

## MITRA SIP ENROLMENT CUM ONE TIME DEBIT MANDATE FORM

(New investors subscribing to this option must submit this Form alongwith Common Application Form)

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

**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) |   |  |
|              | <b>1<sup>st</sup> Applicant / Guardian / Authorised Signatory</b> | <b>2<sup>nd</sup> Applicant / Authorised Signatory</b> |
|              | <b>3<sup>rd</sup> Applicant / Authorised Signatory</b>            |  |

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

### TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY

In case the subscription amount is Rs. 10,000/- or more and if your Distributor has opted to receive Transaction Charges, Rs. 150/- (for first time mutual fund investor) or Rs. 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

### INVESTOR DETAILS

|  |  |                                   |                                   |  |
|--|--|-----------------------------------|-----------------------------------|--|
| Folio No./Application No.  |  |                                   |                                   |  |
| Name of 1 <sup>st</sup> Applicant  |  |                                   |                                   |  |
| SIP Cheque No/s  |  |                                   |                                   |  |
| Scheme Name  | SBI _____ Plan: _____  |                                   | Option: Growth (Default)          |  |
| (List of eligible schemes are given in terms and conditions, refer point no. 3)  |  |                                   |                                   |  |
| SIP Amount (Rs.)   |  |                                   | SIP Frequency : Monthly (Default) |  |
| SIP Start Date   |  |                                   |                                   |  |
| SIP Tenure   | <input type="checkbox"/> 8 Years <input type="checkbox"/> 10 Years <input type="checkbox"/> 12 Years <input type="checkbox"/> 15 Years |                                   |                                   |  |
| Switch-In/SWP Scheme Name (Post completion of SIP Tenure)  | SBI _____ Plan: _____  |                                   | Option: Growth (Default)          |  |
| (List of eligible schemes are given in terms and conditions, refer point no. 3 or mention the same scheme as SIP scheme) |  |                                   |                                   |  |
| SWP Date: Same as SIP Date   |  | SWP Frequency : Monthly (Default) |                                   |  |

SWP Amount (tick any one of the option below from A Or B)

A. As per below matrix basis SIP tenure

| SIP Tenure | 8 Years                   | 10 Years                    | 12 Years                  | 15 Years                  |
|------------|---------------------------|-----------------------------|---------------------------|---------------------------|
| SWP Amount | 1 x SIP Instalment Amount | 1.5 x SIP Instalment Amount | 2 x SIP Instalment Amount | 3 x SIP Instalment Amount |

OR

B. Any other Amount (Rs.) \_\_\_\_\_ (This amount should be less than or equal to SWP amount mentioned as per the matrix above)

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

Bank Name \_\_\_\_\_ Bank A/c No \_\_\_\_\_

### TOP-UP SIP

|   | 1  | 2  | 3  |  |
|---|--|--|--|--|
| Top-Up Amount Rs.<br>(in multiples of Rs. 500 only) |  |  |  |  |
| Top-Up Frequency                                    | <input type="checkbox"/> Half - Yearly <input type="checkbox"/> Annual | <input type="checkbox"/> Half - Yearly <input type="checkbox"/> Annual | <input type="checkbox"/> Half - Yearly <input type="checkbox"/> Annual |  |

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

|  |  |  |  |  |
|--|--|--|--|--|
| Top-Up SIP CAP Amount ₹<br>(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 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 Addenda 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.

## ONE TIME DEBIT MANDATE FORM (OTM)

UMRN \_\_\_\_\_ Date \_\_\_\_\_

Sponsor Bank Code \_\_\_\_\_ Utility Code \_\_\_\_\_

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

MODIFY  Bank A/c No. \_\_\_\_\_

CANCEL  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

Or  Until cancelled

Signature of 1<sup>st</sup> Bank Account Holder

Signature of 2<sup>nd</sup> Bank Account Holder

Signature of 3<sup>rd</sup> 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 am authorizing the User entity/Corporate to debit my account, based on the instruction as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity /Corporate or the bank where I have authorized the debit.

