

# SYSTEMATIC INVESTMENT PLAN (SIP) Application No.:

Registration Cum Mandate Form For SIP Through ECS or Direct Debit (Auto Debit) at Select Locations/Bank Branches



Name & Broker Code / ARN	Sub Broker / Sub Agent ARN Code	Employee Unique Identification Number (EUIN)	ISC Date Time Stamp Reference No.

"Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor".  
 EUIN is mandatory for all transactions routed through a broker. For details on Employee Unique Identification Number (EUIN), please refer Point No.12 given in the instructions in the KIM. If the EUIN box is left blank, then the investor has to certify the following declaration: "I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker."

⊗ Signature of 1 <sup>st</sup> Applicant / Guardian / Authorised Signatory /PoA/Karta	⊗ Signature of 2 <sup>nd</sup> Applicant / Guardian / Authorised Signatory /PoA	⊗ Signature of 3 <sup>rd</sup> Applicant / Guardian / Authorised Signatory /PoA
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To The Trustees, Mirae Asset Mutual Fund - I/We have read and understood the contents of the SID of the following Scheme and the terms & conditions of SIP enrolment and registration through ECS or Direct Debit (Auto Debit). Please (✓) relevant option:-  Enrollment for New Registration (Please fill all sections)  
 Please change my / our bank account for ECS (Debit Clearing) / Direct Debit (Change in bank account) for my existing SIP(s). Please fill section 1, 4 & 5 only.

### 1. EXISTING UNIT HOLDER INFORMATION (The details in our records under the folio number mentioned will apply for this application.)

Folio No. <input type="text"/>	Name of 1st Unit Holder - <input type="text"/>
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### 2. SIP ENROLMENT DETAILS

Frequency please (✓)	<input type="checkbox"/> Monthly (Default) - Min (₹) 1000	<input type="checkbox"/> Quarterly - Min (₹) 1500
Scheme Plan	<input type="checkbox"/> Growth (Default)	<input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment
SIP Date Please (✓)	<input type="checkbox"/> 01 <sup>st</sup>	<input type="checkbox"/> 10 <sup>th</sup> (Default)
	<input type="checkbox"/> 15 <sup>th</sup>	<input type="checkbox"/> 21 <sup>st</sup>
	<input type="checkbox"/> 28 <sup>th</sup>	
^SIP PERIOD: SIP Start Date : <input type="text"/> End Date : Perpetual <input type="checkbox"/> Dec 2099 or (Till you instruct Mirae Asset Mutual Fund to discontinue your SIP)		

OR Enter SIP End Date : <input type="text"/>	SIP Amount (₹)	<input type="checkbox"/> 5,000	<input type="checkbox"/> 10,000	<input type="checkbox"/> 25,000	<input type="checkbox"/> Any Other Amt.(₹) <input type="text"/>
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### 3. SIP PAYMENT DETAILS

3a - Only for Exiting Investors - I/We wish to register my/our SIP on the basis of Cancelled Cheque leaf or Photocopy of the Cheque submitted  Please (✓)

3b - For New Investors - First SIP via Cheque and Subsequent SIP via ECS (Auto Debit Clearing) at select locations\*\* given behind OR via Direct Debit facility for Investors having their bank accounts with Core Banking Branches of the following banks - Axis Bank Ltd., Bank of Baroda, Bank of India, IDBI Bank Ltd., IndusInd Bank, Kotak Mahindra Bank Ltd., ICICI Bank Ltd., SBI and Punjab National Bank.

First SIP Cheque No. <input type="text"/>	Drawn on Bank <input type="text"/>
Cheque Date <input type="text"/>	A/c. Type
	<input type="radio"/> NRE* <input type="radio"/> CURRENT <input type="radio"/> SAVINGS <input type="radio"/> NRO

\*Kindly provide photocopy of the payment instrument or Foreign Inward Remittance Certificate (FIRC) Evidencing source of Funds

### 4. ECS / DIRECT DEBIT BANK ACCOUNT DETAILS (Mandatory)

I/We hereby authorise Mirae Asset Global Investments (India) Pvt. Ltd., Investment manager to Mirae Asset Mutual Fund acting through their authorised service providers to debit my/our following Bank A/c. by ECS (Auto Debit Clearing / Direct Debit) Facility or any other facility for collection of SIP payments.

