

# SYSTEMATIC INVESTMENT PLAN (SIP)



(Applicable for Lumpsum Additional Purchase as well as SIP Registration)

**LUMPSUM / SIP AUTO DEBIT / NACH / ECS FORM** (for Lumpsum Investment please fill 6)

New Investor are requested to fill in the Common Application form. First SIP Cheque and subsequent via Auto Debit in selected cities only.

<b>1</b>	<b>DISTRIBUTOR / ARN CODE / RIA</b> ARN: 54854	<b>Employee Unique Identification Number (EUIIN)*</b>	<b>RM CODE</b>	<b>DATE &amp; TIME OF RECEIPT</b> FOR OFFICE USE ONLY																										
Upfront commission shall be paid directly by the Investor to the AMFI registered distributors based on the investor's assessment of various factors including the service rendered by the distributor * I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.																														
Sole/1 st applicant/Guardian/Authorised Signatory/POA Holder		2nd Applicant/Authorised Signatory/POA Holder	3rd Applicant/Authorised Signatory/POA Holder																											
<b>2</b>	<b>REGISTRATION CUM MANDATE FORM FOR SIP THROUGH NACH, AUTO DEBIT OR ECS (Debit Clearing/Auto Debit)</b> (Please <input checked="" type="checkbox"/> ) <input type="checkbox"/> New Registration* <input type="checkbox"/> Renewal of SIP <input type="checkbox"/> Change in Bank Details <input type="checkbox"/> Cancellation of SIP <input type="checkbox"/> Micro SIP * if you are a new investor kindly fill the common application form																													
<b>3</b>	<b>TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Please tick any one of the below)</b> <input type="checkbox"/> I confirm that I am a First Time Investor in Mutual Funds (Rs. 150/- will be deducted as transaction charges for transaction of Rs. 10,000/- and more) OR <input type="checkbox"/> I confirm that I am an Existing Investor in Mutual Funds (Rs. 100/- will be deducted as transaction charges for transaction of Rs. 10,000/- and more) If the total commitment of investment through SIP (i.e. installments) amounts to Rs. 10,000/- or more and your AMFI registered Distributor has chosen 'opt in' option of charging transaction charge, the same are deductible as applicable (refer instruction related to SIP) from the installment amount and paid to the distributor. Transaction charges will be recoverable in 3 to 4 installments. Units will be issued against the balance amount invested.																													
<b>4</b>	<b>INVESTOR AND INVESTMENT DETAILS</b> Sole/First Investor Name PAN/PERN <input type="checkbox"/> KYC Proof CKYC Id Aadhaar No By sharing the Aadhaar number I provide my consent for sharing / disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my / our folios. Folio/Application No. Existing Investors please mention Folio No. Scheme Essel Plan <input type="checkbox"/> Direct <input type="checkbox"/> Regular Option: <input type="checkbox"/> Growth <input type="checkbox"/> Dividend Sub Option <input type="checkbox"/> Dividend Reinvestment (default) <input type="checkbox"/> Dividend Payout Dividend Frequency In case of any ambiguity / incomplete information, the default plan / option / sub-option will be applicable as per the scheme's Key Information Memorandum, Scheme Information Document & Statement of Additional Information. Please see the Plan, Option and Dividend policy details in the SID/KIM before filling in the above details. <b>Individual Applicant must fill individual self certification under Fatca. All Non Individual Investors have to mandatorily fill UBO Declaration Form.</b>																													
<b>5</b>	<b>SIP DETAILS (Please tick on any 1 SIP frequency only. In case the SIP frequency opted for is either Monthly, Quarterly or Half Yearly, please tick on any 1 SIP date only)</b> Each SIP Amount (Rs) First SIP Cheque No. Cheque Amount (Rs) Cheque Date : <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>Frequency</td> <td><input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly</td> <td>SIP Period</td> <td>Start Date</td> <td>M</td> <td>M</td> <td>Y</td> <td>Y</td> <td>End Date</td> <td>M</td> <td>M</td> <td>Y</td> <td>Y</td> </tr> <tr> <td>SIP Date</td> <td>Every Alternate Wednesday <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th</td> <td></td> <td><input type="checkbox"/> Regular <input type="checkbox"/> Perpetual</td> <td