

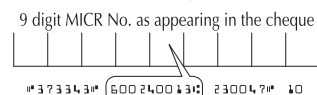
Guide to investing through Systematic Investment Plan (SIP)

Read before enrolling for an SIP

- SIP facility is available for schemes covered in the KIM.
- First-time investors must use SIP Application Form and existing investors in the schemes of Sundaram BNP Paribas Mutual must use SIP Enrollment/Renewal Form.
- SIP investment can be made on any working day. An investor must choose specific dates of the month/quarter by
 - Auto debit or
 - Cheques facility
- SIP Application Form and SIP Renewal Form must be completed in English using block letters and submitted at offices of Sundaram BNP Paribas Asset Management or Investors Service Centres of CAMS. Please do not submit SIP forms to collection banks.
- For the first installment a cheque must be issued. For second and subsequent installments, an investor can choose auto debit (recommended as it is efficient, easy, more secure and timely) or provide post dated cheques.
- SIP dates –
 - 1, 7, 14, 20 or 25 of the month as SIP date for monthly option.
 - 1, 7, 14, 20 or 25 of the beginning month of each quarter as SIP date for quarterly option.
- Only one installment per month/quarter is allowed under one SIP registration.
- You can invest a fixed amount every month or quarter. Minimum investment amount: Rs.250/- for monthly SIP and Rs.750/- for quarterly SIP.
- The minimum number of cheques under monthly installment should be 20 and for quarterly installment should be 7 for SIP based on the minimum amount. For higher amounts the number of installments and cheques can be lower subject to investing at least Rs 5000 during the SIP period.
- The cheque should be drawn in favour of the fund name and crossed "a/c payee only". It should be made payable at the location of the branch of Sundaram BNP Paribas Asset Management or Investors Service Centre of CAMS. On receipt of the post-dated cheques the Registrar and Share Transfer Agent - CAMS - will send a letter to the unit holder confirming that his or her name has been enrolled for the SIP.
- An investor must submit only one cheque for each month/quarter for the SIP period. All cheques must be for the same amount and carry the same date that is selected by the investor.
- If an investor opts for SIP through post dated cheques, all cheques must be for the SIP date that has been chosen. The cheque will be presented on the same or the next working day and units will be allotted at the applicable NAV.
- Units will be allotted on the above applicable dates. In case the date is a Non-Business Day, the immediate next working Day will be considered for the purpose of determining the applicability of NAV.
- An Account Statement will be sent by mail or by e-mail (if indicated) to the investor within 10 working days for the first investment through SIP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 working days from the end of respective quarter. In case of specific request received from investors, Sundaram BNP Paribas Asset Management will send the account statement to the investors within 5 working days from the receipt of such request without any charge.
- Investors should, as far as possible, opt to receive account statement by e-mail to make a contribution to the environment.
- An updated account statement will be sent to the investor indicating the new balance at his/her credit. For investors who have not provided an E-mail ID, a consolidated statement will be sent every quarter.
- If two consecutive post-dated cheques are returned unpaid by the bank, the SIP will be terminated and the balance cheque(s) if any, will be returned.
- Investor will have the right to discontinue the SIP facility at any time by sending a written request to offices of Sundaram BNP Paribas Asset Management or Investors Service Centres of CAMS. This request notice should be received at least 21 days prior to the due date of the next payment. On receipt of such request, the SIP facility will be terminated and the unused post dated cheque(s) will be returned to the investor.
- Load structure for SIP:** Entry load of 2.25% for equity and balanced funds, if the amount of each installment is less than Rs 2 crore, and nil for SIP amount equal to or more than Rs 2 crore. The entry load will be applied on each transaction. There is no exit load.

SIP Auto Debit facility: Terms & Conditions

- This facility is offered using RBI's Electronic Clearing Service (ECS). By opting for this facility, you agree to abide by the terms and conditions of the ECS facility of Reserve Bank of India available at www.rbi.gov.in and www.sundarambnpparibas.in.
- To avail this facility you must submit SIP Auto Debit form with a cancelled cheque. You must also indicate 9-digit MICR number available in your cheque leaf.



- SIP Auto Debit Form along with first cheque should be submitted to offices of Sundaram BNP Paribas Asset Management or Investors Service Centres of CAMS.
- The first cheque should preferably be drawn on the same bank account that is to be registered for ECS (Debit Clearing). If the cheque is drawn on any other bank, an investor must provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) is to be registered. Investors need not submit the First Cheque for SIP enrollment if:
 - The SIP Auto Debit Facility Enrolment Form is attested by the Bank from which SIP installment will be debited or
 - Copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP installment will be debited is attached to the form.
- There shall be a gap of at least 40 days between the dates of the initial investment and the first SIP auto-debit installment for a monthly SIP. This gap must at least 90 days for a quarterly SIP.
- The following documents may be submitted at least 40 days before the first SIP date:

New Investors	Existing Investors
SIP Application Form	SIP Enrolment/Renewal Form
SIP Auto Debit Facility	SIP Auto debit facility form
First SIP Cheque	First SIP Cheque

- Your Bank Branch through which you want your SIP Auto Debit to take place should participate in local MICR Clearing.
- If investor mentioned the At Par MICR number for ECS i.e. MICR starting with 000 or ending 000, investor should mention the branch name and city name of bank particulars column.
- In case your bank decides to cross-verify the ECS auto-debit mandate with you as the bank's customer, you will have to complete the process.
- An investor who opts for this facility will receive an acknowledgement of registration for Auto Debit.
- The amount of the first cheque need not correspond to the value indicated for each SIP installment using Auto Debit facility. The SIP installments will be for the same amount.
- Auto Debit of the SIP amount will usually be processed on the date chosen by you or the next working day. SIP is available only on select dates of a month: 1, 7, 14, 20 and 25.
- Auto Debit of SIP will start after 40 days from the date of SIP Application.
- Three consecutive Auto Debit failures/rejections will lead to closure of the SIP.
- Sundaram BNP Paribas Mutual Fund, its Investment Manager, Registrar and other service providers will not be liable:
 - For any transaction failures due to the refusal of the bank to register the SIP mandate or rejection of the transaction by your bank / branch.
 - If the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
 - For any damages / compensation for any loss/damage, to name few, incurred by you as a result of use of this facility by you.
- Sundaram BNP Paribas Mutual Fund holds the right to reject application forms with incomplete information regarding SIP preferences. Such applications along with cheques will be returned to the investor with a communication.
- Cities in which ECS facility is available may be modified / updated / changed / removed entirely at the discretion of Sundaram BNP Paribas Mutual Fund without assigning any reasons or prior notice.