**INSTRUCTIONS FOR SWP**

1. All SWP applications will be processed on the 1st/8th/15th/22nd of every month or 1st/8th/15th/22nd of every quarter on or before the 25th of every month of every quarter if such day happens to be a holiday. It will be processed on next working day in case SWP date is not mentioned or incorrect/multiple SWP dates are mentioned, the default date of SWP will be treated as the 1st/8th/15th/22nd of every month/quarter/half-year/year as per the frequency defined by the investor.

2. For all the eligible schemes, the minimum withdrawal amount is ₹ 500/- and in multiples of ₹ 100/- thereafter.

3. The Unit holder is required to define the frequency and amount of withdrawals. SWP forms received without this information will be treated incomplete and request for SWP will be rejected.

4. The Unit holder needs to specify the start date and the end date in the SWP form. In case when the start date and end date has not been specified, the SWP will commence from the first transaction date of the subsequent month in which such request is received and will continue till the balance in the account becomes nil.

5. The amount withdrawn under the SWP will be considered as a redemption and shall be converted into units and will be deducted from the unit balance of the Unit holder.

6. The redemption proceeds will be paid by cheque/demand draft in favour of the registered first named Unit holder with the bank account number specified in the application form. The redeemed cheque will be made payable to the service standard of the investor. No post-dated cheques will be issued against SWP transactions.

7. A Unit holder who has opted for SWP and under a specified account can also redeem or switch his unit to any other eligible scheme or any other plans of the same scheme provided he has sufficient balance in his account on the date of such request. SWP will automatically cease in case the balance becomes nil subsequent to such redemption / switch transaction or falls below the required amount specified by the investor for SWP.

8. A Unit holder can put in additional subscriptions, in accordance with conditions specified in the Statement of Additional Information (SAI) and Scheme Information Document(SID) for additional subscriptions in the account anytime during the existence of the concerned account. Such additional subscriptions in no way alter the functioning of the SWP option, unless subsequent request to the contrary is received from the unit holder in writing.

9. Any changes in the amount, frequency or period of SWP should be communicated to the Registrar’s office at least 14 days in advance.

10. Investors who have made investments in ELSS schemes should note that SWP is not available to them during the stipulated lock in period.

11. SWP request in any other form beside the specified format will be treated as invalid and is liable to be rejected.

12. Investors are required to clearly indicate the plans/options in the application form of the scheme.

**Systems Withdrawal Plan (SWP)**

In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend Payout), by default, the units will be allocated under the Growth Option of the default selected plan of the scheme.

13. The SWP form duly completed may be submitted at the nearest Investor Service Centre or mailed to the Registrar: Kavya Fintech Private Limited, Kavya Selenium, Tower B, Pilots No. 31, 823, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad-500032.

14. Communication for the Investors:

In accordance with SEBI Circular No. CIR/MFD/DF/16/2011 dated September 8, 2011 and SEBI Circular No. CIR/MFD/DP/1/2014 dated November 12, 2014 the investor whose transaction has been accepted by the RNAM/NIIMF shall receive a confirmation by way of email and/ or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holder registered e-mail address and/or mobile number. Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.

2. The CAS shall be generated on a monthly basis and shall be issued on or before 10th of the immediately succeeding month to the holder(s) in whose folio(s) transaction(s) have taken place during the month.

3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Unit holders shall be issued on half yearly basis [at the end of every six months (i.e. September/March)].

4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and funds and securities from the Depository by email/physical mode.

5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF industry containing details of transactions, across all Mutual Fund schemes by email/physical mode.

6. The word ‘transaction’ shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, and systematic transfer plan and bonus transactions. CAS shall not be received by the Unit holders for the folio(s) whose PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RNAM/NIIMF for each calendar month on or before 10th of the immediately succeeding month.

In case of a specific request received from the Unit holders, RNAM/NIIMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.

**Acknowledgement Slip**

(To be filled by the investor)

Received from Ms./Mrs./Mr. ___________________________ an application for SWP in Scheme ______ in Folio/Account No. ______ for amount ______ and frequency ______

APP No.: ___________________________ Time & Stamp & Date of receiving office

Please note your Statement of Account is sent once a month through CAS or ECAS if email id is updated in the folio. To have an access to the folio statement visit our website to generate an instant account statement.

Corporate Office Address: Reliance Centre, 7th Floor South Wing, Off Western Express Highway, Santacruz (East), Mumbai - 400 055.