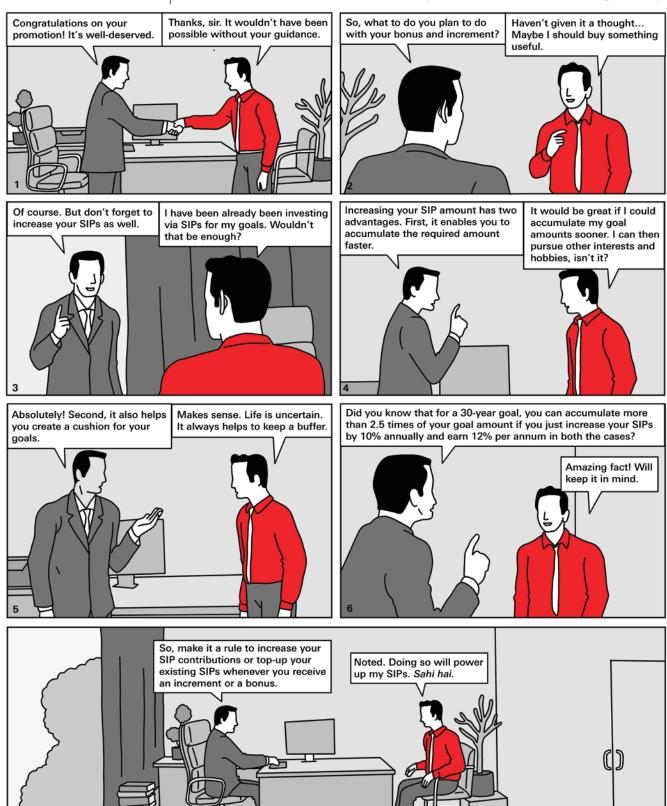


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(SIP = Systematic Investment Plan)

Mutual fund investments are subject to market risks, read all scheme related documents carefully.