

TERMS AND CONDITIONS

1. Please refer ISID for minimum SIP investment amount under each investment strategy.
2. Please refer the Key Information Memorandum (KIM) and Investment Strategy Information Document (ISID) of the respective investment strategy for applicable NAV, risk factors, load (exit/entry) and other information on the respective investment strategy before investing.
3. Complete Application form and SIP Enrollment Form along with the first cheque should be submitted to the AMC/KFin Tech ISCS.
4. Investors should mandatorily give a cheque for the first Installment. The first cheque should be drawn on the same bank account which is to be registered for NACH. Alternatively, the cheque may be drawn on any bank, for which investor should provide a photocopy of the cheque or cancelled cheque of the bank/branch for which NACH is to be registered.
5. First SIP cheque and subsequent SIP installments via NACH should be of the same amount.
6. If any chosen day falls on a non business day, the next business day will be considered as the transaction date.
7. Incorrect/incomplete applications are liable to be rejected.
8. ITI Asset Management Ltd. reserves the right to reject any application without assigning any reason thereof and the Trustee reserves the right to change/modify the terms and conditions of SIP.
9. NACH instructions will take a minimum of one month for registration with the bank and hence the first debit will be carried out only after one month, on the SIP date mentioned on the form. The AMC reserves the right to modify the SIP period depending on the one month period for registration to ensure minimum number of installments as mentioned in ISID.
10. The mandate registration form will be submitted through National Automated Clearing House (NACH) and Banks participating in Direct Debit Facility. This facility is offered to investors having Bank accounts in select banks mentioned in the link under Product and Services tab The Banks <http://www.npci.org.in/> in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. We will inform you on such discontinuation.
11. In case investors bank account is available under NACH Facility; registration will be done through NACH platform.
12. Existing Unit holders in investment strategy(s) of Diviniti SIF/ITI AMC are required to submit only the SIP NACH Mandate. Existing unit holders should note that the unit holder's details & the mode of holding will be as per the existing account. New investors, who wish to enroll for SIP through NACH, should fill the Common Application Form & SIP NACH Mandate.
13. Initial cheque should be drawn on any bank, which is situated at & is a member of the Banker's Clearing House located at the place where the SIP application is submitted or payable at par & should participate in local MICR clearing. Please contact the nearest designated Investor Service Centre for the updated list. For outstation applications, the initial DD has to be payable at the nearest AMC locations. No outstation cheques will be accepted. The cheque should be drawn in favor of the investment strategy chosen (e.g. Pay ***** [Investment Strategy name] & crossed 'A/c Payee Only').
14. Payments will be accepted by NACH mode. For this purpose, investors/unit holders are required to give NACH Mandate Form to debit their bank accounts at periodic intervals & credit the subscription proceeds to Diviniti SIF Bank Account.
15. Returned/Dishonored cheque/NACH Rejects will not be presented again for collection. If the 1st installment cheque is dishonored, the SIP processing/registration will be rejected.
16. The SIP Enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the bank account is closed and no request for change in bank account has been submitted.
17. If investor has not provided the SIP frequency/period/date, the default SIP frequency would be Monthly & the SIP installments would be the minimum number of installments of the respective investment strategies as specified in the ISID. The default date will be considered as 7th of the month for Monthly option.
18. If an Existing investor wants to enroll in another investment strategy & continue for the existing folio, then the investor has to submit a duly filled & signed SIP NACH Mandate along with the first cheque (if investment is in the new Scheme).
19. You can choose to discontinue this facility by giving 30 Calendar days written notice to any of AMC/Registrar Investor Service centers.
20. Request for change in bank mandate to be submitted atleast 30 Calendar days before the due date of next SIP installment.
21. The bank account provided for NACH (Debit) should be in the list of banks participating in NACH.
22. MICR code or IFSC code should be mandatory filled on NACH mandate, MICR code starting and/or ending with 000 are not valid for NACH.
23. The investor agrees to abide by the terms and conditions of NACH facility of NPCI as applicable at the time of investment and as may be modified from time to time.
24. The investor undertakes to keep sufficient funds in the account till the date of execution of the debit. The investor hereby declares that the particulars given overleaf are correct and complete. If the date of debit to the investors account happens to be a non Business day as per the fund, execution of the debit will not happen on the day of the holiday and allotment of Units will happen as per the terms and conditions listed in the concerned SID. The Fund, its Registrars, Auto Debit Banks and other service providers shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligation under this agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riots, strike, mutiny, revolution, fire, flood, fog, war, change of government policies, unavailability of banks computer system, force majeure events or any other cause of peril which is beyond their reasonable control and which has the effect of preventing the performance of contract by them.
25. Investors will not hold ITI Asset Management Ltd., its registrars, banks 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 the local holidays or any other reason.
26. ITI Asset Management Ltd. reserves the right to reject any application without assigning any reason thereof.
27. Incorrect, incomplete or ambiguous forms will not be accepted and will be returned to the investor within 10 business days via normal post.
28. To avail of SIP in separate investment strategies via NACH facility, an investor will have to fill a separate form for each investment strategy. A single form cannot be used for different investment strategies simultaneously.
29. As per Prevention of Money Laundering Act 2002, it is mandatory for all investors to be KYC compliant. For more details please refer point on "Instructions to Investor" for Filling up the Application Form.
30. As per NPCI circular NPCI/ NACH/OC No.012/2023-24 dated December 29, 2023, mandate is to be issued for a maximum duration of 40 years from the date of issuance of mandate.
31. **Employee Unique Identification Number (EUIIN):**
SEBI has made it compulsory for every employee/relationship manager/sales person of the distributor of SIF products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing SIF products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.
32. **SIP Top-Up:** An investor can select this facility to increase the amount of the SIP installment by a fixed amount at pre-defined intervals during the tenure of the SIP. The features, terms and conditions for availing 'Top-Up' facility are as follows:
 1. This facility shall be available under all the investment strategy where SIP facility is being offered.
 2. The minimum Top-up amount is Rs. 1000/- and in multiples of Rs. 1000/- thereafter.
 3. If the investor does not specify the Top-up amount, the default amount for Top-up will be considered as Rs. 1000/-, and the application form shall be processed accordingly.
 4. SIP Top-Up facility can be availed at half yearly and yearly intervals. In case the Top-Up frequency is not specified, Default will be considered as yearly frequency.
 5. SIP Top-up facility is currently available only for SIP registration and installment payments made directly with the fund and through modes like NACH/ECS/Auto Debit mode.
 6. SIP Top up facility is currently not available for SIP registration made through (i) Post-dated cheques (PDCs), (ii) Channel Partners, & (iii) ISIPs.
 7. Top-Up facility would be available to all existing and new SIP enrolments. Existing investors who have enrolled for SIP are also eligible to avail Top-Up facility and will be required to submit 'Systematic Investment Plan (SIP) with Top-up Facility' at least 30 calendar days prior to the Top-Up start month. In case the request is not received at least 30 days prior to the SIP date, the Top-up will be applicable from the next effective SIP installment.
 8. Once enrolled, in case the Investor wants to modify the Top-up details, the investor must cancel the existing SIP Top-up and enroll for a new SIP Top-up with the desired Top-up details.
 9. SIP Top-up facility can be started after minimum 6 months from the date of 1st SIP for both New and Existing SIP Investors. If the end-date of the Top-up facility is not mentioned the Top-up facility will be continued till the tenure of the SIP. For example, if the SIP is registered till 2099, and the end date of the Top-up facility is not mentioned, then the Top-up will continue till 2099.
 10. In case, the SIP Top up is cancelled, the SIP will be ceased.
 11. SIP Top Up facility can be availed by Existing Investors who have already registered any SIP with the fund, after a gap of 6 months from the date of submission of such Top Up application request and after the subsequent cycle date SIP has been processed. For Example if for an Existing SIP, the First SIP date is 15th of each Month from Jan 2019; and the Top-Up application request is submitted on 22nd Feb, 2019. The Next SIP date will be 15th of March, 2019; therefore the Top Up will start after 6 Months from 15th of September, 2019.
 12. All other terms & conditions applicable for regular SIP Facility will also be applicable to Top-up Facility.

