



## 5. DEMAT ACCOUNT INFORMATION (Mandatory for crediting units in demat account)

If you wish to hold your investment in dematerialised mode please furnish the below details and enclose a copy of the Client Master/Transaction Cum Holding Statement/ Cancelled delivery instruction slip.

NSDL <input type="checkbox"/>	DP Name <input type="text"/>	DP ID <input type="text"/>	Beneficiary Account No. <input type="text"/>
CDSL <input type="checkbox"/>	DP Name <input type="text"/>	Beneficiary Account No. <input type="text"/>	

## 6. BANK ACCOUNT DETAILS MANDATORY for Redemption / IDCW / Refunds, if any (Refer instruction No.III)

Account No. <input type="text"/>	M a n d a t o r y <input type="text"/>	A/c. Type (✓) <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR
Name of Bank <input type="text"/>	Bank Branch <input type="text"/>	
Branch City <input type="text"/>	PIN <input type="text"/>	IFSC Code <input type="text"/>
		MICR Code <input type="text"/>

Please ensure the name on this application form and in your bank, account is the same. Mandatory to attach proof in case the pay-out bank account is different from the bank account from where investment is made.

## 7. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option. Multiple cheques not permitted with Single Application Form) (Refer instruction No.IV)

Scheme: Helios	Plan (Select any one) <input type="checkbox"/> Direct <input type="checkbox"/> Regular						
Option <input type="checkbox"/> Growth (default) <input type="checkbox"/> Income Distribution Cum Capital Withdrawal option (IDCW) <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Reinvestment	Frequency (if any) <input type="text"/> (Wherever applicable)						
Mode of Payment <input type="checkbox"/> Cheque <input type="checkbox"/> DD <input type="checkbox"/> Funds Transfer <input type="checkbox"/> OTBM Facility (One Time Bank Mandate) <input type="checkbox"/> RTGS / NEFT							
Investment Amount (₹)	DD Charges (₹)	Net Amount (₹)	Instrument No/TR No.	Date	Drawn on Bank	Bank Branch	City
				D D M M Y Y Y Y			

## 8. FATCA and CRS DETAILS - Mandatory for Individuals - Non Individual Investors should mandatorily fill separate FATCA/CRS details Form (Refer instruction No.XIV)

Please indicate all Countries in which you are a resident for tax purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.

Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Country	Tax Payer Ref. ID No	Identification Type	Country	Tax Payer Ref. ID No	Identification Type	Country	Tax Payer Ref. ID No	Identification Type
1								
2								
3								
Country of Birth			Country of Birth			Country of Birth		
Country of Nationality			Country of Nationality			Country of Nationality		

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. In case Tax Identification Number is not available, kindly provide its functional equivalent.

## 9. ADDITIONAL KYC DETAILS (For Non Individuals, please attach mandatory UBO Declaration Form) (Mandatory)

OCCUPATION	Government Service/ Public Sector	Private Sector Service	Professional	Business	Housewife	Retired	Student	Agriculturist	Forex Dealer	Others
1 <sup>st</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> (please specify)
2 <sup>nd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> (please specify)
3 <sup>rd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> (please specify)
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> (please specify)

GROSS ANNUAL INCOME DETAILS	Below ₹1 Lac	₹1-5 Lacs	₹5-10 Lacs	₹10-25 Lacs	₹25 Lacs-1 Crore	>₹1 Crore	NET-WORTH (in ₹)	Date
1 <sup>st</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	(Net worth should	D D M M Y Y Y Y
2 <sup>nd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	not be older	D D M M Y Y Y Y
3 <sup>rd</sup> Applicant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	than 1 year)	D D M M Y Y Y Y
Guardian	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		D D M M Y Y Y Y
PEP DETAILS	1st Applicant		2nd Applicant		3rd Applicant		Guardian	
Are you a Politically Exposed Person (PEP)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Are you related to a Politically Exposed Person (PEP)	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Yes <input type="checkbox"/>	No <input type="checkbox"/>

## 10. POWER OF ATTORNEY (POA) HOLDER DETAILS (If the investment is being made by a Constituted Attorney, please furnish the details of POA Holder)

First Applicant POA Name <input type="text"/>	DOB <input type="text"/>
PAN <input type="text"/>	

Original POA document or notarized copy of POA needs to be submitted in case of Investment through POA. In case each applicant wants to provide separate POA, the same can be provided by the way of letter.

