

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

Application No.

**SIP through Auto Debit Form**

Folio No./ Application No.



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

Scheme 1 \_\_\_\_\_ Amount (₹) \_\_\_\_\_

Scheme 2 \_\_\_\_\_ Amount (₹) \_\_\_\_\_

Scheme 3 \_\_\_\_\_ Amount (₹) \_\_\_\_\_

Collection centre's stamp with date and time of receipt

**SYSTEMATIC INVESTMENT PLAN (SIP) - AUTO DEBIT FORM**

**Registration Cum Mandate Form For NACH/ ECS/ Direct Debit**

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

<b>Broker Code/ ARN</b>	<b>Sub-Broker Code/ Branch Code</b>	<b>Branch Manager Code</b>	<b>LG/ MO/ CRE Code</b>	<b>EUIN* (Refer Section '15' of instructions)</b>	<b>Collection Date</b> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
130842				E215826	Time Stamping

☐ \*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.

Signature Sole/ First Applicant/ Guardian/ POA/ Authorised Signatory	Signature Second Applicant/ POA/ Authorised Signatory	Signature Third Applicant/ POA/ Authorised Signatory
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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. **TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY. (Refer Section '14' of instructions)**

☐ I confirm that I am a First time investor across Mutual Funds ☐ I confirm that I am an Existing investor in Mutual Funds

In case the subscription amount is ₹ 10,000/- or more and your Distributor has opted-in to receive Transaction Charges, ₹ 150/- (for first time mutual fund investor) or ₹ 100/- (for investor other than first time mutual fund investor) will be deducted from the subscription amount and paid to the distributor. Units will be issued against the balance amount invested.

<b>1. APPLICANT INFORMATION</b>	<b>Ref. No.</b>																												
Folio No. _____ (For Existing Unit Holders) <b>OR</b> Application No. _____ (For New Investors)																													
Name of First Applicant/ Unit Holder [Please shade (●)] <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s. Permanent Account Number (PAN) _____																													
<b>2. UNITHOLDING OPTION</b> [Please shade (●)] <input type="checkbox"/> Physical Mode <input type="checkbox"/> Demat Mode (If demat account details are provided below, units will be allotted by default in electronic mode only)																													
Depository Participant (DP) Name _____ DP ID No: <b>I N</b> _____ Beneficiary Account Number _____																													
<b>3. INVESTMENT DETAILS</b> [Please shade (●)] Please allow minimum 30 days for registration and start of Auto Debit instructions.																													
<input type="checkbox"/> New SIP Registration <input type="checkbox"/> SIP Renewal <input type="checkbox"/> Change in SIP Bank Mandate																													
<table border="1"> <thead> <tr> <th>Sr. No.</th> <th>Scheme/ Plan/ Option</th> <th>SIP Installment Amount (₹ in figures)</th> <th>SIP Date*</th> <th>Frequency</th> <th>Start Month/Year</th> <th>End Month/Year (Default Dec 2099)*</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td></td> <td></td> <td><input type="text"/> <input type="text"/></td> <td><input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly</td> <td><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></td> <td><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></td> </tr> <tr> <td>2.</td> <td></td> <td></td> <td><input type="text"/> <input type="text"/></td> <td><input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly</td> <td><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></td> <td><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></td> </tr> <tr> <td>3.</td> <td></td> <td></td> <td><input type="text"/> <input type="text"/></td> <td><input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly</td> <td><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></td> <td><input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></td> </tr> </tbody> </table>	Sr. No.	Scheme/ Plan/ Option	SIP Installment Amount (₹ in figures)	SIP Date*	Frequency	Start Month/Year	End Month/Year (Default Dec 2099)*	1.			<input type="text"/> <input type="text"/>	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	2.			<input type="text"/> <input type="text"/>	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	3.			<input type="text"/> <input type="text"/>	<input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
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*Default	*Default SIP Date is 8th [Refer Instruction No. 8 (c)]																												

