

INVESTOR SERVICES

Investor Services

- Application Procedure – as per Offer Document
 - Wide Distribution of Application Forms
 - Downloadable Application Forms
 - Application through Internet
- The Procedure for NRIs/ OCB provided in the OD/KIM
- Bank details to be given in the Application Form
- PAN no. to be given if investment is Rs. 50,000/- or more
- Joint Account can be operated jointly by all

Investment Plans and Services

Types of Investment Plans

- Systematic Investment plan (SIP)
 - Regular Investment of fixed amount periodically (Rupee Cost Averaging Advantage)
- Systematic Withdrawal plans (SWP)
 - Regular withdrawals at periodical intervals
- Systematic Transfer Plans (STP)
 - Selling units of one scheme & buying units of another scheme at regular periodical intervals of the same AMC
- Systematic Reinvestment Plan (SRP)
 - Reinvestment of Dividend at Ex dividend NAV

Application Procedure for Purchase of MF Units

- Application Form is vital agreement on the part of the investor of having read and understood the OD
- All the payment modes are mentioned in the OD
- NRIs can pay
 - from FCNR/NRE accounts by demand drafts or cheques in case of repatriation benefits
 - for non repatriation benefits payment can be made from NRO/NRNR A/c

Application Procedure for Purchase of MF Units

- FIIs can remit directly from abroad or pay from their NRE A/c
- Offer Documents contains procedure of purchasing and redemption of fund units
- Introduction of **Multi purpose Application Form**
 - dispenses with the need for existing Investors to fill up full Application Form
 - for making further investments

Other Services available under Mutual Funds

- Over the Phone Transactions
- Internet / Email transactions
- Periodic statements of holdings
- Periodic statement of Investment Portfolio disclosures
- Cheque writing facility for Liquid Funds

Other Services available under Mutual Funds

- Mutual Funds cannot give loan against units
- Banks can give loan against MF units
- Nomination facility allowed
- Units of Close End Schemes can be transferred to another person
- Transfer in Open Ended Fund happens upon
 - Unit-holder's demise or
 - Pledged units or
 - by operation of law i.e insolvency or
 - winding up of a corporate investor