

# SYSTEMATIC INVESTMENT PLAN (SIP) - AUTO DEBIT FORM



## Registration Cum Mandate Form For ECS (Debit Clearing) / Direct Debit

(Please read the instructions overleaf carefully and complete the relevant section legibly in black / dark coloured ink and in BLOCK LETTERS.)

Broker Code/ ARN ARN-0988	Sub-Broker Code/ Lead Generator Code	Branch Code	MO Code	Collection Date D D M M Y Y Y Y
				Time Stamping

For Office use only

Any 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.

**1. APPLICANT INFORMATION** [Please shade (●)] (Refer Section 'A and B' of Instructions)

Folio No. \_\_\_\_\_ (For Existing Unit Holders) OR Application No. **5000122** (For New Investors)

Name of First Applicant/ Unit Holder [Please shade (●)] \_\_\_\_\_  Mr.  Ms.  M/s. Permanent Account Number (PAN) \_\_\_\_\_

**2. INVESTMENT DETAILS** [Please shade (●)] (Refer Section 'C' of Instructions) *Please allow minimum 30 days for ECS/ Direct Debit/ Standing Instructions to register and start.*

New SIP Registration  SIP Renewal  Change in SIP Bank Mandate  Micro SIP

Scheme U N I O N K B C \_\_\_\_\_

Option \_\_\_\_\_ Sub Option \_\_\_\_\_ Dividend Frequency \_\_\_\_\_

SIP Period From D D M M Y Y Y Y To D D M M Y Y Y Y SIP Date  2nd  8th  15th  23rd

SIP Frequency  Monthly  Quarterly SIP Amount in ₹ (Figures) \_\_\_\_\_

First SIP Cheque/DD No \_\_\_\_\_ Cheque/DD Amount in ₹ \_\_\_\_\_ Dated D D M M Y Y Y Y

Document attached in the case of third party payments  Proof / Bank Certificate for DD  Third Party Declarations

Document Details in case of Micro SIP Document Description \_\_\_\_\_ Document No.(if any) \_\_\_\_\_

**3. BANK ACCOUNT DETAILS** (as per Bank records) [Please shade (●)] (Refer Section 'D' of Instructions)

I/We hereby, authorise Union KBC Mutual Fund and their authorised service providers, to debit my/our following bank account through ECS (Debit Clearing)/Auto debit to account for collection of SIP payments.

Bank Account Number \_\_\_\_\_ (please provide Core Banking Account Number only)

Account Type  Savings  Current  NRE  NRO  FCNR  Others \_\_\_\_\_ (Please Specify)

Name of Sole/ First Bank Account Holder \_\_\_\_\_

Name of Second Bank Account Holder \_\_\_\_\_

Name of Third Bank Account Holder \_\_\_\_\_

Name of Bank \_\_\_\_\_ PIN \_\_\_\_\_

Branch & City \_\_\_\_\_

IFSC CODE \_\_\_\_\_ MICR CODE \_\_\_\_\_ *Mandatory to submit a cancelled cheque leaf of the bank account mentioned here (IFSC Code is the 11 digit no appearing on your cheque leaf, mandatory for credit via NEFT/ RTGS) (MICR Code is the 9 digit code next to the cheque no)*

**4. DECLARATION & SIGNATURES** (Refer Section 'E' of Instructions)

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above to debit my/our account directly or through participation in ECS. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I / We would not hold the user institution responsible. I / We will also inform AMC, about any changes in my/our bank account. I/We do not have any existing SIP/Micro SIPs which together with the current Micro SIP application will result in aggregate investments exceeding ₹ 50,000 in a year (applicable to Micro SIP investors only). 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 read and agreed to the terms and conditions mentioned in SID/KIM.

Signature Sole / First Applicant / Guardian / POA / Authorised Signatory \_\_\_\_\_

Signature Second Applicant / POA / Authorised Signatory \_\_\_\_\_

Signature Third Applicant/ POA / Authorised Signatory \_\_\_\_\_

**5. AUTO DEBIT AUTHORISATION BY BANK ACCOUNT HOLDER** (Refer Section 'F' of Instructions)

**The Branch Manager**

Bank \_\_\_\_\_ Branch \_\_\_\_\_

A/C No \_\_\_\_\_

This is to inform that I/We have registered for the RBIs Electronics Clearing Service (Debit Clearing)/Auto debit-facility and that my payment towards my SIP installments of Union KBC Mutual Fund shall be made from my/our above mention bank account with your bank. I/We authorise the representative carrying this ECS/Auto debit form to get it verified and executed. I/We hereby authorise you to debit verification charges if any from my account.

Signature First Account holder's (As in Bank Records) \_\_\_\_\_

Signature Second Account holder's (As in Bank Records) \_\_\_\_\_

Signature Third Account holder's (As in Bank Records) \_\_\_\_\_

**FOR BANK USE ONLY**

I/We hereby certify that the particulars furnished above are correct as per our records and we hereby declare that the copy of this form, duly completed, has been submitted to us.