<b>4. DECLARATION &amp; SIGNATURES (Refer Section '11' of instructions)</b>			
<p>I/We hereby agree to have read and understood the SAI, SID, KIM including the provisions with regard to payment of transaction charges, and instructions overleaf. I/We hereby express my/our willingness to make payments towards SIP instalments as mentioned herein. If the transaction is delayed or not effected for reasons of incomplete/incorrect information, I / we would not hold the user institution responsible. Further, I/we authorize the representative (the bearer of this request) to get the Mandate herein verified. Mandate verification charges, if any, may be charged to my/our account. 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(s) are being recommended to me/ us. I/ We hereby confirm that Union Mutual Fund / the AMC and its empanelled broker(s) has not given any indicative portfolio and indicative yield, in any manner whatsoever. I/ We hereby confirm that at the time of investment, I / we have the express authority to invest in units of the Scheme(s); and Union Mutual Fund / AMC / Trustee will not be responsible if such investment is ultravires the relevant constitution.</p> <p><b>Applicable to Micro Investments only:</b> I/We do not have any existing Micro Investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year.</p> <p><b>Applicable to NRIs only:</b> I/We confirm that I am / we are Non-Resident(s) of Indian Nationality / Origin and I/we hereby confirm that the funds for subscriptions have been remitted from abroad through normal banking channels or from fund in my/our Non Resident External / Ordinary account/ FCNR account(s).</p>			
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**MANDATE INSTRUCTION FOR NACH/ ECS/ DIRECT DEBIT**

<b>UMRN</b>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
[tick (✓)]	Sponsor Bank Code <input type="text"/> CITI000PIGW	Utility Code <input type="text"/> CITI00002000000037
<b>CREATE</b> <input checked="" type="checkbox"/>	I/We, hereby authorize <b>Union Mutual Fund</b>	To debit [tick (✓)] <input type="text"/> SB/CA/CC SB-NRE/SB-NRO/Other
<b>MODIFY</b> <input checked="" type="checkbox"/>	Bank a/c number <input type="text"/>	
<b>CANCEL</b> <input checked="" type="checkbox"/>		
with Bank <input type="text"/>	Name of Customer's Bank <input type="text"/>	IFSC <input type="text"/> or MICR <input type="text"/>
an amount of Rupees <input type="text"/>	in words <input type="text"/>	₹ <input type="text"/> in figures <input type="text"/>
FREQUENCY <input checked="" type="checkbox"/> Monthly <input checked="" type="checkbox"/> Quarterly <input checked="" type="checkbox"/> Half Yearly <input checked="" type="checkbox"/> Yearly <input checked="" type="checkbox"/> As & when presented	DEBIT TYPE <input checked="" type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount	
Reference 1 <input type="text"/> Folio No.	Phone No. <input type="text"/>	
Reference 2 <input type="text"/> Application No.	Email ID <input type="text"/>	

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 bank.

<b>PERIOD</b>	Signature Primary Account Holder	Signature of Account Holder	Signature of Account Holder
From <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
To <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
Or <input type="checkbox"/> Until cancelled	1. <input type="text"/> Name as in bank records	2. <input type="text"/> Name as in bank records	3. <input type="text"/> Name as in bank records

**Declaration:** This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing Union Mutual Fund to debit my account based on the instructions as agreed and signed by me. I have understood that I am authorised to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to Union Mutual Fund or the bank where I have authorised the debit.

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 Mutual Fund (formerly Union KBC Mutual Fund)

158, Rayala Tower 1, 1st Floor, Anna Salai, Chennai - 600002.