## TERMS AND CONDITIONS FOR MITRA SIP AND OTM

### What is MITRA SIP?

MITRA SIP is a facility that allows investor to make initial investment through SIP and after completion of specific tenure, Switch the units to another scheme or continue to remain in the same scheme as per the option selected by the investor and Systematic Withdrawal (SWP) from the target scheme post switch.

### TERMS AND CONDITIONS FOR MITRA SIP

- MITRA SIP facility is available under select schemes of SBI Mutual Fund (mentioned below) for a fixed SIP tenure of either 8 years, 10 years, 12 years or 15 years.
- This facility is allowed under 'Monthly' frequency for Growth option of the eligible SIP / SWP schemes.
- Schemes eligible for SIP, Switch-in and SWP:** The target scheme can either be the source scheme (i.e. SIP scheme) or any one of the pre-defined schemes mentioned below.

| Name of Schemes (for SIP)              | Name of Schemes (for Switch and SWP) |
|--|--------------------------------------|
| SBI Magnum Equity ESG Fund             | SBI Conservative Hybrid Fund         |
| SBI Large & Midcap Fund                | SBI Multi Asset Allocation Fund      |
| SBI Magnum Global Fund                 | SBI BlueChip Fund                    |
| SBI Equity Hybrid Fund                 | SBI Arbitrage Opportunities Fund     |
| SBI Consumption Opportunities Fund     | SBI Short Term Debt Fund             |
| SBI Technology Opportunities Fund      | SBI Banking & PSU Fund               |
| SBI Healthcare Opportunities Fund      | SBI Equity Savings Fund              |
| SBI Contra Fund                        | SBI Balanced Advantage Fund          |
| SBI Nifty Index Fund                   | SBI Equity Hybrid Fund               |
| SBI Focused Equity Fund                |                                      |
| SBI Conservative Hybrid Fund           |                                      |
| SBI Magnum MidCap Fund                 |                                      |
| SBI Magnum COMMA Fund                  |                                      |
| SBI Flexicap Fund                      |                                      |
| SBI Multi Asset Allocation Fund        |                                      |
| SBI BlueChip Fund                      |                                      |
| SBI Infrastructure Fund                |                                      |
| SBI PSU Fund                           |                                      |
| SBI Small Cap Fund                     |                                      |
| SBI Banking & Financial Services Fund  |                                      |
| SBI Equity Minimum Variance Fund       |                                      |
| SBI International Access-US Equity FoF |                                      |
| SBI Nifty Next 50 Index Fund           |                                      |
| SBI Balanced Advantage Fund            |                                      |
| SBI Multicap Fund                      |                                      |

- Minimum installment amount under this facility for SIP / SWP would be the same as prescribed under Monthly frequencies in the respective schemes. All other terms and conditions pertaining to SIP and SWP shall be applicable for MITRA SIP / SWP.
- On completion of the SIP period (either 8 years, 10 years, 12 years or 15 years as the case may be), the entire accumulated clear unit balance shall be switched on T+15 calendar days to a pre-defined target scheme (T is the last SIP transaction date of the facility) or continue to remain in the same scheme as per option selected by the investor. In case the source and target scheme is different, then switch out from the source scheme would be subject to applicable exit load and taxes if any.
- SWP shall commence from the target scheme from the next month onwards on the same SIP instalment date. The SWP transaction shall be subject to applicable exit load and taxes if any.
- Investor can opt for SWP instalment amount as per the matrix below or specific amount to be mentioned, provided that the amount mentioned by the investor is less than or equal to amount mentioned as per the matrix and shall be subject to minimum SWP amount of the respective schemes.

| SIP Tenure | Monthly SWP Instalment       |
|------------|------------------------------|
| 8 years    | 1 x monthly SIP instalment   |
| 10 years   | 1.5 x monthly SIP instalment |
| 12 years   | 2 x monthly SIP instalment   |
| 15 years   | 3 x monthly SIP instalment   |

For example, for a 10 years SIP with instalment amount of Rs 10,000, SWP amount must be less than or equal to Rs 15,000 (i.e 1.5 times of monthly SIP instalment). If SWP amount mentioned on application form is greater than the applicable slab, then it shall lead to rejection of the application. In case investor does not fill in any SWP amount, the default amount shall be as per the applicable slab given above.

