

SYSTEMATIC INVESTMENT PLAN (SIP) WITH TOP-UP FACILITY

Registration Cum Mandate Form For NACH/Direct Debit

MIRAE ASSET
Mutual Fund

Name & Broker Code / ARN / RIA Code	Sub Broker / Agent ARN Code	Sub Agent Code	EUIN*	ISC Date Time Stamp Reference No.
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Declaration for "Execution Only" Transaction (where Employee Unique Identification Number-EUIN* box is left blank). Please refer instruction 12 of KIM for complete details on EUIN. 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 inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

Signature of 1 st Applicant / Guardian / Authorised Signatory / PoA / Karta	Signature of 2 nd Applicant / Guardian / Authorised Signatory / PoA	Signature of 3 rd Applicant / Guardian / Authorised Signatory / PoA
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Please Enrollment for New Registration (Please fill all sections) OR Change my/our bank account for existing SIP(s) OR SIP Top-up Facility

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

Folio No. _____ Name of 1st Unit Holder _____

2. SIP ENROLMENT DETAILS (Please check the Minimum Amount Criteria for the scheme applied for. [Refer Instruction 18 Overleaf]).

Frequency Please Monthly (Default) Quarterly Regular Plan Direct Plan Growth (Default) Dividend Payout Dividend Reinvestment

Scheme _____ Div frequency* _____

DIV frequency is applicable only for Mirae Asset Cash Management Fund & Mirae Asset Ultra Short Term Bond Fund.

SIP Date Please 01st 10th (Default) 15th 21st 28th SIP Amount (₹) 5,000 10,000 25,000 Any other Amount. (₹)

SIP Start Date: M M Y Y Y Y OR Enter SIP End Date: M M Y Y Y Y End Date : Perpetual Dec 2099 (Till you instruct Mirae Asset Mutual Fund to discontinue your SIP)

2a. SIP TOP-UP FACILITY (You can start SIP Top-up facility after minimum 6 months from 1st SIP) Refer Instruction No. 23 on the reverse on SIP Top-up

All Applicants have to submit NACH mandate and will need to fill the maximum amount in line with Top Up amount, SIP amount & tenure.

Top-up Amount (₹)	(minimum ₹ 500/- and in multiples of ₹ 1/- only)	Top-up Start Date	M M Y Y Y Y
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Frequency Please <input checked="" type="checkbox"/> <input type="radio"/> Half Yearly <input type="radio"/> Yearly (Default)	Top-up End Date	M M Y Y Y Y
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For Existing Investors: Original SIP details - SIP Date - SIP Amount (₹)- Scheme -

3. SIP PAYMENT DETAILS

3a - Only for Existing 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 - Please provide copy of cancelled cheque and mention relevant SIP details in the form and NACH mandate. Cheque leaf enclosed

First SIP Cheque No. Drawn on Bank

Cheque Date A/c. Type NRE CURRENT SAVINGS NRO

4. 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 NACH/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

Bank Name Core Banking A/c. No. _____

Branch Name & Address City _____

9 Digit MICR Code _____ Bank Account Type NRE CURRENT SAVINGS NRO

DECLARATION & SIGNATURE: To The Trustees, Mirae Asset Mutual Fund - I/We have read and understood the contents of the SID of the applied Scheme and the terms & conditions of SIP enrolment and registration through NACH/ECS or Direct Debit (Auto Debit). 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 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 Rs. 50,000 in a rolling 12 month period or in a financial year".

Signature of 1 st Applicant/Guardian/Authorised Signatory/PoA/Karta (AS IN BANK RECORDS)	Signature of 2 nd Applicant/Guardian /Authorised Signatory/PoA (AS IN BANK RECORDS)	Signature of 3 rd Applicant/Guardian/Authorised Signatory/PoA (AS IN BANK RECORDS)
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Tick(<input checked="" type="checkbox"/>) Create <input type="checkbox"/>	UMRN ¹ <input type="text"/> For office use only <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date ² <input type="text"/> <input type="text"/> <input type="text"/> M M <input type="text"/> <input type="text"/> Y Y Y Y
Modify <input type="checkbox"/>	Sponsor Bank Code ³ <input type="text"/> For office use only <input type="text"/> <input type="text"/>	Utility Code ⁴ <input type="text"/> <input type="text"/> <input type="text"/> For office use only <input type="text"/> <input type="text"/>
Cancel <input type="checkbox"/>	I/We, hereby authorize ⁵ Mirae Asset Global Investments (India) Pvt. Ltd.	To Debit (Tick <input checked="" type="checkbox"/>) ⁶ SB / CA / CC / SB-NRE / SB-NRO / Other
Bank A/c Number ⁸ <input type="text"/>	With Bank ⁹ <input type="text"/> Name of Customers Bank <input type="text"/> IFSC ¹⁰ <input type="text"/> or MICR ¹¹ <input type="text"/>	

An Amount of Rupees¹² In Words Amount in Figures¹³ ₹

Frequency¹⁴ Mthly Qtly H-Yrly Yrly As & when presented Debit Type¹⁵ Fixed Amount Maximum Amount

Reference 1¹⁶ Folio No. Mobile¹⁸

Reference 2¹⁷ Scheme Name Email ID¹⁹

From <input type="text"/> <input type="text"/> M M <input type="text"/> <input type="text"/> Y Y Y Y	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.	
To <input type="text"/> <input type="text"/> M M <input type="text"/> <input type="text"/> Y Y Y Y	Signature of the account holder <input type="text"/>	Signature of the account holder <input type="text"/>
Or <input type="checkbox"/> Until cancelled	Name of the account holder <input type="text"/>	Name of the account holder <input type="text"/>

This is to confirm that declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account, based on the instructions 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 debit.