Recorded on D D M M Y Y Y Y Recorded by \_\_\_\_\_

Branch \_\_\_\_\_ Bank Stamp and Signature of Authorised Bank Official \_\_\_\_\_

**ACKNOWLEDGEMENT SLIP** (To be filled in by the investor)

SIP through ECS /Auto Debit Form

Folio No./ Application No. \_\_\_\_\_

Received from: Mr./ Ms. /M/s \_\_\_\_\_ Dated \_\_\_\_/\_\_\_\_/\_\_\_\_

First Cheque No. \_\_\_\_\_ Dated \_\_\_\_/\_\_\_\_/\_\_\_\_ Amount (₹) \_\_\_\_\_

Scheme / Option / Frequency \_\_\_\_\_

Amount (₹) \_\_\_\_\_ SIP Period \_\_\_\_\_ Date of Commencement \_\_\_\_/\_\_\_\_/\_\_\_\_

Application No. **5000122**



Collection centre's stamp with date and time of receipt

## INSTRUCTIONS FOR COMPLETING SIP AUTO DEBIT FORM

### A. GENERAL INSTRUCTIONS

1. Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addenda, if any, of Union KBC Tax Saver Scheme carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment.
2. PAN and KYC is mandatory requirement for all investors for investing in mutual fund, except for Micro SIP investments and investors from Sikkim. Micro SIP exemption will be applicable only to investments by individuals (including NRIs but excluding PIOs), minors, sole proprietary firms and to investments made by joint holders.
3. Existing unit holders need not fill in the Investment Application Form. New applicants need to compulsorily fill in all sections in the Investment Application Form in addition to Systematic Investment Form. The Application No. must be compulsorily mentioned in the Systematic Investment Form.
4. We would send an Account Statement confirming systematic investment within 10 working days from the date of first systematic investment transaction. Confirmation for subsequent Systematic Investments would be sent on a quarterly basis.
5. The scheme is open for continuous redemption/ switch out on all business days subject to completion of lock in period of three years from the date of allotment of units, as prescribed in the ELSS guidelines. If may, however, be noted that, in the event of the death of the unit holder, the nominee or legal heir (subject to production of requisite documentary evidence to the satisfaction of the AMC) as the case may be, shall be able to redeem their investment only after the completion of one year, or any time thereafter, from the date of allotment of units to the deceased unit holder.

### B. APPLICANT / UNIT HOLDER INFORMATION

1. Please furnish the existing folio number/ application number of common application form, name and PAN details of sole/first unit holder in section 1.

### C. INVESTMENT DETAILS

1. Please indicate whether the request is for registration of a new SIP/Micro SIP, renewal of an existing SIP or for change in bank mandate of an existing SIP.
2. Please furnish/indicate the following details with respect to systematic investment:-
  - a. Scheme/Option/Sub option and dividend frequency, wherever applicable.
  - b. Instalment amount (Minimum ₹ 500/- and in multiples of ₹ 500/- thereafter, Number of SIP instalments (Minimum 12).
  - c. SIP Frequency (Monthly/Quarterly) and SIP Date (2nd 8th 15th and 23rd of every month).
  - d. Details of the first SIP cheque.
  - e. Micro SIP - Indicate the details of photo identification documents of all the holders. (The documents have to be current and valid and also either self attested or attested by an ARN holder).
3. First SIP investment can be for any day of the month. However, please note that there has to be a minimum gap of 30 days between first investment and first SIP instalment.
4. Each of the SIP instalments excluding the initial cheque should be of the same amount and date.
5. If the Scheme name differs between application form and cheque, name mentioned on the cheque will be considered for allotment.
6. In case the applicant/ unit holder have not indicated SIP preferences completely in the form or in case of any discrepancy, we would presume the same as follows: SIP frequency: Monthly; SIP date: 8th; No. of instalments: 12; Scheme name: same as mentioned on the 1st cheque, SIP amount: same as mentioned on the 1st cheque.
7. Mutual Fund shall register instructions of SIP in a minor's folio only till the date on which the minor attains majority, even if the SIP instructions are for a period beyond that date.
8. Any one of the following photo identification documents can be submitted along with Micro SIP applications as proof of identification in lieu of PAN i.e. Voter identity card, driving licence, Government/ Defense identification card, passport, photo ration card, photo debit card, employee ID cards issued by

companies registered with Registrar of Companies, photo identification issued by bank managers of scheduled commercial banks/ gazetted officer/ elected representatives to the legislative assembly/ parliament, ID card issued to employees of scheduled commercial/ state/ district cooperative banks, senior citizen/ freedom fighter ID card issued by Government, cards issued by universities/ deemed universities or institutes under statutes like ICAI, ICWA, System (NPS) subscribers by CRA (NSDL), any other photo ID card issued by Central Government/ State Governments/ Municipal authorities/ Government organizations like ESIC or EPFO.

