



Application form for registration of Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP)

Table with 6 columns: Distributor ARN, Sub Distributor ARN, Internal sub Code/Sol ID, Employee Code, EUIN, Serial No./Date, Time & Stamp

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.

"I/We, have invested in the scheme(s) of IDBI Mutual Fund under Direct Plan. I/We hereby give my/our consent to share/provide the transactions data feed/portfolio holdings/NAV etc. in respect of my/our investments under Direct Plan of all schemes of IDBI Mutual Fund, to the above mentioned SEBI Registered Investment Adviser."

EUIN Declaration checkbox and text: 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.

Signatures section with boxes for First/Sole Applicant/Guardian, Second Applicant, and Third Applicant

Please (✓) SIP WITH CHEQUE SIP WITHOUT CHEQUE

1. Investor and Investment details. Please ✓ wherever applicable.

Sole/First Investor Name, PAN No., Folio No. (For Existing Investor), Scheme Name, Plan, Option, Mode of IDCW

2. Systematic Investment Plan (SIP).

Each SIP Amount (Rs.), Frequency, SIP Frequency Date, From, To, No. of installments, or perpetual.

3. Systematic Transfer Plan (STP).

Source Scheme, Target Scheme, Each STP Amount (Rs.), Frequency, Date, Enrolment Start, End, No. of installments

4. Systematic Withdrawal Plan (SWP).

Each SWP Amount (Rs.), Enrolment Start, End, No. of installments

5. Declaration

I/We hereby, declare that the particulars given above are correct and express my willingness to make payments referred above through participation in National Automated Clearing House (NACH)/Auto Debit.

This is to inform that I/We have registered for Auto Debit Facility and that my payment towards my investment in IDBI Mutual Fund shall be made from my/our bank account registered with IDBI Mutual Fund.

Signature boxes for First Unit Holder, Second Unit Holder, and Third Unit Holder



UMRN, Sponsor Bank Code, Utility Code, I/We hereby authorize IDBI Mutual Fund to debit, Bank A/c Number, With Bank, Name of customers bank, IFSC, MICR, an amount of Rupees, FREQUENCY, DEBIT TYPE, Reference-1, FOLIO NO., Mobile, Reference-2, E-Mail ID

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD, From, To, Or, Signature as per Bank Record, Name as per Bank Record

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 instructions as agreed and signed by me.

## TERMS & CONDITIONS FOR SIP/STP/SWP

### I. SYSTEMATIC INVESTMENT PLAN (SIP):

This mandate registration form will be submitted through National Automated Clearing House (NACH).

1. 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 without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. We will inform you on such discontinuation.
2. 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.
3. SIP is offered on monthly and quarterly frequency. Unit holders can opt to invest in monthly or quarterly frequency on the following dates - 1<sup>st</sup>, 5<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup> and 25<sup>th</sup> of each month/first month of the quarter. In case the frequency is not specified in the application/enrolment form, it will be deemed as an application for monthly 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 as of 15<sup>th</sup> 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.
4. Minimum Duration: For Monthly frequency Rs 500 to less than 1000 minimum 12 Instalments and Rs 1000 and above minimum 6 Instalments. For Quarterly frequency minimum 4 instalments with minimum amount of Rs 2500/-.
5. IDBI Mutual Fund will not liable for any transaction failures due to rejection by the investors bank/branch.
6. The investor agrees to abide by the terms and conditions of NACH facility of NPCI.
7. Investor will not hold IDBI 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.
8. IDBI Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
9. The AMC reserves the right to discontinue the SIP enrolment in case payment instruction on submitted by Unit holder is not honored by Banker on 3 (three) consecutive occasions and reserves the right to redeem the outstanding units at applicable NAV related prices if total investment is below Rs.5,000/- or 500 units in the scheme.
10. The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
11. IDBI Mutual Fund reserves the right to reject any application without assigning any reason thereof.
12. Cancellation can be done separately by submitting the request atleast 21 days in advance;
13. For intimating the change in bank particulars of ongoing SIP with IDBI Bank, please fill up SIP cancellation form (Available in our website) & new SIP registration form to be submitted mentioning new bank details along with relevant SIP details for registration purpose.
14. Requests for any new Registration/changes/modification in the NACH Bank Mandate should be submitted atleast 30 days in advance.
15. Investors are required to ensure adequate funds in their bank account on opted date. IDBIMF will endeavor to debit the investor bank account on opted date, however if there is any delay all such transactions are debited subsequently.
16. IDBI Mutual Fund/Sponsor Bank/NPCI are not liable for the bank charges, if any debited from investor's bank account by the destination bank, on account of payment through NACH.
17. For further details of the Scheme features like minimum amounts, risk factors etc, investors may, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addendum issued from time to time available at any of the Investor Service Centers or Distributors or from the website [www.idbimutual.co.in](http://www.idbimutual.co.in)