colspan="9"></td> </tr> </table> SIP Date should be either 1st / 7th / 10th / 15th / 20th / 25th (Note : Cheque should be drawn on bank details provided below. Please allow minimum one month for Auto Debit to register and start). Each of the SIP installment excluding initial cheque should be of the same amount & there should be a gap of 30 days between 1st & 2nd SIP installment. Please refer NACH instruction page for further clarification. <b>I/We hereby, authorise Essel Mutual Fund and their authorised service providers, to debit my/our following bank account NACH/ECS (Debit Clearing)/Auto Debit to account for collection of SIP Payment</b> I/We hereby declare that the particulars given above are correct and express my willingness to make payment referred above through participation in Lumpsum NACH/ECS/Auto debit. If the transaction is delayed or not executed at all for any reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will inform Essel Mutual Fund about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf. I/We have read and understood the contents of SID/KIM/SAI, I/We hereby apply for the respective units of Essel Mutual Fund Scheme at NAV based resale price and agree to abide by terms, conditions, rules and regulation of the scheme (s). Signature(s) 1st Applicant / Guardian / Authorised Signatory 2nd Applicant / Authorised Signatory 3rd Applicant / Authorised Signatory To be signed by ALL UNIT HOLDERS if mode of holding is Joint				Frequency	<input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly	SIP Period	Start Date	M	M	Y	Y	End Date	M	M	Y	Y	SIP Date	Every Alternate Wednesday <input type="checkbox"/> 1st <input type="checkbox"/> 7th <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 20th <input type="checkbox"/> 25th		<input type="checkbox"/> Regular <input type="checkbox"/> Perpetual									
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<b>6</b>	<b>LUMPSUM / NACH / ECS / DIRECT DEBIT / MANDATE INSTRUCTIONS FORM (applicable for LUMPSUM additional purchase as well as SIP registration)</b> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>  UMRN                 </td> <td>Date</td> <td>D</td> <td>D</td> <td>M</td> <td>M</td> <td>Y</td> <td>Y</td> <td>Y</td> <td>Y</td> </tr> </table> Sponsor Bank Code Utility Code (Tick <input checked="" type="checkbox"/> ) <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td> <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>CREATE</td> <td rowspan="3">I/We hereby authorize</td> <td rowspan="3">ESSEL MUTUAL FUND</td> <td rowspan="3">to debit (Tick <input checked="" type="checkbox"/> )</td> <td rowspan="3">SB / CA / CC / SB-NRE / SB-NRO / Other</td> </tr> <tr><td>MODIFY</td></tr> <tr><td>CANCEL</td></tr> </table> </td> <td>Bank a/c number</td> </tr> </table> with Bank Name of customers bank IFSC or MICR an amount of Rupees Rs. Frequency <input checked="" type="checkbox"/> Monthly <input checked="" type="checkbox"/> Quarterly <input checked="" type="checkbox"/> Half Yearly <input checked="" type="checkbox"/> Yearly <input checked="" type="checkbox"/> As and when presented DEBIT TYPE <input checked="" type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount Reference 1 Folio No.: Mobile No. Reference 2 Scheme / Plan: All schemes of Essel Mutual Fund Email ID I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank. Period From To Or <input type="checkbox"/> Until Cancelled Declaration: This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/corporate to debit my account, based on the instruction as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.				UMRN	Date	D	D	M	M	Y	Y	Y	Y	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td>CREATE</td> <td rowspan="3">I/We hereby authorize</td> <td rowspan="3">ESSEL MUTUAL FUND</td> <td rowspan="3">to debit (Tick <input checked="" type="checkbox"/> )</td> <td rowspan="3">SB / CA / CC / SB-NRE / SB-NRO / Other</td> </tr> <tr><td>MODIFY</td></tr> <tr><td>CANCEL</td></tr> </table>	CREATE	I/We hereby authorize	ESSEL MUTUAL FUND	to debit (Tick <input checked="" type="checkbox"/> )	SB / CA / CC / SB-NRE / SB-NRO / Other	MODIFY	CANCEL	Bank a/c number							
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Acknowledgment Slip (To be filled in by the investor)

SIP through Lumpsum / ECS / Auto Debit Form



Received from Mr./Ms./M/s.