9. Micro SIP application will be rejected by the AMC where it is found that the registration of the application will result in the aggregate of Micro SIP instalments in a financial year exceeding ₹ 50,000/- or where there are deficiencies in the documents submitted by the investors in lieu of PAN as mentioned above.

### D. BANK ACCOUNT DETAILS

1. Please furnish the Bank account details from which the SIP Auto Debit is to be effected.
2. Please note that the first account holder in bank records need not necessarily be the first applicant / unit holder in the Applicant/Unit holder information section on this form.
3. 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, SIP application is liable to be rejected.
4. In case the first SIP investment is through a DD or a Pay Order, please enclose either a cancelled cheque leaf or a copy of a cheque of the account for which ECS (Debit Clearing)/ Direct Debit is to be registered. If it is through a cheque, please ensure that the cheque needs to be from the same bank account which would help us in verifying bank details appearing in the cheque with the details furnished in this form and in case of any discrepancies, to inform the investor for early corrective action.
5. Where the payment instrument/advice does not mention the bank account holders' name(s), investor should provide self-attested bank pass book copy/ bank statement/ bank letter to substantiate that the first unit holder is one of the joint holders of the bank account. In case of a mismatch, it will be deemed to be a 3rd party payment and rejected except under the following exceptional circumstances:
  - Payment by parents / grand-parents / related persons on behalf of a minor (other than the registered guardian) in consideration of natural love and affection or as gift provided the purchase value is less than or equal to ₹ 50,000/- and KYC is completed for the registered Guardian and the person making the payment. Additional declaration in the prescribed format signed by the guardian and Parents/ Grand-Parents/ Related persons is also required along with the application form.
  - Payment by an Employer on behalf of Employee under Systematic Investment Plans through Payroll deductions provided KYC is completed for the employee who is the beneficiary investor and the employer who is making the payment. Additional declaration in the prescribed format signed by and is also required along with the application form.
  - Custodian on behalf of an FII or a Client provided KYC is completed for the Investor and Custodian. Additional declaration in the prescribed format signed by and is also required along with the application form.
6. 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, bank account number would be updated based on the cancelled cheque leaf provided the name(s) of the investor/applicant appears in the cheque leaf.

### E. DECLARATION & SIGNATURES

1. This section needs to be signed by the applicant(s)/ unit holder(s) at the places marked as per the mode of holding recorded with us (i.e. 'Single', 'Anyone or Survivor' or 'Joint').

### F. AUTO DEBIT AUTHORISATION BY BANK ACCOUNT HOLDER(S)

1. Please indicate the name of the bank & branch, bank account number.
2. If the mode of operation of bank account is joint, all bank account holders would need to sign at the places marked in the same order and manner in which their signatures appear on bank account.

## TERMS AND CONDITIONS

1. The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Union KBC 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.

#### List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing)

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

#### List of Banks for SIP Direct Debit Facility

Axis Bank, Bank of Baroda, Bank of India, Citibank, Corporation Bank, IDBI Bank, IndusInd Bank, Kotak Bank, Punjab National Bank, State Bank of India, Union Bank of India

2. Applications for SIP Auto Debit (ECS/Direct Debit) Facility would be accepted only if the bank branch participates in local MICR/ECS clearing.
3. In case the investor's bank chooses to cross verify the auto debit mandate with him/her as the bank's customer, investor would need to promptly act on the same. Union KBC Mutual Fund, its Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by investors bank/branch or its refusal to register the SIP mandate or any charges that may be levied by the Bank/Branch on investor/applicant.
4. Union KBC Mutual Fund/ Union KBC Asset Management Company Limited, 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.
5. The SIP enrolment will be discontinued in cases where three consecutive SIP instalments are not honoured or the Bank Account [for ECS (Debit clearing)/Direct Debit] is closed and request for change in bank account [for ECS (Debit clearing) / Direct Debit] is not submitted at least 30 days before the next SIP Auto Debit. If, upon termination / cancellation of SIP it is observed, that the investors unit holding in the scheme is less than the minimum investment requirement for the scheme, units are liable to be redeemed at the applicable NAV.
6. Union KBC Mutual Fund 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.
7. Applicant/ unit holder can change bank account or discontinue this facility by giving 15 days written notice to any of our customer service centres.

Please address all future communication(s) in connection with this application to the Registrar & Transfer Agent of the scheme

**Computer Age Management Services Pvt. Ltd.,**

Unit: Union KBC Mutual Fund

148, Old Mahabalipuram Road, Okkiyam Thuraipakkam, Chennai - 600097.

**Toll Free : 1800 200 2267**

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**Union KBC Asset Management Company Pvt. Ltd.**

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