## 11. NON-PROFIT ORGANIZATION (NPO) DECLARATION (Please Refer instruction no. XVI).

We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please quote Registration No. of Darpan portal of Niti Aayog	
If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.	

Helios Capital Asset Management (India) Private Limited  
515 A, 5<sup>th</sup> Floor, The Capital Plot C70, Bandra-Kurla Complex  
Bandra East, Mumbai-400 051.

Computer Age Management Services Ltd  
New No 10. Old No. 178, Opp. to Hotel Palm  
Grove, MGR Salai (K.H. Road), Chennai-600 034.

12. NOMINATION FOR UNITS IN NON-DEMAT MODE (Nomination shall be optional for jointly held Mutual Fund Folios) (Refer instruction No.VI for details)

☐ A) I/We wish to nominate as under:

OR

☐ B) I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the implications / issues involved in non-appointment of any nominee(s) and am/ are further aware that in case of my demise / death of all the unit holders in the folio, my / our legal heir(s) would need to submit all the requisite documents issued by the Court or such other competent authority, as may be required by the Mutual Fund / AMC for settlement of death claim / transmission of units in favour of the legal heir(s), based on the value of the units held in the mutual fund folio/s.

Name of Nominee(s) (IN CAPITALS) (Mandatory)	PAN	Nominee Relationship (Mandatory)* (Proof to be attached)	Date of Birth	Name of the Guardian (Mandatory) PAN and Address of Guardian (Optional)	Guardian's Relationship with Nominee (Mandatory)	Signature of Nominee (Optional)/ Guardian of Nominee (Mandatory)	Allocation % to each Nominee (should aggregate to 100%) (Mandatory)
				(Mandatory to be furnished in case the Nominee is a minor)			
Nominee 1			DD MM YYYY	NAME  PAN	<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Gaurdian		
Nominee 2			DD MM YYYY	NAME  PAN	<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Gaurdian		
Nominee 3			DD MM YYYY	NAME  PAN	<input type="checkbox"/> Mother <input type="checkbox"/> Father <input type="checkbox"/> Legal Gaurdian		

I/We have read and understood the instructions on nomination and I/We hereby undertake to abide by the same. The instructions contained herein supercedes all previous nominations made by me/us in respect of the folio(s) mentioned above.

To be signed by ALL holders, irrespective of Mode of Holding or Mode of Operation

POA holder cannot nominate.

Signature of Sole/First Applicant

Signature of Second Applicant

Signature of Third Applicant

13. RESOLUTION OF DISPUTES (For Institutional or Corporate Clients) (Refer instruction No.XVII)

☐ Smart ODR

OR

☐ By harnessing any independent institutional mediation, conciliation and/or online arbitration institution in India.

14. DECLARATION AND SIGNATURE

I/We have read, understood the terms and conditions of the SID/KIM/SAI and the addendums issued thereto till date, as well as the rules and regulations of SEBI, AMFI, Prevention of Money Laundering Act, 2002, Foreign Account Tax Compliance Act (FATCA) and Common Reporting Standards (CRS) under FATCA & CRS provision of the Central Board of Direct Taxes notified Rules 114 F to 114H, as part of the Income-tax Rules, 1962, and such other regulations as may be applicable to me/us from time to time and agree to comply with the same as a Unitholder. I /We hereby apply to the Trustees for allotment of Units of the Scheme(s) of Helios Mutual Fund ('Fund') and confirm and declare as follows: I/We am/are eligible Investor(s) as per the scheme related documents and not prohibited from accessing capital markets by any order/ruling /Judgment etc. passed by SEBI/Statutory Authority or Courts in India and Foreign laws. I/We am/are authorised to make this investment as per the Constitutive documents/ authorization(s). I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. RIA Declaration: I/We hereby give you 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 managed by you, to the above-mentioned SEBI-Registered Investment Adviser/RIA. 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 hereby declare that the above information is given by the undersigned and the particulars given by me/us are correct and complete. I/We hereby agree and authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/up- dates that may be provided by me/us to the Fund, its Sponsor/s, Trustees, Asset Management Company, its employees, agents and third party service providers, SEBI registered intermediaries for single updation / submission, any Indian or foreign statutory, regulatory, judicial, quasi-judicial authorities/agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us. I/We have read and understood the purpose(s), as described under the Privacy Policy of the AMC, for which my/our details can be shared with various entities/people/authorities indicated in foregoing Para and I/We hereby consent to the same. I/We hereby confirm that I/we have not been offered/ communicated any indicative portfolio and/or any indicative yield by the Fund/AMC/its distributor for this investment. I/We hereby authorize the representatives of the Fund/AMC and its Associates to contact me through any mode of communication. This will override the registry on DND / DNDC, as the case may be.