An application for Scheme :

Plan :

Option :

Amount :

Frequency :

Date of Commencement :

Collection Centre's Stamp & Receipt  
Date and Time

## INSTRUCTIONS FOR FILLING UP OTM / SIP / STP / SWP / AEP FORM

### Mandatory Information to be provided by investors in One Time Mandate Form (OTM) / SIP / NACH / ESCS form

1. Unique Mandate Registration Number is for Office use only.
2. Date in DD/MM/YYYY format
3. Tick to select type of action initiated (Create, Modify or Cancel)
4. Tick to select type of account to be affected
5. Customer's bank account number, left padded with zeros. (Maximum length - 30 Alpha Numeric Characters)
6. Name of Investor's Bank
7. IFSC or MICR of Investor's Bank (Maximum length - 11 Alpha Numeric Characters for IFSC & Maximum Length 9 Numeric Characters for MICR)
8. Amount payable for service or maximum amount per transaction that needs to be processed, in words.
9. Amount in figures, similar to the amount mentioned in words as per point 8 and above
10. Tick on box to select frequency of transaction
11. Tick on box to select Debit type
12. Mention the Folio No.
13. Under Scheme Code please mention the Scheme Name
14. Registered Phone No. with STD Code if the contact number is a landline number or 10 digit mobile number & Email ID
15. Mention the start and end date of transaction in DD / MM / YYYY format
16. Signature of the Account Holders in the Folio
17. Name as per Bank records
18. NACH debit facility is offered at various banks. For a detailed list of banks please refer the website www.npci.org.in
19. By signing the NACH mandate form the investor agrees to abide by the terms and conditions of NACH facility through NPCI (www.npci.org.in).
20. New Investors should mandatorily give a cheque for the first transaction
21. Please provide the cancelled cheque leaf of the Bank A/C no. for which NACH facility is registered
22. In case of existing investor, if application is received without existing UMRN then the first UMRN registered in the folio would be considered
23. Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
24. Please mention the Name of Bank and Branch, IFSC / MICR Code also provide An Original Cancelled copy of the cheque of the same bank account registered in One Time Mandate.
25. Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
26. Unit holder(s) need to provide along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. The Unit holder(s) cheque/ bank account details are subject to third party verification.
27. For the convenience of investors, the frequency of the mandate mentioned "As and when presented".
28. There is no maximum duration for enrolment. Investor(s) has an option to fill 'End Date' or select the option 'Until Cancelled'.

### Terms and Conditions For SIP, STP, SWP, AEP

1. If any chosen day falls on a non business day, the next business day will be considered as the transaction date.
2. For all transactions including lump sum and SIP, consolidated statements across Mutual Funds on common PAN basis will be sent once a month. The dispatch time will be before 10th of the following month. Dispatches are carried out via post as in the form of inland letters. For transactions without PAN (Micro SIPs) statements are sent by the AMCs independently as and when the transactions are carried out.
3. The time taken to process shall be 3 working days from the date of request for AEP registration.
4. The unit holders can choose to discontinue/cancel the SIP/STP/SWP/AEP at any point of time by submitting a written request to the nearest designated Investor Service Center. Such request for discontinuation/cancellation should be received at least 30 working days prior to the next SIP date, 7 working days prior to the next STP date, 15 working days prior to the next SWP date, 3 working days prior to the next AEP date.
5. Essel AMC reserves the right to reject any application without assigning any reason thereof and the Trustee reserves the right to change/modify the terms and conditions of SIP/STP/SWP/AEP.
6. For mandatory requirements like Bank account details, Know Your Customer (KYC-KRA) and required documents please refer KIM/SID.

