



AUTO DEBIT FACILITY FORM

Registration-cum-Mandate Form for ECS/Direct Debit

In case of new applicants this Form needs to accompany the Common Application Form for Registration of SIP through Auto Debit (ECS/Direct Debit).

Please read Terms & Conditions overleaf carefully. All sections to be completed legibly in English, in black/dark-coloured ink and in BLOCK CAPITALS.

Distributor's Code	Sub-Broker's Code	Branch Code	For Official Use
ARN-0988 Ganesh S. Shanbhag			
Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investors' assessment of various factors including the service rendered by the distributor.			

1 APPLICANTS' PERSONAL DETAILS (MANDATORY) (See Note 1)

Application Form No. _____ OR Folio No. _____
 (For New Applicants) _____ (For Existing Unit holders) _____

Sole/First Applicant/Unit holder _____
 First Name _____ Middle Name _____ Last Name _____

E-mail ID _____ For receiving Statements over E-mail instead of Post

2 PAN AND KYC DETAILS (See Note 2)

Please note that for Lumpsum investment of any amount or SIP investment of Rs 50,000 or above (ie. aggregate of instalments in a year), it is mandatory to furnish PAN together with an attested copy of PAN card for all applicants/unit holder. If the amount you propose to invest is Rs. 50,000 or more, you need to also enclose a KYC Acknowledgement letter issued by CDSL Ventures Limited for each applicant/unit holder.

PAN	PAN	PAN
First Applicant	Second Applicant	Third Applicant
<input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgement Letter	<input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgement Letter	<input type="checkbox"/> Attested PAN Card <input type="checkbox"/> KYC Acknowledgement Letter

3 DECLARATION & UNIT HOLDER(S) SIGNATURES (To be signed by ALL UNIT HOLDERS if mode of holding is 'Joint'.) (See Note 3)

I/We have read and understood the contents of the respective Scheme Information Document, Statement of Additional Information and Key Information Memorandum of Fidelity Mutual Fund. I/We hereby declare that I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs. 50,000 in a year. I/We have neither received nor been induced by any rebate or gifts directly or indirectly in making this Systematic Investment. 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 hereby declare that the particulars given here are correct and express my/our willingness to make payments referred below through direct debit/participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Fidelity Mutual Fund, their Investment Manager - FIL Fund Management Private Limited, or any of their appointed service providers or representatives responsible. I/We will also inform FIL Fund Management Private Limited about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

Date DD / MM / YYYY

X Sole/First Unit Holder X Second Unit Holder X Third Unit Holder

4 AUTO DEBIT AUTHORISATION BY BANK ACCOUNT HOLDERS (See Note 4)

The Manager Name of Bank _____ Branch _____ City _____

I/We authorize Fidelity Mutual Fund, acting through their service providers, to debit my account through ECS(Debit) clearing/Direct debit (Standing Instructions) as per the details given here :

<p>A. Folio No./Application No. _____</p> <p>B. Account Number _____</p> <p>C. Account Type (Please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Cash Credit</p> <p>D. 9-Digit Code Number of the Bank & Branch (Appearing on the MICR Cheque issued by the Bank) _____</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th style="font-size: x-small;">Scheme/(Plan)/Option</th> <td></td> </tr> <tr> <th style="font-size: x-small;">SIP Auto Debit Date</th> <td><input type="radio"/> 1st <input type="radio"/> 10th <input type="radio"/> 15th <input type="radio"/> 25th <input type="radio"/> All four dates i.e. 1st, 10th, 15th & 25th</td> </tr> <tr> <th style="font-size: x-small;">Frequency (Please ✓)</th> <td><input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly</td> </tr> <tr> <th style="font-size: x-small;">SIP Instalment Amount</th> <td>Rs. (Min. 500)</td> </tr> <tr> <th style="font-size: x-small;">SIP Auto Debit Period</th> <td>From <u>MM</u> / <u>YYYY</u> To* <u>MM</u> / <u>YYYY</u></td> </tr> </table>	Scheme/(Plan)/Option		SIP Auto Debit Date	<input type="radio"/> 1st <input type="radio"/> 10th <input type="radio"/> 15th <input type="radio"/> 25th <input type="radio"/> All four dates i.e. 1st, 10th, 15th & 25th	Frequency (Please ✓)	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly	SIP Instalment Amount	Rs. (Min. 500)	SIP Auto Debit Period	From <u>MM</u> / <u>YYYY</u> To* <u>MM</u> / <u>YYYY</u>
Scheme/(Plan)/Option											
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Frequency (Please ✓)	<input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly										
SIP Instalment Amount	Rs. (Min. 500)										
SIP Auto Debit Period	From <u>MM</u> / <u>YYYY</u> To* <u>MM</u> / <u>YYYY</u>										