Signature of Sole/First Applicant/Guardian

Signature of Second Applicant

Signature of Third Applicant

CHECKLIST FOR APPLICATION FORM

IMPORTANT POINTS TO BE NOTED:

\* Effective from April 1, 2024, KYC status for the investors new to Helios Mutual Fund should be Validated or the application should be submitted along with the duly completed Re-KYC form with valid proofs. For more information refer following link: <https://www.heliosmf.in/kyc-norms/>

\* As per the New PAN validation process effective from April 30, 2024, name & date of birth on the application should be mentioned as per Income Tax Department (ITD) / PAN Card.

\* Effective from May 15, 2024, Non-Resident Indian (NRI) Investors, can transact in Mutual Fund till April 30, 2025, if their KYC status is "Registered.

\* It is mandatory to provide nomination details or opt out declaration for folios opened by individuals with single mode of holding. Nomination shall be optional for jointly held Mutual Fund folios.

Please submit the following documents with your application (where applicable)

SR.No.	Documents	Individuals	NRIs/ PIO/ OCI	Minors	Companies / Body Corporates	Trusts	Societies	HUF	Partnership Firms / LLP	FPIs	Investments through Constituted Attorney
1	Signed A/c Payee cheque/draft favouring the scheme	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2	Copy of cancelled cheque ( Required where pay out bank details are different from the instrument bank)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
3	Resolution / Authorisation to invest				✓	✓	✓		✓	✓	
4	List of Authorised Signatories with Specimen Signature(s)				✓	✓	✓		✓	✓	✓
5	Memorandum & Articles of Association				✓						
6	Trust Deed					✓					
7	Bye-Laws						✓				
8	Partnership Deed / Deed of Declaration							✓	✓		
9	Proof of PAN & KYC / CKYC - KIN number (including for guardian)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
10	Foreign Inward Remittance Certificate		✓							✓	
11	Date of Birth Certificate or School Living Certificate or Passport of Minor evidencing relationship with Guardian			✓							
12	Declaration for Identification of Beneficial ownership				✓	✓	✓	✓	✓	✓	✓
13	FATCA / CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
14	PIO/OCI (As applicable)		✓								

All documents for entities above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

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# TERMS AND CONDITIONS

- Please refer Scheme Information Document (SID) and Key Information Memorandum (KIM) for applicable NAV, Risk Factors, Load (exit/entry) and other information before investing.
- Completed Application form and SIP Enrollment Form along with the first cheque should be submitted to the AMC Branches/CAMS ISCs
- Investors can either submit a cheque for the first Installment or can submit a photocopy of a cancelled cheque of the bank/branch for which NACH is to be registered.
- SIP will be auto cancelled by the AMC in case of 3 consecutive failed debit attempts for SIPs with weekly, fortnightly & monthly frequencies/intervals. In case of quarterly frequency, the same shall stand cancelled upon 2 consecutive failed debit attempts.
- NACH/eNACH mode of payments will be available for investments in SIP.
- Investors can avail NACH facility by duly filling up and submitting the SIP Enrolment cum NACH Mandate Form. The cheques should be in favor of "Helios Flexi Cap Fund" and crossed "Account Payee Only", and the cheques must be payable at par.
- In case of fresh/additional purchases, if the name of the Scheme on the application form/ transaction slip differs with the name on the Cheque/Demand Draft, then the AMC will allot units under the Scheme mentioned on the application form/ transaction slip.
- In case of fresh/additional purchases, if the Scheme name is not mentioned on the application form/transaction slip, then the units will be allotted under the Scheme mentioned on the Cheque/Demand Draft. The Option that will be considered in such cases if not specified by the customer will be the default option of the Scheme as per the SID. However, in case additional purchase is under the same scheme as fresh purchase, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh purchase.
- Further, Investors/ unitholders subscribing for SIP are required to submit SIP request at least 30 days prior to the date of first debit date. SIP start date shall not be beyond 100 days from the date of submission of request.
- All terms and conditions for SIP/STP, including Exit Load, if any, prevailing in the date of SIP/ STP enrolment/ registration by the fund shall be applicable.
- Units will be allotted for the amount net of the bank charges, if any. On receipt of the post-dated cheques, the Registrar/AMC will send a letter to the Unitholder confirming that his/her name has been included in the Systematic Investment Plan. The cheques will be presented on the dates mentioned on the cheque and Units will be allotted accordingly. A fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account. An investor will have the right to discontinue the Systematic Investment Plan, subject to giving 15 days prior notice to the subsequent SIP date.