General Guidelines

- This facility is offered to investors having Bank accounts in select banks mentioned in the link <http://www.npci.org.in/>. The Banks in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India (NPCI) without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. The investor consents to agree to abide by the terms and conditions of NACH facility of NPCI. This mandate registration form will be submitted through National Automated Clearing House (NACH).
- Unitholders can opt to invest SIP on monthly or quarterly frequency on the following dates - 1st, 10th, 15th, 21st and 28th of each month/first month of the quarter. In case the day specified is a non Business Day, the transaction will be effected on the next Business Day. In case the SIP frequency is not specified in NACH form, it will be deemed as an application for monthly SIP frequency and will be processed accordingly. In case the SIP date is not specified or in case of ambiguity, the SIP transaction will be processed for 10th of every month/first month of the every quarter. In case the end date is not specified, the Fund would continue the SIP till it receives termination notice from the investor.
- Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency.
- Please submit the NACH mandate registration form not less than 25 business days before the first installment date. Such of the forms that are received within the period of 25 business days before the 1st installment date, will be considered from the date of following month/quarter, as per the date (1st, 10th, 15th, 21st and 28th) opted by investor.
- Investor/Unitholder(s) should preferably provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate will be updated in the folio. All future communication whatsoever would be, thereafter, sent to the updated mobile number and email id.
- Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form 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 Unitholder(s) cheque/bank account details are subject to third party verification.
- Mirae Asset Mutual Fund will not be liable for any transaction failures due to rejection by the investors bank/branch. Investor will not hold Mirae Asset Mutual Fund and its service providers responsible if the transaction is delayed or not effected by the Investor's Bank or if debited in advance or after the specific date due to various reasons or for any bank charges debited by his banker in his account towards NACH Registration/Cancellation/Rejections.
- Mirae Asset Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever. Mirae Asset Mutual Fund 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 the Auto Debit facility of NACH and takes full responsibility for the same.
- Mirae Asset Mutual Fund / Mirae Asset Trustee Co. Pvt. Ltd. / Mirae Asset Global Investments (India) Pvt. Ltd. reserves the right to discontinue or modify this facility at any time in future on a prospective basis. This right also includes the right to discontinue this facility in case Direct Debit through NACH routes are rejected by the investor's bank for any reasons. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof.
- For intimating the change in bank particulars, please use separate form to modify transaction limit or add/remove banks from the NACH facility. Also fill up all the relevant details as applicable.
- Requests for any changes/cancellation in the NACH Bank Mandate request should be submitted at least 15 Business days in advance.
- Investors are required to ensure adequate funds in their bank account on the date of investment transaction. Mirae Asset Mutual Fund(MAMF) will endeavor to debit the investor bank account on the date of investment transaction, however if there is any delay all such transactions are debited subsequently MAMF or its authorized banker or agent will initiate the Auto Debit form registrations/debit transactions.
- Investments made through Auto Debit mode are subject to realization of funds from investor bank accounts and the NAV guidelines will be applicable for the transactions which are connected with realization of funds.
- In case any payment instruction for SIP installment is dishonored by the Bankers for three consecutive times for the reason Account Closed or Insufficient Balance, the AMC reserves the right to discontinue the SIP enrollment.
- The facility will be automatically terminated upon receipt of intimation of death of the Unitholder. Further, fresh registrations will be required for all Minor applications which has turned to Major, and the bank account credentials have changed. MAMF reserves the right to reject all such transactions through old registrations.
- Each SIP installment will be treated as a fresh transaction and shall be subject to applicable exit load structure prevailing on the date of each investment.
- Third Party Cheque / Funds Transfer:** The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder need to be one of the holder in the bank account. 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 installment);
 - 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.
- 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 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. If the difference / gap between the 1st SIP cheque and Auto debit start date falls short of 25-30 days, then the debit will be registered from the same date of the following month. Please take note of the Minimum Amount Criteria as under:

Schemes	Monthly Frequency	Quarterly Frequency
Mirae Asset Tax Saver Fund	₹ 500 - 6 Instalments - Multiples of ₹ 500 thereafter	₹ 500 - 4 Instalments - Multiples of ₹ 500 thereafter
All Other Schemes	₹ 1000 - 6 Instalments - Multiples of ₹ 1 thereafter	₹ 1500 - 4 Instalments - Multiples of ₹ 1 thereafter

Please note Default Option is Growth. In case of Dividend, default option is Dividend Reinvestment.

Instructions to fill Mandate:

- UMRN - To be left blank.
- Date in DD/MM/YYYY format
- Sponsor Bank IFSC / MICR code, left padded with zeroes where necessary. (Maximum length - 11 Alpha Numeric Characters).
- Utility Code: Unique code of the entity to whom mandate is being given - To be provided by the entity.
- Name of the entity to whom the mandate is being given.
- Account type - SB / CA / CE / SB-NRE / SB-NRO / OTIICR
- Tick - Select your appropriate Action
 - Create - For New Mandate
 - Modify - For Changes / Amendment on existing Mandate
 - Cancel - For cancelling the existing registered Mandate
- Your Bank Account Number for debiting the amount.
- Name of your bank and branch.
- Your Bank branch IFSC code OR
- Your Bank branch MICR code
- Amount in words.
- Amount in figures.
- Frequency at which the debit should happen.
- Whether the amount is fixed or variable.
- Reference - 1: Any details requested by the entity to whom the mandate is being given
- Reference - 2: Any details requested by the entity to whom the mandate is being given.
- Your phone number.
- Your email-id.
- Period for which the debit mandate is valid
 - Start date
 - End date
 - Or until cancelled
- Signatures of the account holder.
- Name of the account holder.