*Please fill in the 'To' date only if 'No. of Instalments' have been specified in the Common Application Form or Micro SIP Form, otherwise leave blank.

I/We hereby declare that the particulars given above are correct and complete. If the transaction is delayed or is not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. Mandate verification charges if any, may be charged to my/our account.

NAME(S) & SIGNATURE(S) OF BANK ACCOUNT HOLDER(S) AS IN BANK RECORDS

Name(s) of Bank Account Holder(s)	Sole/1st Bank Account Holder _____	2nd Bank Account Holder _____	3rd Bank Account Holder _____
Signature(s) of Bank Account Holder(s)	XX Sole/1st Bank Account Holder _____	XX 2nd Bank Account Holder _____	XX 3rd Bank Account Holder _____
Date	(To be signed by all holders if mode of operation of Bank Account is 'Joint')		

<p>ATTESTATION BY THE BANKER (Mandatory, if your First SIP Instalment is through a Demand Draft/Pay Order) I /We certify that the signature of account holder(s) and the details of bank account are correct as per our records.</p>	<p>Signature and Stamp of the Authorised Official from Bank</p> <div style="border: 1px solid black; width: 100%; height: 40px; margin-top: 10px;"></div> <p style="font-size: x-small; text-align: center;">Bank Stamp & Date</p>
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<p>FOR OFFICE USE ONLY (not to be filled in by investor)</p> <p>Recorded on <u>DD</u> / <u>MM</u> / <u>YYYY</u></p> <p>Recorded by _____</p> <p>Credit A/c. No. _____</p>	<p>We confirm that we have taken the above ECS/Auto Debit instructions on our records.</p> <p>Stamp of Bank Branch Manager _____</p> <p>Signature _____</p> <p>Name _____</p>
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GENERAL INSTRUCTIONS

- New applicants need to fill in this form together with the Common Application Form or Micro SIP Form depending upon the investment amount in a year, for the purpose of availing the facility of Systematic Investments through Auto Debit (ECS/Direct Debit).
- This form should be used only for Registration of new SIP through Auto Debit (ECS/Direct Debit). A separate form is available for modification in existing SIP Details/Change in Bank Account Details for Auto Debit (ECS/Direct Debit).
- Please read the terms and conditions for SIP in Note 5(d) on Page 11 of this Key Information Memorandum.
- Please furnish all information marked as 'MANDATORY' in the form. In the absence of any mandatory information, your application for investment would be rejected.
- Please refer the 'GUIDANCE NOTES FOR FILLING UP THE AUTO DEBIT FACILITY FORM' below. This should help you fill in the necessary details in the form correctly and completely.
- SIGNATURES:** This form needs to be signed at two places marked X and XX. Please sign the forms as per instructions below:

- X To be signed by **Applicants for SIP investment** in the same order in which the **Common Application Form or Micro SIP Form is signed**.
- XX To be signed by **Bank Account Holders** in the order in which the **Bank Account is held** and the manner in which their signatures appear on Bank records.