### Systematic Investment Plan / One time mandate plan

1. New investors, who wish to enroll for SIP, should fill the Common Application Form & SIP NACH/Auto Debit/ECS form.
2. Direct Debit/ECS instructions will take minimum 30 days for registration with the bank and hence the first auto debit will be carried out only after 30 days on the SIP date. The AMC reserves the right to modify the SIP registration period.
3. First SIP cheque could be submitted on any business day.
4. Investors want to invest in SIP, can subscribe to this facility subject to the condition that each of the SIP installments should be of the same amount (excluding the 1st installment amount).
5. Initial cheque should be drawn on any bank, which is situated at & is a member of the Banker's Clearing House located at the place where the SIP Application issued & crossed 'A/C Payee Only'.
6. For payments by NACH/ECS/Auto Debit mode, investors/unit holders are required to give SIP Auto Debit form to debit their bank accounts at periodic intervals & credit the subscription proceeds to Essel Mutual Fund Bank Account.
7. For change in bank mandate, the request must be submitted 30 days prior to be SIP dates.
8. Returned/Dishonored Cheque/ECS Rejects will not be presented again for collection. If the first installment cheque is dishonoured, the SIP processing/registration will be carried out as per the details given on ecs mandate form.
9. SIP enrollment will be discontinued in case the SIP installment is not honoured consecutively for 3 SIP installments.
10. If investor has not provided the SIP frequency the default SIP frequency would be Monthly. If an investor does not mention SIP start date or the SIP start date is unclear in the application form/SIP Mandate, the SIP date will by default start from the next subsequent month after meeting the minimum registration requirement of 30 working days. If an investor does not mention SIP end date or the SIP end date is not expressly mentioned/ unclear in the application form/SIP Mandate, the tenure of SIP will be treated as perpetual i.e. the end date shall be considered as December 2099. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.
11. The default date will be considered as 7th of the month for each option.
12. Additional SIP: If an investor wants to enroll in another scheme & continue for the existing folio, then the investor has to submit a duly filled & signed SIP form along with the first cheque (if investment is in the new scheme) & NACH/ECS/Auto Debit form.
13. After completion of the tenure, in case the investor wants to continue his SIP investment for another tenure with the existing folio, then the investor has to submit a duly filled & signed SIP form & ECS Mandate Form.
14. As per Prevention of Money Laundering Act 2002, it is mandatory for all investors to be KYC - KRA compliant while making an application for a subscription of any amount. Thus application for any SIP installment amount without a valid KYC - KRA compliance may be rejected.
15. Transaction Charges: In accordance with SEBI circular No. Cir/IMD/DF/13/2011 dated August 22, 2011, Essel Finance AMC Limited (Formerly: Peerless Funds Management Co. Limited) (AMC) /Essel Mutual Fund will deduct Transaction Charges from the purchase/ subscription amount received from the investors investing through a valid AMFI Registered Distributor (provided the Distributor has opted to receive the Transaction Charges). Transaction Charge of Rs. 150/- (for a first time investor across mutual funds) or Rs. 100/- (for existing investor across mutual funds) per purchase/subscription of Rs. 10,000/- and above are deductible from the purchase/subscription amount and payable to the Distributor. The balance amount shall be invested. Transaction Charges in case of investments through SIP are deductible only of the total commitment of investment (i.e.) amount per SIP installment multiplied by No. of installments amounts to Rs. 10,000/- or more, in such cases Transaction Charges shall be deducted in 3-4 installments. Transaction Charges shall not be deducted a) where the distributor of the investor has not opted to receive any Transaction Charges, b) for purchases/ subscription/total commitment amount in case of SIP of an amount less than Rs. 10,000/-, c) for transactions other than purchases/subscriptions relating to new inflows i.e. through Switches/Systematic Transfers/Dividend Transfers/ Dividend Reinvestment etc. and d) For purchases/subscriptions made directly with the Fund (i.e. not through any Distributor) e) for purchases/subscriptions routed through Stock Exchange (s). First/Sole Applicant/Guardian should indicate whether he is a first time investor across Mutual Funds or an existing investor in the appropriate box provided for this purpose. AMC/Mutual Fund will endeavour to identify the investor as first time or existing based on Permanent Account No. (PAN) at the First/Sole Applicant/Guardian level. If the PAN details are available then First/Sole applicant/Guardian will be treated as existing investor else first time. However if an investor has not ticked any option, he will be considered as an existing investor.

