SBI MUTUAL FUND
A PARTNER FOR LIFE

March 2024

SIP ENROLMENT CUM ONE TIME DEBIT MANDATE FORM

New investors subscribing to the scheme through SIP must submit this Form alongwith Common Application Form

ARN & Name of Distributor	Branch Code (only for SBG)	Sub-Broker ARN Code	Sub-Broker Code	EUIN* (Employee Unique Identification Number)	Reference No.
ARN-146822					

Declaration for "execution-only" transaction (only where EUIN box is left blank) :* I/We hereby confirm that the EUIN 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.

SIGNATURE(S)			
	1st Applicant / Guardian / Authorised Signatory	2nd Applicant / Authorised Signatory	3rd Applicant / Authorised Signatory

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor

INVESTOR DETAILS

Folio No./Application No.

Name of 1st Applicant

SIP Cheque No/s :

	1	2	3
Scheme Name			
Plan	☐ Regular ☐ Direct	☐ Regular ☐ Direct	☐ Regular ☐ Direct
Option	☐ Growth ☐ IDCW _____	☐ Growth ☐ IDCW _____	☐ Growth ☐ IDCW _____
Income Distribution cum Capital Withdrawal (IDCW) Facility	☐ Reinvest ☐ Payout	☐ Reinvest ☐ Payout	☐ Reinvest ☐ Payout
Each SIP Instalment Amount (₹)			
SIP Frequency	☐ Monthly (Default) ☐ Quarterly ☐ Daily ☐ Weekly ☐ Half - Yearly ☐ Annual	☐ Monthly (Default) ☐ Quarterly ☐ Daily ☐ Weekly ☐ Half - Yearly ☐ Annual	☐ Monthly (Default) ☐ Quarterly ☐ Daily ☐ Weekly ☐ Half - Yearly ☐ Annual
SIP Date (for Monthly, Quarterly, Half-Yearly & Annual)	☐ 1st ☐ 15th ☐ 30th (For February, last business day) ☐ 5th ☐ 20th ☐ 10th (Default) ☐ 25th (Any other date from 1st to 30th)	☐ 1st ☐ 15th ☐ 30th (For February, last business day) ☐ 5th ☐ 20th ☐ 10th (Default) ☐ 25th (Any other date from 1st to 30th)	☐ 1st ☐ 15th ☐ 30th (For February, last business day) ☐ 5th ☐ 20th ☐ 10th (Default) ☐ 25th (Any other date from 1st to 30th)
(for Weekly Fixed Date or Day)	☐ Fixed dates (1,8,15,22) OR ☐ Any Day (Default) _____ (Monday to Friday)	☐ Fixed dates (1,8,15,22) OR ☐ Any Day (Default) _____ (Monday to Friday)	☐ Fixed dates (1,8,15,22) OR ☐ Any Day (Default) _____ (Monday to Friday)
SIP Period	From _____ To _____ OR ☐ 3 yrs ☐ 5 yrs ☐ 10 yrs ☐ 15 yrs ☐ 20 yrs ☐ 40 yrs (Select any one)	From _____ To _____ OR ☐ 3 yrs ☐ 5 yrs ☐ 10 yrs ☐ 15 yrs ☐ 20 yrs ☐ 40 yrs (Select any one)	From _____ To _____ OR ☐ 3 yrs ☐ 5 yrs ☐ 10 yrs ☐ 15 yrs ☐ 20 yrs ☐ 40 yrs (Select any one)

☐ **Use Existing One Time Debit Mandate (if already registered in the Folio)**

Bank Name _____ Bank A/c No _____

TOP-UP SIP (Select anyone % or Amount)

	1	2	3
Top-Up Percentage (in multiples of 5% only)	☐ 5% ☐ 10% OR ☐ Other_____	☐ 5% ☐ 10% OR ☐ Other_____	☐ 5% ☐ 10% OR ☐ Other_____
OR	OR	OR	OR
Top-Up Amount Rs. (in multiples of Rs. 500 only)	Amount Rs._____	Amount Rs._____	Amount Rs._____
Top-Up Frequency	☐ Half - Yearly ☐ Annual	☐ Half - Yearly ☐ Annual	☐ Half - Yearly ☐ Annual

TOP-UP SIP CAP (Investor has to choose only one option)

Top-Up SIP CAPAmount ₹ (maximum SIP installment including Top-Up amount)			
OR			
Top-Up SIP CAP Month-Year			

DECLARATION : I/We hereby declare that the particulars given in this mandate form are correct and express my/our willingness to make payments towards investment in the schemes of SBI Mutual Fund. I/We hereby confirm and declare that the monies invested by me in the schemes of SBI Mutual Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"). I/We are aware that SBI Mutual Fund and its service providers and bank are authorized to process transactions by debiting my/our bank account through Direct Debit / NACH facility. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform SBI Mutual Fund/RTA about any changes in my/our bank account. I/We confirm that the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments in rolling 12 months period or financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (applicable for "Micro investments" only). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We have read, understood and agreed to the terms and conditions and contents of the SID, SAI, KIM and Addendum issued from time to time of the respective Scheme(s) of SBI Mutual Fund. I/We hereby authorize the bank to honour such payments for which I/We have signed and endorsed the Mandate Form.