- In case no SIP tenure is selected, the default tenure shall be 12 years. In case no SIP date is selected, the default date shall be 10.
- In case, no scheme is mentioned in the target scheme section in Switch-In/SWP, the SWP shall be triggered from existing source SIP scheme itself.
- SWP Date will be same as the SIP date. The Start date of SWP will be the month following the last SIP instalment date and the SWP End Date will be perpetual i.e. the SWP under this facility shall be processed till units are available in the respective target scheme. In case, the SWP trigger date is a non- business day, the next business day shall be considered as trigger date.
- This facility shall get discontinued in the following events:
  - On cancellation of SIP before the end of tenure, the switch trigger and

SWP will cease.

- In case, redemption / switch-out processed in Source Scheme during the SIP tenure, the Switch trigger and SWP will cease, however SIP shall continue under the source scheme as normal SIP.
  - In case redemption / switch-out is processed in Source Scheme after the SIP tenure till the execution of switch trigger, the switch trigger and the SWP will cease.
- SIP Top-Up and SIP Pause is allowed under this facility. However, SWP would get registered based on the initial SIP instalment amount / slab mentioned in the application form.
  - Under a single folio, an investor can have multiple registrations under this facility. However, if investor wishes to invest in multiple schemes, investor shall have to submit separate MITRA SIP registration forms.
  - This facility will not be available under DEMAT mode and for Minor investors.

### INSTRUCTIONS TO FILL ONE TIME DEBIT MANDATE (OTM)

- 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.
- 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).
- 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.
- 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.
- 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.
- UMRN, Sponsor Bank Code and Utility Code are meant for Office use only and need not be filled by investors.
- Please mention OTM date and OTM "From date" in DDMMYYYY format.
- For the convenience of the investors the frequency of the mandate mentioned as "As and When Presented" and OTM "To Date" mentioned as "31 12 2099".
- Please provide all the information / details in the OTM.

### MANDATORY INFORMATION TO BE PROVIDED IN ONE TIME DEBIT MANDATE (OTM):

- Date of Mandate
- Bank A/c Type
- Bank A/c No. (please enclose CANCELLED cheque leaf)
- Bank Name
- IFSC and/or MICR Code
- Maximum Amount (Rupees and Words)
- Mandate From date
- Signature/s of account holders in bank records
- Name/s of account holders as in bank records

### INSTRUCTIONS FOR TOP-UP SIP CAP

- Investor can choose either Top-Up SIP Cap amount (i.e. maximum SIP instalment including Top-Up amount) or Top-Up SIP Cap Month-Year. In case of multiple selection, Top-Up SIP Cap amount will be considered as default selection.
- If none of the above option is selected by the investor, then the Top-Up SIP will continue as per the SIP end date and Top-Up SIP amount specified by the investor and the maximum amount mentioned in OTM Form shall be considered as Top-Up SIP Cap Amount.
- Top-Up SIP CAP (Amount): Investor has an option to freeze the Top-Up SIP CAP amount (i.e. maximum SIP instalment including Top-Up amount) once SIP instalment amount reaches a fixed predefined amount. Maximum Top-Up SIP cap amount should not exceed the maximum amount mentioned in OTM Debit Mandate Form. In case of difference between the Top-Up SIP CAP Amount & the OTM Debit Mandate maximum amount, then amount which is lower of the two shall be considered as the default amount of Top-Up SIP Cap Amount.
- If SIP Top-Up amount reaches the SIP Top-Up Cap amount before the end of SIP tenure, the Top-Up SIP will cease and last SIP instalment amount will remain constant for remaining installments.
- Top-Up SIP Cap (Month-year) : This is the date from which Top-Up SIP Cap amount will cease and last SIP instalment amount will remain constant for remaining installments.