Name of 1st A/c. Holder as in Bank Records - <input type="text"/>	
Bank Name - <input type="text"/>	Core Banking A/c. No. <input type="text"/>
Branch Name & Address <input type="text"/>	City <input type="text"/>
9 Digit MICR Code <input type="text"/>	Bank Account Type Please (✓)
	<input type="radio"/> NRE* <input type="radio"/> CURRENT <input type="radio"/> SAVINGS <input type="radio"/> NRO

Mandatory Enclosures : Main Application Form and Please (✓) Blank Cancelled Cheque  "OR" Copy of Cheque

### EXCEPTION TO THIRD PARTY PAYMENT (i.e. payment by Guardian, Employer or a Custodian)

Mandatory Information (Please ✓) : The details of the cheque provided above pertains to my/our own bank account in my/our name  Yes  No\*  
 \*If No, my relationship with the bank account holder is (Please specify) (Application Form without this Information may be rejected)

DECLARATION & SIGNATURE: I/We hereby declare that the particulars given in this SIP Application Form are correct and express my/our willingness to make payments referred above through participation in ECS / Direct Debit Facility. I/We also agree that if the transaction is delayed or not effected for reasons of incomplete or incorrect or any other operational reasons. I/We would not hold Mirae Asset Global Investments (India) Pvt. Ltd., their appointed service providers or representatives responsible. I/We will also inform Mirae Asset Global Investments (India) Pvt. Ltd. (Investment Managers to Mirae Asset Mutual Fund) about any change in my/our bank account and also undertake to keep sufficient funds in my bank account on the date of execution of the said standing instructions. "The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us". "I/We have not made any other Micro application [including Lumpsum + SIPs] which together with the current application would result in aggregate investments exceeding 50,000 in a rolling 12 month period or in a financial year".

⊗ Signature of 1 <sup>st</sup> Applicant / Guardian / Authorised Signatory /PoA/Karta (AS IN BANK RECORDS)	⊗ Signature of 2 <sup>nd</sup> Applicant / Guardian / Authorised Signatory /PoA (AS IN BANK RECORDS)	⊗ Signature of 3 <sup>rd</sup> Applicant / Guardian / Authorised Signatory /PoA (AS IN BANK RECORDS)
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### 5. AUTHORISATION OF BANK ACCOUNT HOLDER [To be signed by the Account Holder(s) as per Bank Records]

This is to inform I/We have registered for the RBI's Electronic Clearing Service (ECS / Direct Debit) Facility and that my / our payment towards my / our investment in Mirae Asset Mutual Fund shall be made from my / our below mentioned Bank Account Number with your bank. I / We authorise Mirae Asset Mutual Fund, acting through their service providers and representative carrying this ECS Mandate / Direct Debit Facility Form to get it verified & executed. Mandate verification charges, if any, may be charged to my/our account.

Name of A/c. Holder as in Bank Records <input type="text"/>	Core Banking A/c. No. <input type="text"/>	Each SIP Amount (₹) <input type="text"/>
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⊗ Signature of 1 <sup>st</sup> Applicant / Guardian / Authorised Signatory /PoA/Karta (AS IN BANK RECORDS)	⊗ Signature of 2 <sup>nd</sup> Applicant / Guardian / Authorised Signatory /PoA (AS IN BANK RECORDS)	⊗ Signature of 3 <sup>rd</sup> Applicant / Guardian / Authorised Signatory /PoA (AS IN BANK RECORDS)
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Investor must read the instructions, terms and conditions overleaf before completing this form. First time investors need to fill up the main Application Form along with SIP application form

**SYSTEMATIC INVESTMENT PLAN (SIP)**  
**Registration Cum Mandate Form For SIP Through ECS or**  
**Direct Debit (Auto Debit) at Select Locations / Bank Branches**

**TERMS AND CONDITIONS**

**A) SIP Payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)**

1. This facility is offered only to the investors having bank accounts in select cities\*\* as given below-

\*\*Agra, Ahmedabad, Allahabad, Amritsar, Anand, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhavnagar, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hasan, Hubli, Hyderabad, Imphal, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shillong, Shimla, Shimoga, Sholapur, Siliguri, Surat, Tirunelveli, Tirupati, Tiruppur, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udupi, Varanasi, Vijaywada, Vizag.