Minimum number of instalments and amounts under various frequencies are as below:

Frequency	Specified date*	Minimum amounts per instalments	Minimum number of instalments
Weekly	Any day (Monday to Friday) (If no day is selected Monday will be the default day)	Rs. 1000/- and in multiples of Re. 1 thereafter	12
Fortnightly	1st and 16th day of each month, as applicable (1st and 16th of the month will be the default date).	Rs. 1000/- and in multiples of Re. 1 thereafter	12
Monthly (Default Frequency)	Any date (10th will be the default date)	Rs. 1000/- and in multiples of Re. 1 thereafter	12
Quarterly	Any date (10th will be the default date)	Rs. 1000/- and in multiples of Re. 1 thereafter	6

\*In case the date chosen for SIP 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.

- New Investor - If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the main application. In case multiple schemes are mentioned in the main application form, Fund reserves the right to reject the SIP request.
- Existing Investor - If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP in the existing scheme (Eligible for SIP) available in the investor's Folio. In case Multiple Schemes or Equity Linked Savings Scheme (ELSS) are available in the folio then Fund reserves the right to reject the SIP request.
- In case SIP date is not selected, if multiple SIP dates are opted for or if the selection is not clear then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable.
- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
- In case the end date mentioned on SIP form falls beyond the end date mentioned in the fresh / new One Time Mandate (OTM) form or beyond the end date mentioned in the registered existing OTM, then SIP shall be registered as per the end date of the OTM mandate.
- In case SIP "end Month/Year" is incorrect or not mentioned by the investor in the SIP form, then the AMC reserves the right to consider the SIP end date as five years from the start date by default.
- For SIP applications received during NFO Period, the SIP start date shall be at least 30 days after the NFO allotment date.

**SIP TOP UP Facility:** Investors can opt for SIP TOP UP facility with Fixed Top Up option or Variable Top Up option, wherein the amount of the SIP can be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option shall be triggered.

The Fixed TOP up amount shall be in multiple of Rs 1000/- and in multiple of Rs 100 thereafter.

Variable TOP UP would be available in at 10%, 15% and 20% and such other denominations (over and above 10%, 15% and 20%) as opted by the investor in multiples of 5%.

The frequency is fixed at Yearly and Half Yearly basis. In case the top up frequency is not specified, Default will be considered as yearly frequency.

In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.

SIP Top-Up facility shall also be available for the existing investors who have already registered for SIP facility without Top-Up option. The SIP Top-up request shall be registered within 15 days before the next trigger of the existing SIP

SIP Top-up facility can be started after minimum 6 months from the date of 1st SIP. If the end-

date of the Top-up facility is not mentioned the Top-up facility will be continued up till the tenure of the SIP. For example, if the end date of the Top-up facility is not mentioned; then the Top-up will continue till the end of SIP tenure.

The top-up details cannot be modified once enrolled. In order to make any changes, the investor must cancel the existing SIP and enroll for a fresh SIP with Top up option.

In case, the SIP Top up is cancelled, the SIP will not be ceased. The existing SIP will not be continued and SIP will be continued with the last topped up amount.

All other terms & conditions applicable for regular SIP will also be applicable to Top-up SIP. The Trustee / AMC reserves the right to change / modify the terms of the SIP from time to time on a prospective basis.

