

SYSTEMATIC INVESTMENT PLAN (SIP)

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

LUMP SUM / 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.



1. DISTRIBUTOR / ARN CODE / RIA	SUB BROKER ARN CODE	(EUIN)*	SUB-BROKER CODE / AGENT CODE	RM CODE	DATE & TIME OF RECEIPT
67723					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 EUIN 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 /1st Applicant/Guardian/Authorised Signatory/POA Holder		2nd Applicant/Authorised Signatory/POA Holder		3rd Applicant/Authorised Signatory/POA Holder	

2. REGISTRATION CUM MANDATE FORM FOR SIP THROUGH NACH, AUTO DEBIT OR ECS (Debit Clearing/Auto Debit)

(Please ☒) ☐ New Registration* ☐ Renewal SIP ☐ Change in Bank Details ☐ Cancellation of SIP ☐ Micro SIP

* If you are a new investor kindly fill the common application form

3. TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS/AGENTS ONLY (Please tick any one of the below)

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 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.

UNITHOLDING OPTION - Demat Mode ☐ Physical Mode ☐ (Ref. Instruction No.18) Demat Account details are compulsory if demat mode is opted.)

☐ NSDL Depository Participant Name ☐ Enclosures

☐ CDSL DP ID Number ☐ Client Master List ☐ Delivery Instruction Slip

☐ Benecary Account Number ☐ Transaction Cum Holding Statement

4. INVESTOR AND INVESTMENT DETAILS

Applicant Details

Name of Sole / 1st Holder Mr. / Ms. / M/s **Folio No.**

Name of 2nd Holder Mr. / Ms. / M/s **PAN No. / PEKRN**

Name of 3rd Holder Mr. / Ms. / M/s **PAN No. / PEKRN**

Initial Investment Details - Cheque should be in favour of "Essel Mutual Fund"

Cheque / DD No. **Cheque / DD Date** **DD Charge**

Net Amount **Bank Name** **Branch** **City**

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.

Individual Applicant must fill individual self certification under Fatca. All Non Individual Investors have to mandatorily fill details of Fatca & CRS Information.

5. SIP DETAILS (Please tick on any 1 SIP frequency per scheme). 'F' stands for Fortnightly, available every alternate Wednesday

Total Cheque Amount (Rs)

Scheme / Plan / Option	Each SIP Amount (Rs)	First SIP Cheque No. & Date	Frequency	Start Date	End Date	Perpetual (2099)	Preferred Debit Date (Any date except 29, 30 and 31)
			☐ F ☐ M ☐ Q ☐ HY	MM / YY	MM / YY	☐	☐ D ☐ D
			☐ F ☐ M ☐ Q ☐ HY	MM / YY	MM / YY	☐	☐ D ☐ D
			☐ F ☐ M ☐ Q ☐ HY	MM / YY	MM / YY	☐	☐ D ☐ D

Each of the SIP installment including 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.

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

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/SAL. 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

6. LUMP SUM / NACH / ECS / DIRECT DEBIT / MANDATE INSTRUCTIONS FORM (applicable for LUMP SUM additional purchase as well as SIP registration)

navi amc UMRN **Date** **D** **D** **M** **M** **Y** **Y** **Y** **Y**

Sponsor Bank Code **Utility Code**

Tick ☒ **CREATE** ☐ **MODIFY** ☐ **CANCEL**

I/We hereby authorize **ESSEL MUTUAL FUND** to debit (Tick ☒) ☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Other

Bank a/c number

With Bank **Name of customers bank** **IFSC** **or MICR**

an amount of Rupees **Amount in words**

Frequency ☒ Monthly ☒ Quarterly ☒ Half Yearly ☒ Yearly ☒ As & when presented **Debit Type** ☒ Fixed Amount ☒ Maximum Amount

Reference 1 **Folio No.:** **Mobile No.**

Reference 2 **Application No.:** **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**

Declaration ☐ **Until Cancelled**

1. **Signature Primary Account holder** 2. **Signature of Account holder** 3. **Signature of Account holder**

1. **Name as in bank records** 2. **Name as in bank records** 3. **Name as in bank records**

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.

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:**

Communication in connection with this application should be addressed to the Registrar,

navi amc **Collection Centre's Stamp & Receipt** **Date and Time**

Karvy Computershare Pvt. Ltd. KARVY SELENIUM, Plot Number 31 & 32, Tower B, Survey No. 115/22, 115/24 & 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal Hyderabad - 500032 Telangana

INSTRUCTIONS FOR FILLING UP OTM / SIP 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

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 unit holders can choose to discontinue/cancel the SIP 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.
4. 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.
5. 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 (including 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. Investor shall have the option of choosing any date of the month as the SIP date except the dates 29th, 30th and 31st. If SIP debit date is not mention the default would be considered as 07th of every month for each frequency.
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/MD/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.
16. A) List of Cities for Auto Debit facility Via ECS
B) List of Banks applicable for Auto Debits
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 CBSA/C No. wherever applicable.
19. The holding(s) of the beneficiary account holder for units held in demat mode will be shown in the statement issued by respective Depository participants (DPs) periodically. For more details, please refer the Scheme Information Document (SID) and Statement of Additional Information (SAI).

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