

COMMON SIP/TOP-UP SIP REGISTRATION/UPGRADE CUM DEBIT MANDATE FORM

First time investors subscribing to the Scheme through SIP-NACH / Auto Debit to complete this form compulsorily along with the Main Application Form. (Please read 'Terms & Conditions for SIP through NACH / Auto Debit' overleaf) and general instruction 7.6. The Application Form should be completed in English and in BLOCK LETTERS only.

ARN & ARN Name	Sub Agent' Bank Branc	s ARN /	Employee Unique Identification Number (EUIN)	RIA/PMRI	Name & Code	Internal Co Sub-Agent / I		FOR OFFICE USE (TIME STAME	
Consent for sharing Transaction Feed with RIA/PMRN (Applicable for investments through RIA/PMRN only): I/We hereby give my/our consent to share/provide the transaction feed / portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan in the scheme(s) of Mahindra Manulife Mutual Fund, to the above mentioned SEBI Registered Investment Advisor (RIA) or SEBI Registered Portfolio Manager (PMRN). EUIN Declaration (only where EUIN box is left blank) (Refer General Instruction 1): 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.								r investments advice by the	
Sign Here First/Sole Applicant/ Guardian / PoA Holde	er / Karta	Sign Here	Second Applicant	:	Sign Her	re	Third Appli	cant	
TRANSACTION CHARGES FOR APPLICATIONS THROUGH								investor in Mutual Funds	, ,
In case the purchase/ subscription amount is Rs. 10,000 or more and your Distributor has opted in to receive Transaction Charges, the same are deductible as applicable from the purchase/subscription amount and payable to the Distributor. Transaction Charges in case of investments through SIP/Micro SIP are deductible only if the total commitment of investment (i.e. amount per SIP/Micro SIP installments) amounts to Rs. 10,000/- or more and shall be deducted in 3-4 installments. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. [(/) SIP/Top-Up SIP Micro SIP Change in Bank Account (Proceed directly to fill the NACH mandate and provide a cancelled cheque)									
1. Investment and SIP Details: First / Sole Investor Name									
Folio No.(Existing Unitholder)				CYC Identificat	ion Number				
PAN / PEKRN^		Enclosed (✓) #KYC Proof	ting UMRN		(If UMRN is re	gistered in t	he folio)	
PAYMENT THROUGH SINGLE CHEQUE	MULTIPLE CHEQUES	Refer Note (i) and general instruction	5 D. In case of Scheme's	f, Payment through single che for the total investment amo	eque, the cheque/DD s unt mentioned below	hould be issued ir and the cheque/[n favour of 'Mahindra Manu DD details need to be filled (life MF Multiple only once.
☐ New SIP ☐ Upgrade Existing SIP	SIP Installment — Amount (₹)	Frequency			Period		Top-Up for Monthly & Quarterly Frequency (Optional) (Refer instruction 1b)		
		□ Weekly	Mon ☐ Tue ☐ Wed (Defa		Start: M M Y Y		Up Details nount*(₹)	CAP Details (0ptional) CAP Amount*(₹)	Yearly
	_		1 2 3 4 5		End: M M Y Y		Or	Or	(Default)
Cheque No.	_	☐ Monthly (Default)	10 11 12 13 14 1		or Until cancel	led Per	centage	CAP Month-Year	☐ Half yearly
Cheque Date	-	☐ Quarterl	y 19 20 21 22 23 2 28 29 30 31	24 25 26 27	or _ orien curreer			M M Y Y Y	
☐ New SIP ☐ Upgrade Existing SIP		☐ Weekly	☐ Mon ☐ Tue ☐ Wed (Defa	oult) 🗌 Thu 🔲 Fri	Start: M M Y Y	Am Am	iount*(₹)	CAP Amount*(₹)	☐ Yearly (Default)
	_ _	☐ Monthly			End: M M Y Y	ү ү	Or centage	Or CAP Month-Year	□ Half
	_	(Default)	10 11 12 13 14 1 V 19 20 21 22 23 2		or Until cancel		Centage	M M Y Y Y Y	yearly
Cheque No	_	Quarterl	y 28 29 30 31						
2. Demat Account Details (Optional)									
NSDL DP NAME CDSL DP NAME			DP ID I N Beneficiary Accou	ınt No.	Benefi	iciary Account	No.		
The investors shall receive payments of Redemptic			nt linked to the Demat A/c.	^Refer General i	nstruction No 15 in the KII			n KYC proof if not already	
Declaration: I/We have read and understood the contents of the Scheme Information Document and Statement of Additional Information and the terms & conditions of SIP enrolment through Auto Debit/NACH and agree to abide by the same. I/We hereby apply for enrolment under the SIP of above mentioned Scheme-Plan(s) / Option(s) and agree to abide by the terms and conditions of the same. I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred through participation in NACH/Auto Debit. I/We authorise the bank to be brint of the same in the application of this mandate, if any. I/We agree that the Agree that								We authorise the employees, shall e would not hold t. The ARN holder	
·	,,								
Sign Here First/Sole Applicant / Guardian / PoA Hold	er / Karta	Sign Here	Second Applicant		Sign Here	e	Third Applic	cant	
—————————————————————————————————————									
Manulife Mutual Fund One Time Bank Mandate (NACH/Direct Debit Mandate Form) Date: D D M M Y Y Y Y									
UMRN					(PI	ease√) ✓ CF	REATE [>	MODIFY 🗵	CANCEL
Sponsor Bank Code	Office use only		Utility Cod	e N A C	H 0 0 0	0 0 0 0	OfficeOse 010y	0 0 3 2	6 2
I/We hereby authorize: Mahii	ndra Manulife Mu	itual Fund	to debit (Pl	ease ✓) ☐ SB	CA CC	SB-NRE	SB-NRO	Others	
Bank A/c No.:					IFSC				
with Bank	Bank Na	me & Brancl	n			MICR			
an amount of Rupees		. 5	In Words			D 1 11 7	₹	In Figures	
Frequency: Monthly Quarter Folio No.	ly 🔀 Half Yea	rly 🔀	Yearly ✓ As & whe	n presented	PA		Fixed An	nount 🗸 Maxim	um Amount
1.lagree 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 banks. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I an authorising the user entity/Corporate 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 the user entity/Corporate or the bank where I have authorised debit. **DCW: Income Distribution cum Capital Withdrawa.**									
From DD / MM / YYYY									
To DD / MM / YYYY Or Until Cancelled	Signature of Prin	nary Bank Acc	ount Holder	Signature of Ba	nk Account Holder		Signature o	of Bank Account Ho	lder
Phone	Namo a	in hank reco	ords	Name as in	hank records		Namo	as in hank records	