TERMS AND CONDITIONS FOR AUTO DEBIT FACILITY

- Our SIP Auto Debit (ECS/Direct Debit) Facility is offered to you using Reserve Bank of India's (RBI) Electronic Clearing Service (Debit Clearing Facility). By opting for this facility you agree to abide by the terms and conditions subject to which this facility is offered by RBI.
- The SIP Auto Debit (ECS/Direct Debit) Facility is offered only to investors having Bank Accounts in select cities listed below:

Agra	Bhopal	Cuttack	Hyderabad	Kakinada	Mysore	Raipur	Tirupati
Ahmedabad	Bhubaneswar	Dehradun	Indore	Kanpur	Nagpur	Rajkot	Tirupur
Allahabad	Bijapur	Dhanbad	Jabalpur	Kolhapur	Nasik	Ranchi	Trichur
Amritsar	Burdwan	Durgapur	Jaipur	Kolkata	Nellore	Salem	Trichy
Asansol	Calicut	Erode	Jalandhar	Lucknow	New Delhi	Shimla	Trivandrum
Aurangabad	Chandigarh	Gorakhpur	Jammu	Ludhiana	Panjim	Shimoga	Udaipur
Bangalore	Chennai	Guwahati	Jamshedpur	Madurai	Patna	Siliguri	Udupi
Baroda	Cochin	Gwalior	Jodhpur	Mangalore	Pondicherry	Solapur	Varanasi
Bhilwara	Coimbatore	Hubli		Mumbai	Pune	Surat	Vijayawada
							Vizag

The cities listed above may be modified/removed at any time purely at the discretion of Fidelity Mutual Fund without assigning any reason or prior notice.

- Applications for SIP Auto Debit (ECS/Direct Debit) Facility would be accepted only if the Bank Branch listed in Section 4 of this form participates in local MICR/ECS Clearing. In case your bank chooses to cross-verify the Auto Debit mandate with you as the Bank's customer, you would need to promptly act on the same. Fidelity Mutual Fund, its Investment Manager - FIL Fund Management Private Limited, its Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/branch or its refusal to register the SIP mandate or any charges that may be levied by your Bank/Branch on you.
- There has to be a minimum gap of 30 days between the date of your first SIP (through cheque) and your second SIPs (through Auto Debit). While mentioning the SIP Auto Debit period (from) in this form, please take this into account and indicate the correct SIP Auto Debit commencement date. Please refer Note 4 below to understand this requirement better.
- For cancellation of the Auto Debit (ECS/Direct Debit) Facility, you need to give a notice 30 days in advance.
- If you are an existing investor with us and are availing SIP through Auto Debit (ECS/Direct Debit) Facility, please note the following with respect to this systematic investment that you propose to make in the folio:
Your proposed SIP investments should be from the same bank account from which your existing SIP investments are being made. We will not be able to process the SIP if the bank mandate is different from the bank mandate provided for the existing SIP investments.
- You will not hold Fidelity Mutual Fund (FMF)/FIL Fund Management Private Limited (FFMPL)/Trustees to the Fund, its Registrars and other service providers responsible if the transaction is not/incorrectly effected due to incomplete or incorrect instructions from the applicant. Besides, you will not hold either of the entities listed herein before responsible if the transaction is delayed or not effected or the applicant bank account is debited in advance or after the specific SIP date due to various clearing cycles of RBI's ECS/local holidays.
- FMF/FFMPL reserves the right not to re-present any mandate for Auto Debit facility, if the registration could not be effected in time for reasons beyond its/their control.
- FMF/FFMPL/Trustees to the Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred/suffered by you as a result of use of this facility.

GUIDANCE NOTES FOR FILLING UP THE AUTO DEBIT FACILITY FORM

Note 1 - APPLICANTS' PERSONAL DETAILS

Please furnish the name of all applicants as they appear in the Common Application Form and the Application Number (if this is your first investment in Fidelity Mutual Fund) or Existing Folio (if you hold an existing folio with us).

Note 2 - PAN AND KYC DETAILS

Please note that for Lumpsum investment of any amount or SIP investment of Rs 50,000 or above (i.e. aggregate of all instalments in a rolling 12 month period), it is mandatory to furnish PAN together with an attested copy of PAN card for all applicants/unit holder.

Note 3 - DECLARATION AND SIGNATURES

This section needs to be signed by the applicants at the places marked "X" in the same order and manner in which they have signed the Common Application Form/Micro SIP Form.