An Illustration: The Top-Up facility will work as follows:

| Details of SIP registered | Details of Top-up opted for |
|---|--|
| • Fixed SIP Installment amount: ₹ 5,000/- • SIP Period: 01-April-2019 till 31-March-2022 (3 years) • SIP Date: 1st of every month (36 installments) | Example: • Top-Up Amount: ₹ 1,000/- • Top-Up Frequency: Every 6 months |

Based on above details, SIP Installments shall be as follows:

| Installment No(s). | SIP Installment (in ₹) (A) | Top-Up amount (in ₹) (B) | Monthly SIP Installment amount after Top-up (in ₹) (A+B) |
|--------------------|----------------------------|--------------------------|--|
| 1 to 6 | 5000 | NA | 5000 |
| 7 to 12 | 5000 | 1000 | 6000 |
| 13 to 18 | 6000 | 1000 | 7000 |
| 19 to 24 | 7000 | 1000 | 8000 |
| 25 to 30 | 8000 | 1000 | 9000 |
| 31 to 36 | 9000 | 1000 | 10000* *(At-least amount to be filled on NACH Mandate) |

The Trustee/AMC reserves the right to change/ modify the terms and conditions of the "Top up Facility" at a later date on a prospective basis.

Investments in Specialized Investment Fund involves relatively higher risk including potential loss of capital, liquidity risk and market volatility. Please read all investment strategy related documents carefully before making the investment decision.

INSTRUCTIONS TO FILL THE NACH DEBIT MANDATE FORM

1. Mobile Number and Email Id: Unit holder(s) should mandatorily provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
2. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/bank account details are subject to third party verification.
3. Investors are deemed to have read and understood the terms and conditions of NACH Facility, SIP registration through NACH facility, the Investment Strategy Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addendum issued from time to time of the respective investment strategy(s) of Diviniti SIF/ITI AMC.
4. Date and the validity of the mandate should be mentioned in DD/MM/YYYY format
5. Please mention the amount in figures and words.
6. Please fill all the required details in the Debit Mandate Form for NACH. The sole/first holder must be one of the holders in the bank account.
7. The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
8. The 9 digit MICR and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

Toll Free Number:
1800-266-9603

Non Toll Free Number:
022-69153500

Email:
contact.sif@itiorg.com

Website:
sif.itiadc.com