#### Additional for MICRO Systematic Investment Plans (MICRO SIPs)

As per SEBI guidelines, Lumpsum and SIP investments in mutual funds upto Rs. 50,000 per year, per investor, per mutual fund shall be exempted from the requirement of PAN subject to other operational guidelines. Any investment, lumpsum or through Systematic Investment Plans (SIPs) by investors, where aggregate of investments/instalments in a rolling 12 months period, does not exceed Rs. 50,000/- per investor will be treated as Micro investments for the above purpose. Micro investments will be accepted subject to PAN exemption in KYC process. This exemption will be applicable ONLY to investments by individuals (not NRI & PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro Investments. The exemption is applicable to joint holders also. In case under MICRO SIP, the first SIP Instalment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will cease for future instalments. No refund to be made for the units already allotted. However redemptions will be allowed based on the submission of normal prescribed Redemption Transaction Slip. Investors may submit any one of the PHOTO IDENTIFICATION documents (please refer paragraph titled PAN under the General instructions) along with KYC form and proof of address (self attested). No separate address proof is required if Photo ID with address mentioned on it is submitted. The photo identification documents have to be current and valid and also to be either self attested or attested by ARN holder (AMFI Registered Distributor). All the applicants including second and third applicant (if any) is mandated to submit any of the above documents.

**Systematic Investment Plan for Corporate Employees:** In this case, the concerned employer is required to forward to the AMC the Scheme application cum SIP registration mandate form of the corporate employee who desires to invest in the Scheme. The application amount for the corporate employees would also be forwarded by the employer on specific request from the concerned employee. The concerned employee has to authorize the employer to deduct the application amount from his salary and remit the same to the Fund at regular intervals to ensure receipt of funds by the AMC on or before the next due date.

All other terms and conditions applicable to regular SIP investment shall be applicable for Micro SIP as well as Corporate Employee SIP. Please refer the general guidelines for more details on KYC, Particulars of Bank Account payment mode etc.

### II. SYSTEMATIC TRANSFER PLAN (STP)

This facility allows Unitholders to transfer specified fixed sums on periodic basis from one scheme to other schemes launched by the Mutual Fund from time to time by giving a single instruction.

A Unitholder may effect a Systematic Transfer Plan (STP) by redeeming units of the transfer-out (transferor) Scheme at the prevailing NAV, subject to Exit Load, if any and investing the same amount in the transfer-in (transferee) scheme at prevailing NAV of the transfer-in Scheme. To seamlessly facilitate STP between two Schemes of the Mutual Fund, the Unitholder must comply with the redemption requirements of the transferor scheme and subscription requirements of the transferee scheme.

STP facility is offered subject to following terms & conditions:

1. STP facility is offered with weekly (1st business day of the week), monthly and quarterly (1<sup>st</sup>, 5<sup>th</sup>, 10<sup>th</sup>, 15<sup>th</sup>, 20<sup>th</sup> or 25<sup>th</sup> of the month under monthly/1<sup>st</sup> month of each quarter under quarterly) frequency.
2. In case the frequency is not specified, it will be considered as application for monthly frequency and will be processed accordingly. In case the STP date is not specified or in case of ambiguity, the STP transaction will be processed on 15<sup>th</sup> of month/quarter. In case the end date is not specified, the Fund would continue the STP till it receives termination notice from the Unitholder.
3. Minimum balance in the source (transferor) Scheme should be Rs.25,000/- at the time of enrolment for STP.
4. Minimum amount for each transfer: Rs.1000/- for weekly and monthly, Rs.2,500/- for quarterly frequency. Any STP over and above the minimum amounts mentioned above shall be in multiples of Rs.1 thereafter.
5. Minimum term/duration: For Weekly & Monthly Frequency - Minimum 12 Instalments. For Quarterly Frequency - Minimum 4 Instalments.
6. In case the Unitholder purchases additional units in the transferor scheme, the STP facility would be extended to such additional units also.
7. Units marked under lien or pledge in the source Scheme will not be eligible for STP.
8. If the balance under scheme falls below Rs.5000/-, then the AMC reserve the right to redeem the balance units.
9. The Unitholder who has opted for STP under a specific scheme can also redeem or switch his units to any other eligible scheme provided he has sufficient balance in his account on the date of such a request.
10. In case the unit balance in the transferor scheme is lesser than amount specified by the Unitholders for STP, the AMC will transfer remaining unit balance to transferee scheme.
11. The facility will be automatically terminated if the units under the transferor scheme are pledged or upon receipt of intimation of death of the Unitholder.
12. The application for start of STP should be submitted to Official Point(s) of Acceptance at least 7 days before the date of commencement/start date of STP. Unitholder may change the amount (but not below the minimum specified)/frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 days prior to next transfer/STP execution date.
13. Unitholder can discontinue STP facility at any time by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next transfer/STP execution date.
14. The details, including mode of holding, of Unitholders' in the transferee scheme will be as per the existing folio in the transferor scheme. Units in the transferee scheme will be allotted in the same folio. The AMC reserves the right to change the frequency, date(s) or other terms and conditions of STP. The AMC further reserves the right to add new Schemes to the list of Schemes offering STP, as and when made available for subscription or delete Schemes from the list of Schemes offering STP. Please contact the nearest Investor Service Centre (ISC) of IDBI Mutual Fund for more information on STP.
15. If STP date is a Non-Business Day, then the next Business Day shall be the STP date and the same will be considered for the purpose of determining the applicability of NAV.
16. STP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrolment period whichever is earlier.

### III. SYSTEMATIC WITHDRAWAL PLAN (SWP):

This facility allows Unitholders to withdraw a fixed amount (subject to deduction of tax at source, if applicable) on monthly basis by redemption of units in the Unitholders' account. Withdrawal will be both from the unit capital and appreciation (if any) on the invested capital.

The Scheme offers SWP facility subject to following terms & conditions:

1. Unitholder can withdraw the amount on the 25<sup>th</sup> of each month. In case the 25<sup>th</sup> of the month is a non Business Day, the transaction would be effected on the next Business Day.
2. Minimum balance in the Scheme should be Rs.25,000/- at the time of enrolment for SWP.
3. Minimum amount for each withdrawal should be Rs.1,000/- and in multiples of Re.1/- thereafter for a minimum period of 6 months.
4. In case the Unitholder purchases additional Units in the Scheme under the same folio, the SWP facility would be extended to such units also.
5. The facility will be automatically terminated if the units in the Scheme are pledged or upon receipt of intimation of death of the Unitholder.
6. The redemption under SWP will be subject to applicable Exit load
7. The application for start of SWP should be submitted to Official Point(s) of Acceptance atleast 7 days before the date of commencement/start date of SWP. Unitholder may change the amount (but not below the minimum specified)/frequency by giving written notice to any of the Official Point(s) of Acceptance atleast 7 days prior to next SWP execution date.
8. Unitholder can discontinue SWP facility by sending a written notice to any of the Official Point(s) of Acceptance, at least 7 days prior to next SWP execution date.
9. If the balance under scheme falls below Rs.5000/-, then the AMC reserve the right to redeem the balance units.
10. SWP will be terminated automatically in case of a Zero balance in the respective Scheme-Folio on the run-date or expiry of the enrolment period whichever is earlier.

The AMC reserves right to change the frequency, date(s) or other terms and conditions of SWP. Please contact the nearest Investor Service Centre (ISC) of IDBI Mutual Fund for more information on SWP.