2. The bank account provided for ECS (Debit) should participate in local MICR clearing / ECS Clearing.

3. The investor agrees to abide by the terms and conditions of ECS facility of RBI.

**\*\* B) SIP payment through Direct Debit Facility**

List of Banks for SIP Direct Debit Facility	Branches
Axis Bank Ltd., IDBI Bank Ltd., Kotak Mahindra Bank Ltd., ICICI Bank Ltd., SBI and IndusInd Bank Ltd.	All Branches
Bank of India, Bank of Baroda and Punjab National Bank	Select Core Banking Branches

1. This facility is offered only to the investors having bank accounts in select banks / Core Banking branches eligible for this facility.

2. This facility is available on all SIP dates of a month / quarter.

**C) Common Terms & Conditions**

**Please read this form in conjunction with the SIP terms and conditions mentioned in the SID/SAI and the Key Information Memorandum of the relevant Scheme before applying.**

- The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit is to be registered. However, Existing unit holders need not submit the First Cheque for SIP enrollment provided Folio no. is clearly mentioned and a copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP installment will be debited is attached to the form.
- New Investors need to submit the First SIP cheque and the SIP enrolment form along with the main application form. Subsequent installments will be as per the Direct Debit / ECS mandate submitted.
- First SIP Cheque and subsequent SIP Installments via ECS (Debit Clearing) / Direct Debit should be of the same amount, however, the first SIP cheque for any application may also be submitted with any amount greater than the minimum SIP amount.
- Please submit the following documents atleast 25-30 days before the first SIP date for ECS (Debit Clearing) / Direct Debit :

New Investors	Existing Investors
Application Form for the respective Scheme(s) SIP Auto Debit Facility Form First SIP Cheque	SIP Registration cum Mandate Form Photocopy of the Cheque / Cancelled Cheque Leaf

- The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Mirae Asset Mutual Fund without assigning any reasons or prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via (ECS) (Debit Clearing) / Direct Debit route will be discontinued without prior notice. Investors will not hold Mirae Asset Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to local holidays, various clearing cycles of ECS or any other reason.
- Third Party Cheque/Funds Transfer will not be allowed for Investment:** As per the recent guidelines, Mirae Asset Mutual Fund has decided to restrict the acceptance of Third Party payments. Accordingly Third Party payment instruments for subscriptions / investments shall not be accepted by the AMC except in the following cases:
  - Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP instalment);
  - Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
  - Custodian on behalf of an FII or a Client.
 For complete details, please refer the section on Third Party cheques given in the General Instructions.
- Mirae Asset Mutual Fund its registrars and other service providers shall not be responsible and liable for any damages / compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
- Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- Please refer the Key Information Memorandum / SID/SAI of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information. SIP is not available in Mirae Asset Cash Management Fund.
- To avail of SIP in separate schemes / plans / date via Auto debit facility, an investor will have to fill a separate form for each scheme / plan / date. A single form cannot be used for different schemes / dates simultaneously. Please note Default Option is Growth. In case of Dividend, default option is Dividend Reinvestment.
- MICR Code starting and / or ending with 000 are not valid for ECS.
- The Investor agrees to abide by the terms and conditions of ECS Facility of Reserve Bank of India (RBI).
- ^If no start date is mentioned / indicated by the investor, the default SIP date will be 10th of the month.
- ^If no end date is specified or in the absense of SIP end date, the default end date would be considered upto 31<sup>st</sup> December, 2099.
- If the difference / gap between the 1st SIP cheque and Auto debit start date falls short of 25-30 days, then the Auto debit will be registered from the same date of the following month.
- Kindly note that any change in original SIP enrolment details such as SIP Date, Frequency, Tenure will be considered as fresh application and will be subject to applicable load structure and other terms at the time of application. However, one can choose to change bank account details, and such change must be submitted at-least 25-30 days before the next SIP date for ECS (Debit Clearing) / Direct Debit. Investors may please note that there might be chances where the fresh bank details has not been updated due to minimum time gap of 25-30 days and that the SIP might be rejected / not processed.
- You can choose to discontinue this facility by giving fifteen days written notice to any of our Investor Service Centres.
- The SIP enrollment will be discontinued in cases where three consecutive SIP installments have not been successful.AMC does not facilitate any representation of ECS (Debit Clearing) / Direct Debit.
- Employee Unique Identification Number (EUIIN):** SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUIIN obtained by him / her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee / relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to tick mark the box provided above the signature box. However, in case of any exceptional cases where there is no interaction by the employee/sales person/relationship manager of the distributor/sub broker with respect to the transaction, AMCs shall take the following declaration separately signed by the investor.