A) List of Cities for Auto Debit facility Via ECS						B) List of Banks applicable for Auto Debits	
Agra	Bijapur	Gangtok	Jammu	Mysore	Sholapur	Allahabad Bank	
Ahmedabad	Bikaner	Goa	Jamnagar	Nagpur	Siliguri	Axis Bank	
Alahabad	Calicut	Goa	Jamshedpur	Nasik	Surat	Bank of Baroda	
Amritsar	Chandigarh	Gulbarga	Jodhpur	Nellore	Thirupur	Bank of India	
Anand	Chennai	Guwahati	Kakinada	Patna	Tirunelveli	Federal Bank	
Asansol	Cochin	Kanpur	Kanpur	Pondicherry	Tirupati	ICICI Bank	
Aurangabad	Coimbatore	Kolkata	Kolkata	Pune	Trichur	IDBI Bank	
Bangalore	Cuttack	Hyderabad	Kota	Raichur	Trichy	Indusind Bank	
Bardhaman	Davangere	Hubli	Kolkata	Raipur	Trivandrum	Kotak Mahindra Bank	
Baroda	Dehradun	Hyderabad	Lucknow	rajkot	Tumkur	Punjab National Bank	
Belgaum	Delhi	Imphal	Ludhiana	Ranchi	Udaipur	South Indian Bank	
Bhavnagar	Dhanbad	Indore	Madurai	Salem	Udipi	State Bank of India	
Bhilwara	Durgapur	Jabalpur	Mandya	Shillong	Varanasi	UCO Bank	
Bhopal	Erode	Jaipur	Mangalore	Shimla	Vijaywada	Union Bank of India	
Bhubaneswar	Gadag	Jalandhar	Mumbai	Shimoga	Vizag	United Bank of India	

17. The cities mentioned above may be modified/updated/changed/removed at any time in future at the discretion of the AMC without assigning any reason or prior notice. If any city, bank/branch is removed, SIP (NACH/ ECS/Auto debit) instructions for investors in such cities, bank branch will be discontinued without prior notice.
18. As per the enable smooth processing of the debits from your Bank A/C towards purchase of SIP units we request you to mention the CBS A/C No. wherever applicable.

### Systematic Transfer Plan / Systematic Withdrawal Plan / Automatic Encashment Plan

1. All valid requests for STP/SWP/AEP forms from one scheme to the other scheme would be treated as switch-out/redemption & switch-in/purchase at the applicable NAV.
2. Minimum Investment Amount in Transfer Out scheme should be as per the respective SID/Addendum.
3. Units marked under Lien, Pledge or Lock-in Period in the Transfer Out Scheme will not be eligible for STP/SWP/AEP.
4. All valid applications will be processed as per the applicable uniform cutoff timings on the working days as mentioned in the respective scheme SID.
5. A Unit holder who has opted for STP/SWP/AEP under a specific Scheme can also redeem or switch his Units to any other eligible Scheme provided he has sufficient balance in his account on the date of such a request.
6. STP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrollment period whichever is earlier.
7. AEP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date.
8. The only option for investors opting for AEP is Growth Option, and the frequency is monthly / quarterly / half yearly.
9. AEP will be on pre-defined dates (i.e. 1st business day of every month/ quarter/half year)
10. Payment under the AEP shall be subject to such appreciation being available for the respective investor on Designated Date.
11. Minimum amount of AEP will be Rs.500/- . If amount is less than Rs.500/-, the AEP facility will automatically be carried forward to the next eligible date.
12. Should there be a depreciation between the two NAV then such transaction will not be considered in computing the sum of minimum amount of Rs 500/- on the designated date

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