

Systematic Investment Plan (SIP) under 'NIBL Sahabhagita Fund'

Frequently Asked Questions (FAQs):

1) What is Systematic Investment Plan (SIP) under 'NIBL Sahabhagita Fund'?

SIP under 'NIBL Sahabhagita Fund' is a facility offered through which you can place buy orders for a pre-specified amount of your choice at regular intervals over a period of time as you wish. For instance, you can registered in the SIP facility by selecting the no. of installments, SIP Intervals and amount as specified in SIP models prescribed by the Fund Manager.

After you have registered under SIP Facility of the scheme, the fund manager shall buy the units on behalf of you at every SIP intervals as specified.

2) Can all investors of 'NIBL Sahabhagita Fund' avail SIP facility?

Yes, any investors (existing or new) of NIBL Sahabhagita Fund can avail the SIP facility but the investors should have Demat Account compulsorily.

3) Why should I invest in 'NIBL Sahabhagita Fund' through SIP?

SIP facility of NIBL Sahabhagita Fund offers the following advantages;

a) Disciplined Investment:

Instead of investing large amounts occasionally, you achieve better results by investing smaller sums regularly. The SIP of NIBL SAHABHAGITA FUND ensures that you save some amount at least for the next 24-month period or more and you can be able to fulfill your big financial needs.

b) Averaging the Cost of Investment:

With NIBL Sahabhagita Fund's SIP, you buy more units when the NAVs are at low and fewer units when the NAVs are at high. This results in averaging of cost per unit at long period of time.

c) Avoids Sentiment-driven Investments:

By making you invest the same amount every month (or every quarter), the NIBL Sahabhagita Fund's SIP helps you avoid the common sentimental mistakes of investing larger sums in bull market (when the market are at a high) and smaller sums in bear market (when the market are at a low).

d) Allows investments in small amounts:

With a monthly (or quarterly) investment of as little as NPR. 1,000, you can easily include the investment in NIBL Sahabhagita Fund within your monthly budget through SIP, without altering your financial plans significantly.

e) Avoids Market Fluctuations:

You need not worry about the market fluctuations, the NIBL Sahabhagita Fund's SIP helps you to invest at actual value of the scheme i.e. NAV on regular basis and the NAV will never be affected by demand & supply of the scheme.

f) Convenience:

You have the option of directly debiting your bank account for payments made towards the NIBL Sahabhagita Fund's SIP and you don't need to visit our distribution centers every time. All you need to do is give standing instructions once towards the same, and leave the rest to us and you will get your investment in your Demat accounts.

4) How can I get registered in SIP facility of NIBL Sahabhagita Fund?

Currently, you can get registered in SIP facility of NIBL Sahabhagita Fund by simply visiting our branch offices or distribution centers. But soon you can also get registered by our online platform.

5) Do I visit to distribution centers on my SIP date to place the SIP orders?

No. Once you get registered in SIP facility of NIBL Sahabhagita Fund by visiting our branch offices or distribution centers, you don't need to visit our centers every time on your SIP date to place the SIP orders.

6) Can I place SIP request for Sell Transactions?

No. You can place SIP Requests for "buy" orders only under the NIBL Sahabhagita Fund's SIP facility.

7) Can I cancel the SIP facility?

Yes. You can cancel an On-going SIP of NIBL Sahabhagita fund at any time with 7 days prior to your SIP date by simply submitting the SIP cancellation letter. Once you cancel a SIP Registration,

all your future orders shall be cancelled and your accumulated units which have been purchased through SIP shall be unlocked to sell.

8) Are there any fees on unit transaction under SIP facility?

No. there are no any extra fees/charges (i.e. for SIP) on unit transaction under SIP facility. But statutory fees (DP & SEBON) shall be charged with NAV value.

9) Can I sell units which I have bought through SIP?

No. You can't sell units which have been purchased through SIP until and unless you don't cancel your SIP registration. All units which have been purchased through SIP shall be locked till the cancellation.

10) Can I buy/sell other units of NIBL Sahabagita Fund except the units I have bought through SIP?

Yes. You can buy/sell other units of NIBL Sahabagita Fund even the units you have been purchased through SIP after get registered into SIP.

11) How do I make the payments of SIPs? Please explain modes of SIP payments.

Currently, you can make the payments of SIPs through standing instructions with your bank account, by providing us the post-dated cheques or payments through your company's account. But soon you will get other payment gateways to make payments of your SIPs.

12) Can you please elaborate the procedures of SIP unit's calculation?

You can place buy orders for a pre-specified amount of your choice at the NAV of SIP date therefore, the units of the scheme shall be calculated on your SIP dates.

Method of SIP units Calculation:

$$\text{SIP Unit} = \frac{\text{SIP Amount} - \text{Applicable Charges}^*}{\text{Applicable NAV}}$$

*Applicable Charges includes DP and SEBON Fee as per prevailing regulations.