Terms & Conditions for SIP/ Top-Up SIP

1 (a).SIP facility is offered by the Scheme subject to following terms and conditions:

Particulars	Frequency available (Default Frequency: Monthly)						
	Weekly	Monthly	Quarterly				
SIP Transaction Dates	Any day of the Week (except Saturday & Sunday)	Any date*					
Minimum no. of installments and Minimum amount per installment	For MMEKBY - 6 installments of Rs. 500/- eac For MMAPRF - 6 installments of Rs. 1,000/- e For schemes other than MMAPRF & MMEKBY-6 insta thereafter.	For MMEKBY - 4 installments of Rs. 1500/- each and in multiples of Rs. 500/- thereafter; For schemes other than MMEKBY - 4 installments of Rs. 1500/- each and in multiples of Re. 1/- thereafter.					
Mode of Payment	National Automated Clearing House (NACH) Facility and Direct Debit mandate through select banks with whom AMC may have an arrangement, from time to time						

^{*} If any SIP installment due date falls on a non-Business day, then the respective transactions will be processed on the next Business day. However, in case the chosen date is not available in a particular month, the SIP will be processed on the last day of that month. E.g., if selected date is 31st, SIP installment for the month of September will be processed on 30th September. However, if 30th September happens to be a Non-Business Day, the SIP will be processed on the immediate next Business Day. Note: Anyone or more SIP transaction dates from the available dates can be selected by the Unit Holders under the Monthly and Quarterly frequencies. SIP amount (including Top Up) will be restained in Direct Debit / NACH Mandate Form. Anyday of the week or more day(s) can be selected by the Unit Holders under the Weekly frequency.