Email: enq\_uk@camsonline.com | Website: www.camsonline.com

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

(formerly Union KBC Asset Management Company Private Limited)

Unit 503, 5th Floor, Leela Business Park, Andheri Kurla Road,

Andheri (East), Mumbai - 400059

Toll Free : 1800 200 2268/1800 572 2268 | Tel No. : 022 6748 3333

Website: www.unionmf.com | Email : investorcare@unionmf.com

## INSTRUCTIONS FOR COMPLETING SIP AUTO DEBIT FORM

1. Please read the Scheme Information Document (SID), Statement of Additional Information (SAI) and Key Information Memorandum (KIM) and relevant addenda, if any, of the respective schemes 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 is a mandatory requirement for all investors for investing in the mutual fund, except for Micro Investments and investors from Sikkim. Micro Investments exemption will be applicable only to investments by individuals [including NRIs but excluding Persons of Indian Origin (PIOs)], minors, sole proprietary firms and to investments made by joint holders.
3. KYC Compliance is mandatory for all investors, irrespective of the amount of investment.
4. Existing unit holders need not fill in the common investment application form. New applicants need to compulsorily fill in all sections in the common investment application form in addition to this SIP Form. The Application No. must be compulsorily mentioned in this Form.
5. This form enables investors to start investments under SIP for various eligible schemes by using a single application form. An investor can register a maximum of 3 SIPs through this form. In case, the investor wishes to register for more than 3 SIPs, a separate form needs to be filled up.
6. Please furnish the existing folio number/ application number of the common investment application form, name and PAN details of sole/first unit holder in section 1 of this form.
7. 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.
8. Please furnish/indicate the following details with respect to systematic investment:-
  - a. Scheme/Plan/Option/Facility and dividend frequency, wherever applicable.
  - b. Investors are requested to refer to the SID/ KIM for minimum application amount applicable for SIP investment.
  - c. Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.
  - d. There should be a minimum gap of 30 days from the date of submission of SIP application for SIP Auto Debit to start.
  - e. Each of the instalments under an SIP (excluding the initial cheque) should be of the same amount and date.
  - f. In case the applicant/ unit holder has not indicated SIP preferences completely in the form or in case of any discrepancy, the default SIP frequency would be 'Monthly' and the default SIP date would be '8th'. An investor has an option to choose the 'End Date' of the SIP by filling the date or by selecting the Default Date i.e. December 2099. In case no end date is selected, the default end date will be considered as end date. Scheme name: same as mentioned on the 1st cheque, SIP amount: same as mentioned on the 1st cheque (applicable when this form is submitted with common investment application form and cheque).
9. Micro investments application will be rejected by the AMC where it is found that the registration of the SIP will result in the aggregate of investments in a rolling 12 months period or in a financial year exceeding ₹ 50,000/-. Micro SIP is allowed only for those who do not have PAN.
10. It is mandatory to submit the copy of cancelled cheque leaf (issued by the bank branch mentioned overleaf) along with this Auto Debit Form.
11. Declaration & Signatures: 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').
12. In case of three consecutive failures due to insufficient balance in bank account while processing request for an SIP, Union Mutual Fund shall reserve the right to terminate the SIP without any written request from the investor.
13. The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder needs to be a holder in the bank account. Third Party Payments are not accepted except in certain cases. For further details, refer the point on "Non-Acceptance of Third Party Payment Instruments for subscription/ investments of units" in the SAI.

### 14. DEDUCTION OF TRANSACTION CHARGE FOR INVESTMENTS THROUGH EMPANELLED DISTRIBUTORS OF THE FUND:

In accordance with the terms of SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011 and SEBI Circular No. Cir/ IMD/ DF/21/ 2012 dated September 13, 2012 on Transaction Charges, the AMC/Mutual Fund shall deduct the Transaction Charges on purchase / subscription received from first time mutual fund investors and investors other than first time mutual fund investors through the distributor (who have specifically opted-in to receive the transaction charges) as under:

- **First Time Mutual Fund Investor (across Mutual Funds):**  
Transaction charge of ₹ 150/- for subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the first time investor and the balance shall be invested.
- **Investor other than First Time Mutual Fund Investor:**  
Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above will be deducted from the subscription amount and paid to the distributor/agent of the existing investor and the balance shall be invested.

It may be noted that the transaction charges shall be subject to the following:

- o Transaction charges in case of investments through Systematic Investment Plan (SIP) shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- or more. The Transaction Charges shall be deducted in 4 equal installments commencing from the second SIP installment.

