

Terms and Conditions and Instructions

For detailed terms and conditions on SIP, including for OTM facility, please visit our website www.dspim.com and also refer to scheme related documents.

I. Modification of Systematic Transactions:

1. Investors who wish to modify their existing SIP/STP/SWP can fill this form. Investors should fill separate forms for separate schemes, separate transactions.
2. Modification in SIP shall be processed only if the OTM Debit Mandate is already registered in the folio. The total amount of all SIP installments for a SIP date should not exceed the amount registered under the OTM Debit Mandate.
3. Any modification of SIP/STP/SWP other than for change of bank mandate for SIP would mean ceasure of the existing registration and re-registration as per the prevailing terms and conditions of SIP/STP/SWP.
4. All requests will be accepted subject to verification. Invalid, ambiguous or incomplete requests are liable to be rejected post acceptance and verification.
5. If no broker code details are mentioned in the change request, the new registrations will be processed in Direct Plan of the said scheme. In case of request for change of bank mandate or enabling TOP UP facility where TOP UP facility is not already registered, the changes will be processed in the existing broker code even if the new broker code details are mentioned.
6. Request has to be submitted at least 15 days prior to the SIP / STP / SWP Installment date. However in case of change of bank mandate for future SIP installments; the request has to be submitted 20 days prior to the SIP date. Any SIP installments in the interim may be debited from existing (old) Bank Account.
7. SIP related modification request may be rejected at a later date if the investor's Banker rejects the OTM Debit Mandate. In such case the investor will not hold the Fund responsible for any loss occasioned to the investor due to the SIP not being processed.
8. The new registration of SIP/STP/SWP based on the change request would be subject to the minimum installments conditions required to carry out such registration.
9. **In case the selected date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP/STP/SWP will be processed on the immediate next business day/date.**
10. In case of STP, modification of scheme can be only in respect of Target Scheme. No request for change of Source Scheme will be accepted.
11. In case of change in scheme details, default option will be applied in case the details are not available or in case of any ambiguity.
12. Modification facility is not available in case of Flex STP, Value STP, ISIP (Online SIPs), Daily STPs, Weekly STP, STP/SWP with capital appreciation.

II. SIP Pause Facility:

1. Investors who wish to pause their SIP instalments debit for a certain period can fill in the "SIP Pause" section. Separate form should be filled for each SIP registration.
2. SIP Pause Duration Limits:
 - a. **Monthly SIPs**
 - Minimum Pause Duration: 1 month
 - Maximum Pause Duration: 12 months
 - b. **Daily SIPs**
 - Minimum Pause Duration: 10 instalments
 - Maximum Pause Duration: 180 instalments
3. SIP Pause request should be submitted 15 days before the next SIP instalment date.
4. The SIP instalment debit will re-start on the day/ month/ quarter following the SIP Pause end period.
5. All requests will be accepted subject to verification. Invalid, ambiguous or incomplete requests are liable to be rejected post acceptance and verification.
6. It is possible that the investors' Bank does not stop the SIP debits on the instalment date or delays the processing of the SIP Pause instruction from the AMC if the investor has given a separate standing instruction to the Bank to debit the account on the specified date. The investor will not hold the Fund responsible in whatsoever manner in such cases. The investor should instruct their Bank to accept the SIP Pause request submitted by the Fund.
7. DSP Mutual Fund, the AMC, the Registrar and other service providers shall not be responsible and liable for any damages or compensation for any loss, damage, etc. incurred by the investor due to reasons which are caused by circumstances not in the ordinary course of business and beyond the control of the Fund.