**MMEKBY: Mahindra Manulife ELSS Kar Bachat Yojana: **MMAPRF: Mahindra Manulife Asia Pacific REITS FOF: **

1 (b). Top-Up SIP Specifications facility available for monthly and quarterly frequencies only

Particulars	Minimum Top-	Top Up Frequency		
Particulars	For schemes other than MMEKBY	For MMEKBY	For Monthly SIP	For Quarterly SIP
Top up by Amount	Rs. 100 and in multiples of Rs 100 thereafter	Rs. 500 and in multiples of Rs 500 thereafter	• Yearly • Half Yearly	Yearly
Top up by Percentage	10% and in multiples of 1% thereafter. Rounded off to nearest next multiple of Rs. 10.	Not available	• Year	ly

Note: Existing investors will be required to submit a request for upgrade from SIP to Top-up SIP at least 10 calendar days prior to the next SIP date. In case of Monthly SIP, if the investor has chosen half-yearly Top-Up frequency, the SIP amount will increase after every 12 SIP monthly cycle dates by the amount/percentage indicated, not five for Quarterly SIPs, only Yearly frequency is available for Top-up and the SIP amount will increase after every 4 SIP quanterly cycle dates by the amount/percentage or specifies both. PSIP quarterly cycle dates by the amount will increase after every 4 SIP quarterly cycle dates by the amount will increase after every 4 SIP quarterly cycle dates by the amount will be processed by default with the Minimum Top-up installment amount as per above table. The Top-up details cannot be enrolled. In order to make any changes, the Investor must cancel the existing SIP and enroll for a fresh SIP with revised Top up details.

 $Default options: Default day for weekly frequency-Wednesday \quad Default Frequency-Monthly Default Default On the nonthly and quarterly frequency)-10th \quad Default Mode-Top-up by amount. Default Top-up frequency-Yearly.$

- For New / Existing investors if 1st SIP Installment is through NACH mandate kindly attach Blank cancelled cheque or Copy of cheque.
- 3. If the SIP period is not specified by the investor then the SIP enrollment will be deemed to be for perpetuity and processed accordingly.
- 4. a. SIP Cap Amount: Investor shall have an option to freeze the SIP installment amount (including Top-ups applied at periodic intervals) by specifying a SIP Cap amount. The SIP Cap amount shall be less than or equal to the amount mentioned by the Investor in the NACH Debit Mandate. In case the SIP Cap amount specified by the Investor is higher than the NACH Debit Mandate amount, then the amount mentioned in the NACH Debit Mandate shall be considered for applying Top-ups and processing of SIP installments until the end of SIP tenure.
 - b. SIP Cap Month-Year: Investor shall have an option to freeze the SIP installment amount (including Top-ups applied at periodic intervals) from a prespecified month and year. From this prespecified month and year onwards, the SIP Top-Ups will be discontinued and the last topped up SIP installment will remain constant until the end of SIP tenure.

Note: Investors hall have a flexibility to choose either SIP Cap Amount or SIP Cap Month-Year. In case of multiple selections, SIP Cap amount will be considered as default selection.

- 5. The first installment will be processed at Applicable NAV based on the timing of credit receipt of funds to the bank account of the Scheme before the cut-off time i.e. available for utilization before the cut-off time as stated in KIMs/SIDs. There should be a gap of at least 30 calendar days between the first SIP installment and the second SIP installment / SIP Auto Debit "Start" date mentioned in the debit mandate form. The SIP Auto Debit shall start from the selected "Start" date mentioned by the investor, subject to completion of successful SIP Auto Debit mandate verification and registration formalities at least 10 calendar days prior to the "Start" date specified in the debit mandate form.
- $6. \quad In case of MMEKBY each SIP installment will be subject to a Lock In period of three years from the date of all otment of Units.$
- 7. In case any cheque submitted by the investor for any SIP installment is dishonoured by the Bankers for the reason of account of investor is closed, the AMC would discontinue the SIP immediately
- . The SIP enrollment will be discontinued if:
- $a. \ \ 3 consecutive SIP in stall ments in case of Weekly, Monthly \& Quarterly frequency are not honoured.$
- $b.\ the Bank Account (for Standing Instruction) is closed and request for change in bank account (for Standing Instruction) is not submitted at least 30 calendar days before the next SIP Auto Debit installment due date. The properties of the pr$
- 9. SIP registered for more than one day or all days of the week under the **Weekly** frequency OR one date or all dates of the month under the **Monthly / Quarterly** frequency, will be considered as separate SIP instruction for the purpose of fulfilling the "Minimum no. of installments" criteria.
- $0. \quad SIP in a folio of a minor will be registered only up to the date of minor attaining the majority even though the instruction may be for the period beyond that date of minor attaining the majority even though the instruction may be for the period beyond that date of minor attaining the majority even though the instruction may be for the period beyond that date of minor attaining the majority even though the instruction may be for the period beyond that date of minor attaining the majority even though the instruction may be for the period beyond that date of minor attaining the majority even though the instruction may be for the period beyond that date of minor attaining the majority even though the instruction may be for the period beyond that date of minor attaining the majority even though the instruction may be for the period beyond the minor attaining the majority even the period beyond the minor attaining the majority even the minor attaining the$
- $11. \quad The Load structure prevailing at the time of submission of the SIP application (whether freshor extension) will apply for all the Installments indicated in such application.$
- 12. The SIP mandate may be discontinued by a Unitholder by giving a written notice of 30 calendardays to any of the Official Point(s) of Acceptance
- $13. \quad The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.$
- 14. The investors can also subscribe Units through SIP in Demat (electronic) mode for the Scheme. However the Units will be allotted based on applicable NAV of the Scheme and will be credited to investor's Demat (Beneficiary) Account on weekly basis on realization of funds, e.g. Units will be credited to investor's Demat (Beneficiary) account every Monday (or next business day, if Monday is a non-business day) for realization status received in last week from Monday to Friday.
- 15. Investors will not hold Mahindra Manulife Mutual Fund / Mahindra Manulife Investment Management Private Limited (MMIMPL), its Registrar and other service providers responsible, if the transaction is delayed or not affected or the investor's bank account is debited in advance or after the specific SIP date.
- 16. The first cheque should be drawn on the same bank account which is to be registered for Debit. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which Debit is registered.
- Mahindra Manulife Mutual Fund / MMIMPL; it's Registrar 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.
 Top-Up SIP facility is available only through NACH debit mandate. For Upgrading fill complete information for active SIP. In case of Quarterly SIP and Percentage based Top-up, only Yearly Top-up frequency is available. Percentage based Top-up.
- upfeature is not available for Mahindra Manulife ELSS Kar Bachat Yojana.