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ONE TIME DEBIT MANDATE FORM (OTM)

UMRN _____ Date _____

Sponsor Bank Code _____ Utility Code _____

CREATE ✓
MODIFY
CANCEL

I/We, hereby authorize **SBI Mutual Fund** To debit (Please ✓) SB / CA / CC / SB-NRE / SB-NRO / Other

Bank A/c No. _____

with Bank _____ IFSC _____ OR MICR _____

an amount of Rupees _____ ₹ _____

FREQUENCY: ☒ ~~Weekly~~ ☒ ~~Monthly~~ ☒ ~~Quarterly~~ ☑ As & when presented DEBIT TYPE : ☒ ~~Fixed Amount~~ ☑ Maximum Amount

Folio No.: _____ Moblie No.: _____

Appln No. : _____ Email ID: _____

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

PERIOD

From _____

To _____

Signature of 1st Bank Account Holder | **Signature of 2nd Bank Account Holder** | **Signature of 3rd Bank Account Holder**

Name as in Bank records | **Name as in Bank records** | **Name as in Bank records**

This is to confirm that the declaration has been carefully read, understood & made by me/us. I/We are authorizing the User entity/Corporate to debit my account, based on the instruction as agreed and signed by me/us. I/We have understood that I/ we are authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity /Corporate or the bank where I/We have authorized the debit.

INSTRUCTIONS TO FILL ONE TIME DEBIT MANDATE (OTM)

1. Investors who have already submitted One Time Debit 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 in the Folio. However, if such investors wish to add a new bank account towards OTM facility may submit the new OTM form.
2. Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned (as per bank records).
3. Along with OTM, investors should enclose an original CANCELLED cheque (or a copy) with name and account number pre-printed of the bank account to be registered failing which registration may not be accepted.
4. First applicant / unitholder must be one of the account holder in the bank account. Investor's cheque / bank account details are subject to third party validation.
5. Investors are deemed to have read and understood the terms and conditions of Systematic Investment Plan mentioned in SID, SAI & KIM of the respective Scheme(s) of SBI Mutual Fund.
6. UMRN, Sponsor Bank Code and Utility Code are meant for Office use only and need not be filled by investors.
7. Please mention OTM date and OTM "From date" in DDMMYYYY format.
8. For the convenience of the investors the frequency of the mandate mentioned as "As and When Presented".
9. From date & to date is mandatory. However, the maximum duration for enrollment is 40 years.
10. Please provide all the information / details in the OTM.

Mandatory information to be provided in One Time Debit Mandate (OTM):

1. Date of Mandate
2. Bank A/c Type
3. Bank A/c No. (please enclose CANCELLED cheque leaf)
4. Bank Name
5. IFSC and/or MICR Code
6. Maximum Amount (Rupees and Words)
7. Mandate From date
8. Mandate To date
9. Signature/s of account holders in bank records
10. Name/s of account holders as in bank records

Instructions for Top-Up SIP

1. Investors can either opt for fixed amount SIP Top-up or percentage SIP Top-Up option. In case investors selects both the options, percentage SIP Top-Up would be made applicable. In case the investor selects multiple % SIP Top-up options under percentage-based SIP Top-Up option, the lower percentage would be considered.
2. The minimum SIP Top-up amount under fixed amount SIP Top-up is Rs. 500 and in multiples of Rs. 500. The minimum Top-up percentage would be 5% of the SIP amount and in multiples of 5% thereof.
3. If the Top-up % is not in multiples of 5, it will be rounded down to nearest multiple of 5. The Top-up amount would be rounded off to the nearest Rs. 10.
4. Percentage SIP Top-up would be computed on the immediately preceding SIP instalment value as on the SIP Top-Up trigger date.
5. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enrol for a fresh SIP with Top-up option.
6. In case of Monthly SIP, Half-yearly as well as Yearly frequency are available for Top-up. If the investor does not specify the frequency, the default frequency for Top-up will be considered as Half-yearly.
7. In case of Quarterly SIP, only the Yearly frequency is available for Top-up.
8. Top up facility will not be applicable for SIP frequencies other than Monthly & Quarterly. SIP Top-up facility will be allowed in all schemes in which SIP facility is being offered.
9. All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP.
10. The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.