- o Distributors shall be able to choose to "opt in" OR "opt out" of charging the transaction charge. However, the option exercised by the Distributor is required to be at distributor level and may be based on type of the product but not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.
- o Transaction charges shall not be deducted for (i) purchases/ subscriptions made directly with the Fund (i.e. not through any distributor); (ii) purchase/subscriptions below ₹ 10,000/- and (iii) transactions other than purchases/ subscriptions relating to new inflows.

It may be further noted that the transaction charges are in addition to the existing system of commission permissible to the Distributors. It is further clarified that pursuant to SEBI Circular No. SEBI/IMD/CIR No. 4/ 168230/09, dated June 30, 2009, upfront commission to distributors shall continue to be paid by the investor directly to the distributor by a separate cheque based on his assessment of various factors including the service rendered by the distributor.

### 15. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN):

As per SEBI Circular No. CIR/IMD/DF/21/2012 dated September 13, 2012 and AMFI Guidelines on implementation of EUIIN, it is mandatory to state the Employee Unique Identification Number (EUIIN) of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor in the space indicated in the application form. **In case the EUIIN box is intentionally left blank in the absence of any client facing interaction, then it is required to mandatorily tick against the confirmation/declaration stating that the transaction is an "execution-only" transaction, mentioned below the box/space provided for the ARN Number/ EUIIN in the application form and also provide signature(s) in the signature pane appearing just below the confirmation/ declaration.** The mentioning of the EUIIN shall assist the AMC to tackle the problem of mis-selling by the distributors/its employees/ relationship manager/ sales person.

### 16. Terms and Conditions for Mandate Instruction for Auto Debit:

- i. SIP through NACH (National Automated Clearing House) / ECS / Direct Debit is offered to investors having bank accounts in selected bank / cities where they have an account or located currently.
- ii. The list of such banks may be modified/ updated at any time in future entirely at the discretion of Union Mutual Fund without assigning any reasons or prior notice.
- iii. The investor agrees to abide by the terms and conditions of NACH facility of National Payments Corporation of India (NPCI). The investor assumes the entire risk of using the Auto Debit Facility and takes full responsibility for the same. Investor will not hold Union Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/Auto Debit/ECS.
- iv. Union Mutual Fund reserves the right to reverse allotments in case the Auto debit is rejected by the bank for any reason whatsoever.
- v. By submitting the Auto Debit mandate the investor authorizes Union Mutual Fund to utilize the information provided herein for the purpose of investor's investments in the Mutual Fund, including creation of a folio.
- vi. Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.
- vii. Investors are required to ensure that there are adequate funds in their bank account on the date of investment transaction. Union Mutual Fund will endeavor to debit the investor bank account on the date of investment transaction, however if there is any delay all such transactions will be debited subsequently.
- viii. SIP cancellation can be done separately by submitting the request at least 15 Business Days in advance; however the associated mandate can be retained for future investments.
- ix. The total of all SIP instalments in a day should be less than or equal to the maximum amount as mentioned in the Mandate Instruction.
- x. The enrolment period i.e Start and End Month/ Year specified for the SIPs should be less than or equal to the enrolment period mentioned in the Mandate Instruction.
- xi. Investments made through the Auto Debit Mode are subject to realization of funds from investor's bank account and the NAV guidelines will be applicable for the transactions.
- xii. Following fields need to be filled mandatorily:-
  - a. Date in format DD/MM/YYYY
  - b. Bank A/c Type: Tick the relevant box
  - c. Bank Account Number (Investor's bank account number)
  - d. Name of Destination Bank (Investor's bank)
  - e. IFSC / MICR code
  - f. Mention Maximum Amount such that the total of all SIP instalments in a day should be less than or equal to the Maximum Amount.
  - g. Reference 1: Mention Folio Number
  - h. Reference 2: Mention Application No.
  - i. Phone No. (Optional)
  - j. Email ID (Optional)
  - k. Period: Start date and End Date of NACH registration (in format DD/MM/YYYY) or select 'Until cancelled'.
  - l. Signature as per bank account records
  - m. Name: Mention Bank Account Holder Name as per bank records

#### 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

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

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