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**Addendum No. 112 - December, 2014****Introduction of Top-up facility under Systematic Investment Plan (SIP)**

For providing flexibility to Investors to invest higher amounts during the tenure of SIP, Top-up facility under SIP is being offered to Investors with effect from December 15, 2014. Under this facility, Investor has an option to increase the amount of SIP installment by a fixed amount at pre-defined intervals.

**Features of SIP Top-up facility –**

- This facility is available under all the Schemes where SIP facility is being offered (except under Micro-SIP);
- Top-up facility has to be opted at the time of SIP registration. Existing SIPs cannot be converted into this facility;
- Minimum SIP amount for opting this facility is Rs.500/- and in multiples of Rs.500/- thereafter;
- Top up facility can be registered only for investments through ECS;
- Frequency for increasing the amount of installment – Half-yearly and Annual. Default frequency – Annual;
- Once registered under this facility, for any modification to the details registered, Investors will have to cancel the existing SIP registration and re-register;
- All other terms & Conditions applicable for regular SIP will be applicable to this facility;
- Registration under this facility is subject to Investor's Bankers accepting the mandate for SIP Top- up.

All other terms & conditions (including terms of SIP/SWP/STP) stated in the Scheme Information Document and Key Information Memorandum of the Scheme(s) remains unchanged.

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**This Addendum forms an integral part of the Scheme Information Document / Key Information Memorandum of the Scheme read with the addenda issued from time to time.**

**Dated: December 12, 2014**