Note 4 - AUTHORISATION OF BANK ACCOUNT HOLDER(S)

- Please indicate Folio/Application Number.
- Please furnish your Bank Account details from which the Auto Debit is to be effected. Please note that the sole/first account holder in bank records need not necessarily be the sole/first applicant in the "Applicants' Personal Details" section on this form.
- Please indicate the Bank Account Type.
- It is mandatory to furnish the 9 Digit MICR Code of your Bank in this section.** This is the number appearing next to the cheque number on the MICR band at the bottom of the cheque. **In the absence of this information, your SIP Application would be rejected.**
- Please furnish the following details with respect to your systematic investment:
 - Scheme - Plan - Option.
 - SIP Frequency (Monthly/Quarterly) & SIP Date (1st/10th/15th/25th). You now also have a choice to have SIP instalments on all four dates by ticking the appropriate box).
 - SIP instalment Amount
 - SIP Auto Debit Period (Auto Debit commencement date and end date). Please refer note (f)
- In order to save you from the hassle of sending us renewal instructions each time your

SIP expires, Fidelity offers you two ways to invest. If you know how long you wish to invest for, specify your Start Date and End Date. Alternatively, you can choose the open option - where you specify just your Start Date - and can discontinue your SIP by writing to us.

- Please note that your **Auto Debit would commence from your second SIP instalment**. E.g., if you are applying for a SIP from 1st January, 2010 till 1st December, 2010, your first SIP instalment of 1st January, 2010 would be through a cheque. Your SIP Auto Debit period, therefore would be from 1st February, 2010 to 1st December, 2010.
- If you have not indicated any preferences for your SIP investment in the Common Application Form and this Form, the same would be assumed to be as indicated in the second column below:

SIP Auto Debit Period	Six Months
SIP Date	10th of the month (commencing 30 days after the first SIP instalment date)
SIP Frequency	Monthly

- If the SIP details indicated in this form materially vary from the SIP Details indicated in the Common Application Form, the SIP application would be rejected. Else, the details contained in the Common Application Form would overrule the details contained in this Form.
- Please provide either a cancelled cheque leaf, a copy of a cheque or the Banker's attestation in Section 4 in case the first SIP Instalment is through a DD or a Pay Order. If it is through a cheque, please ensure that the cheque needs to be from the same bank account as the Post-Dated Cheques/Auto Debit for your future SIP Instalments. This would help us cross-verify your bank details appearing in the cheque with the details furnished in this form and let you know of discrepancies, if any, for early corrective action. Please note that in the event of a minor mismatch between the Bank Account Number mentioned in the Application Form and as appearing in the cheque leaf submitted by you, your Bank Account Number would be updated based on the cancelled cheque leaf provided your name appears in the cheque leaf.
- Please mention names of all bank account holders. If the mode of operation of your bank account is joint, all bank account holders would need to sign at the places marked XX in the same order and manner in which their signatures appear on bank records.

AUTO DEBIT FACILITY FORM - CHECKLIST

- Application Form No. (for new Applicants)/Folio No. (for existing investors) is quoted on the Form.
- Name of Sole/First Applicant is furnished in the form.
- Scheme - Plan - Option - Dividend Frequency (if applicable) are furnished on the Form.
- Systematic Investment Details listed below are furnished:

<input type="checkbox"/> SIP Instalment Amount	<input type="checkbox"/> No. of SIP Instalments	<input type="checkbox"/> Preferred SIP Date	<input type="checkbox"/> SIP Frequency	<input type="checkbox"/> SIP Auto Debit Period
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- Complete Bank Account Details from which you wish your SIP Auto Debit to happen are completely furnished.
- Name of Sole/1st Holder of Bank A/c is furnished Bank A/c No. is correctly furnished
- MICR code is furnished Cancelled Cheque leaf/Copy of Cheque leaf is attached.
- Banker's attestation in Section 4 where the payment for first instalment is through a Demand Draft or Pay Order.
- All Applicants for the SIP Investment have signed the Form at the places marked "X" in the same order and manner in which they have signed the Common Application Form or Micro SIP Form.
- All Bank Account Holders have signed the Form at the places marked "XX" in the same order and manner in which their signatures appear on Bank Records.