Instructions for Top-up SIP Cap

Under this option, post selecting SIP Top-up option, the investor can define the maximum SIP Top-up Cap, beyond which the SIP instalment will not increase in future. The investor shall have the flexibility to choose either Top-up SIP Cap amount or Top-up SIP Cap Month-Year. In case of multiple selection, Top-up SIP Cap amount will be considered as default selection.

Terms and conditions of Top-up SIP Cap facility are as follows:

1. Top-up SIP Cap Amount: Investor has an option to fix the Top-up SIP amount i.e. maximum SIP instalment including Top-up amount. The pre-defined amount should be equal to or lesser than the maximum amount mentioned by the investor in One Time Mandate Form (OTM). The instalment amount after Top-up shall not exceed the amount mentioned in OTM at any given time.
2. In case of difference between the Top-up SIP Cap amount & OTM Debit Mandate, then amount which is lower of the two shall be considered as the Top-up SIP Cap amount.
3. If SIP amount (including SIP Top-up amount) reaches the Top-up Cap before the end of SIP tenure, the SIP Top up will cease and SIP instalment amount will remain constant for remaining SIP Tenure.
4. Top-up SIP Cap Month-Year: It is the month from which SIP Top-up amount will cease and last SIP instalment including Top-up amount will remain constant till the end of SIP tenure.
5. If none of the above options is selected by the investor, the SIP Top-up will continue as per the SIP end date subject to the maximum amount mentioned in OTM form.
6. The AMC/Trustee reserves the right to terminate or modify the conditions of the Facility at its discretion.

Illustration for Top us SIP

Fixed amount Top-up SIP:

SIP Tenure	01-Mar- 2017 to 1-Mar-2022
SIP Amount (Rs)	5000
SIP Frequency	Monthly
Top-up Amount	1000
Top-up Frequency	Yearly

SIP From Date	SIP To Date	SIP Amount (Rs)	SIP Top-up Amount (Rs)	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	1000	6000
01-Mar-19	01-Feb-20	6000	1000	7000
01-Mar-20	01-Feb-21	7000	1000	8000
01-Mar-21	01-Feb-22	8000	1000	9000

In the above scenario, if the investor specifies an SIP Top-up cap amount of Rs. 7000. The calculation would be as shown below:

SIP From Date:	SIP To Date	SIP Amount (Rs)	SIP Top-up Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	1000	6000
01-Mar-19	01-Feb-20	6000	1000	7000
01-Mar-20	01-Feb-21	7000	N.A	7000
01-Mar-21	01-Feb-22	7000	N.A	7000

In the above scenario, if the investor specifies SIP Top-up Cap month and Year as Dec 2019. The calculation would be as show below:

SIP From Date	SIP To Date	SIP Amount (Rs)	SIP Top Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	1000	6000
01-Mar-19	01-Feb-20	6000	1000	7000
01-Mar-20	01-Feb-21	7000	N.A.	7000
01-Mar-21	01-Feb-22	7000	N.A.	7000

Percentage Top-up SIP:

SIP Tenure	01-Mar- 2017 to 1-Mar-2022
SIP Amount (Rs)	5000
SIP Frequency	Monthly
Top-up Percentage	10%
Top-up Frequency	Yearly

SIP From Date	SIP To Date	SIP Amount (Rs)	SIP Top-up Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	500	5500
01-Mar-19	01-Feb-20	5500	550	6050
01-Mar-20	01-Feb-21	6050	610	6660
01-Mar-21	01-Feb-22	6660	670	7330

* SIP Top-up amount is rounded off to nearest Rs. 10

In the above scenario, if the investor specifies an SIP Top-up cap amount of Rs. 6500. The calculation would be as shown below:

SIP From Date:	SIP To Date	SIP Amount (Rs)	SIP Top-up Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	500	5500
01-Mar-19	01-Feb-20	5500	550	6050
01-Mar-20	01-Feb-21	6050	610	6500
01-Mar-21	01-Feb-22	6500	N.A	6500

* SIP Top-up amount is rounded off to nearest Rs. 10

In the above scenario, if the investor specifies SIP Top-up Cap month and Year as Dec 2019. The calculation would be as show below:

SIP From Date	SIP To Date	SIP Amount (Rs)	SIP Top Amount (Rs)*	SIP Amount post Top-up (Rs)
01-Mar-17	01-Feb-18	5000	N.A.	5000
01-Mar-18	01-Feb-19	5000	500	5500
01-Mar-19	01-Feb-20	5500	550	6050
01-Mar-20	01-Feb-21	6050	N.A	6050
01-Mar-21	01-Feb-22	6050	N.A	6050

* SIP Top-up amount is rounded off to nearest Rs. 10