**Fixed TOP-UP:** With this option, investors can increase SIP amount at regular intervals with fixed amount. The minimum TOP-UP amount has to be Rs.100 and in multiples of Rs.100 thereof. For said option SIP TOP-UP frequency is at Half Yearly and Yearly basis. In case of Quarterly SIP, only the yearly frequency is available under SIP TOP UP.

Please view the illustration below for Fixed Top-up.

• SIP Tenure: 10 Oct 2023 to 10 Sept 2028 • Monthly SIP Installment: Rs. 5000/- • TopUp Amount: Rs.1000/- • Top Up Frequency: Yearly • Top-up Start Date : 10/01/2024 and End Date : 10/09/2027					
Instalment No(s)	From Date	To Date	Monthly SIP Instalment Amount	SIP Top-Up Amount	SIP Amount with TOP-UP
1 to 12	10-Oct-23	10-Sep-24	5000	N.A	5000
13 to 24	10-Oct-24	10-Sep-25	5000	1000	6000
25 to 36	10-Oct-25	10-Sep-26	6000	1000	7000
37 to 48	10-Oct-26	10-Sep-27	7000	N.A	7000
49 to 60	10-Oct-27	10-Sep-28	7000	N.A	7000

**Variable TOP-UP:** With this option, investor can increase SIP amount at regular interval, TOP-UP amount will be based on the percentage (%) opted by investor of SIP amount. For said option SIP TOP-UP frequency is at half yearly and yearly basis. The minimum TOP-UP percentage (%) should be 10% and in multiple of 5% thereof. Also, the TOP-UP amount will be rounded off to the nearest highest multiple of Rs.10.

Please view the illustration below for Variable Top-up.

• SIP Tenure: 10 Oct 2023 to 10 Sept 2028 • Monthly SIP Installment: Rs. 5000/- • Top Up % : 10 % • Top Up Frequency: Yearly • Top-up Start Date : 10/01/2024 and End Date : 10/09/2027					
Instalment No(s)	From Date	To Date	Monthly SIP Instalment Amount	SIP Top-Up Amount	SIP Amount with TOP-UP
1 to 12	10-Oct-23	10-Sep-24	5000	N.A	5000
13 to 24	10-Oct-24	10-Sep-25	5000	500	5500
25 to 36	10-Oct-25	10-Sep-26	5500	550	6050
37 to 48	10-Oct-26	10-Sep-27	6050	N.A	6050
49 to 60	10-Oct-27	10-Sep-28	6050	N.A	6050

**Investors** can either opt for a Fixed Top-up facility or Variable Top-up facility under SIP Top-up. In case, Investor opts for both the options, then Variable top-up feature shall be triggered. In case the TOP UP facility is not opted by ticking the appropriate box and/or frequency is not selected, the TOP UP facility may not be registered.

In a scenario where investor selects multiple % option under variable SIP Top-up plan, higher percentage will be considered and the other % will be ignored.

**Micro Systematic Investment Plan (Micro SIP):** The unit holder will have the facility of Micro SIP under the current Systematic Investment Plan facility. The Minimum Investment amount per installment will be as per applicable minimum investment amount of the respective Scheme. The total investment under Micro SIP cannot exceed Rs. 50,000/-.

**Micro Investment:** With effect from October 30, 2012, where the aggregate of the lump sum investment (fresh purchase & additional purchase) and Micro SIP installments by an investor in a financial year i.e April to March does not exceed 50,000/- it shall be exempt from the requirement of PAN. However, requirements of PEKRN ( KYC ) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

## INSTRUCTIONS TO FILL THE NACH DEBIT MANDATE FORM

- Along with the mandate form an original cancelled cheque (or a copy) 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 Unit holder(s) cheque/bank account details are subject to third party verification.
- Please mention the amount in figures and words.
- Please fill all the required details in the Debit Mandate Form for NACH. The sole/first holder must be one of the holders in the bank account.
- The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled by the investors.
- The 9 digit MICR and the 11 digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

**As per the Mandate circular (NPCI/NACH/OC No. 010/2023-24) dated October 31, 2023, effective April 1, 2024, the mandate can be for maximum duration of 40 years from date of application.**

**Mutual Fund investments are subject to market risks, read all scheme-related documents carefully.**