSI; 12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); and 13. Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.
- Except for investors availing Micro SIP please furnish a certified copy of the PAN card with the application form. Additionally please furnish KYC acknowledgement copy if investment amount is Rs. 50,000/- and above except for Micro SIP.
- Investor will not hold Bharti AXA Investment Managers Pvt. Ltd., its registrars and other service providers responsible if the transaction is delayed or not effected, the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit / local holidays / incomplete or incorrect instructions from the applicant.
- Bharti AXA Investment Managers Pvt. Ltd. reserves the right not to represent any mandate for SIP auto Debit facility if the registration could not be effected in time for reason beyond its control.
- Bharti AXA Investment Managers Pvt. Ltd., its registrars and other service providers shall not be responsible and liable for any transaction failures, due to rejection of the transaction by your bank / branch or its refusal to register the SIP mandate.
- In case of renewal of SIP this form should be submitted at least 1 month (for Monthly SIP) and 15 days (for Daily SIP), prior to the due date.
- Please refer the Scheme Information Documents/ Statement of Additional Information of the scheme for the Applicable NAV, Redemptions, Risk Factors, Load and other information before investing.
- Generic Structure on SIP

This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to "invest as you earn" and affords the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units. SIP allows investors to invest a fixed amount of Rupees on either daily basis or on specific dates every month by purchasing Units of the Scheme at the Purchase Price prevailing at such time. Any unit holder can avail of this facility subject to certain terms and conditions contained in the Application form, Scheme Information Document and Statement of Additional Information of the respective scheme.

Systematic Investment Plan facility will be available as detailed below:

SIP Options	Daily SIP	Monthly SIP
Contribution will be debited	On every Business Day	On any one of the following dates in a month as chosen by the investor / Unitholder : 1st /or 7th /or 10th /or 15th /or 20th /or 25th basis NAV of that day, or of following Business Day, if that day is not a Business Day.
Minimum duration of SIP contributions	1 month	6 months

Auto Debit allows an investor to instruct his bank to debit his bank account at periodic intervals for making investments in mutual fund scheme(s). However the first investment in SIP under this mode shall be by way of cheque only.

There shall be a gap of at least 30 days between the date of the first cheque and first instalment through Auto Debit in the case of a Monthly SIP initiated during the Ongoing Offer period and 15 days in case of Daily SIP initiated during the Ongoing Offer Period.

For more information visit us at
www.bharti-axa-im.com

Call us at (Toll Free)
1-800-1032-263

Email us at
service@bharti-axa-im.com

Alternate Number
020-4011 2300