 CAP Amount: Max SIP installment amount (including Top-up). In case, the SIP installment amount exceeds the maximum amount mentioned in the debit mandate, the SIP will continue with the last SIP installment amount. CAP Month-Year: Month-Year from which SIP Top-Up will be discontinued.

Terms & Conditions - NACH / Auto Debit

- 1. NACH debit facility is offered at various banks. For a detailed list of banks please refer the website www.npci.org.in.
- 2. This facility is offered only to the investors having bank accounts with above mentioned Banks. Above list is subject to modification/updation at any time in future at the sole discretion of MMIMPL, without assigning any reason or prior notice. If any bank is removed, SIP instructions of investors for such banks via NACH will be discontinued without any prior notice.
- 3. By signing the NACH mandate form the investor agrees to abide by the terms and conditions of NACH facility through NPCI (www.npci.org.in).
- $4. \quad a. \quad \text{New/Existing investors who wish to enroll for SIP through NACH should fill the SIP Application Form and the Registration cum Mandate Form for NACH.}$
 - $b. \quad The Registration cum Mandate Form for NACH should be submitted at least 30 calendar days prior to next SIP cycle date. \\$
 - c. Unique Mandate Registration Number (UMRN) is auto generated by NPCI during the mandate creation for the first time. Investors, who do not have the UMRN, please leave it blank.
 UMRN would be linked to the folio and maximum length is 20 characters comprising of Alpha Numeric Character allotted by NPCI.
 - d. Investors who already have UMRN registered under the folio can fill up the SIP Registration cum Mandate Form for NACH and should be submitted at least 10 working days before the date of the first debit through NACH.
- 5. Please provide the cancelled cheque leaf of the Bank A/c no. for which NACH facility is registered.
- 6. Investors need to mandatorily fill the SIP Registration Cum Mandate form for NACH for any amendment and cancellation quoting their UMRN by giving 30 calendar days prior notice to any of the investor service centre.
- $7. \quad Investor can choose to discontinue the SIP facility under folio without cancelling the UMRN by giving 30 calendar days prior notice to any of the Investor Service Centre.$
- $8. \quad \text{IFSC} \ \text{is a 11 digit number given by some of the banks on the cheques.} \ \text{MICR} \ \text{is the 9-digit code that appears on your cheque next to the cheque number.}$
- 9. In case of existing investor, if application is received without existing UMRN then the last UMRN registered in the folio would be considered.

Terms & Conditions - Auto Debit

Auto Debit: The Auto Debit Facility will be made available only with the banks with which MMIMPL or its service provider may have tie up for Auto Debit from time to time. Please contact Mahindra Manulife Mutual Fund Investor Service Centre for updated list of banks/ branches eligible for Auto Debit Facility.