

**REGISTRATION CUM MANDATE FORM FOR ECS (Debit clearing / Auto Debit)**
**First SIP cheque** and subsequent via **Auto Debit** in select cities only.

Applications should be submitted atleast **THREE DAYS** before 1st SIP cheque date

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New Registration with DSPML FM

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Change in Bank Account for existing Registration with DSPML FM

**INVESTOR AND INVESTMENT DETAILS**

Sole / First Investor Name	
Existing Folio No. (if any)	
Scheme	
Plan	
Option & Sub Option	

**SIP AND BANK DETAILS**

Each SIP Amount (Rs.)		Frequency	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly
First SIP Cheque No :		Cheque date should be either 1st / 7th / 14th / 21st		
(Submit atleast 3 days before this SIP Cheque Date)				
(Note : Cheque should be drawn on bank details provided below)				
SIP Auto Debit Dates :	<input type="checkbox"/> 1 <sup>st</sup>	<input type="checkbox"/> 7 <sup>th</sup>	<input type="checkbox"/> 14 <sup>th</sup>	<input type="checkbox"/> 21 <sup>st</sup> of the month / quarter.
SIP Period	Start From		End On	
	MM	YY	MM	YY

(Note : Please allow minimum one month for auto debit to register and start.)

I/We hereby, authorise DSP Merrill Lynch Mutual Fund and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / auto debit to account for collection of SIP payments.

**PARTICULARS OF BANK ACCOUNT**

Accountholder Name as in Bank Account	
Bank Name	
Branch Name	
Account Number	
9 Digit MICR Code	
	Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Cash Credit
	◀ (Please enter the 9 digit number that appears after your cheque number)

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS / Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform DSP Merrill Lynch Fund Managers Ltd., about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

First Account Holder's Signature (As in Bank Records)	
Second Account Holder's Signature (As in Bank Records)	
Third Account Holder's Signature (As in Bank Records)	

**For Office Use only (Not to be filled in by Investor)**

Recorded on		Scheme Code	
Recorded by		Credit Account Number	
Bank use Mandate Ref. No.		Customer Ref. No.	

**Authorisation of the Bank Account Holder (to be signed by the Account Holder)**

This is to inform I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Auto Debit Facility and that my payment towards my investment in DSP Merrill Lynch Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS/Auto Debit to account mandate Form to get it verified & executed.

Bank Account Number
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First Account Holder's Signature (As in Bank Records)	
Second Account Holder's Signature (As in Bank Records)	
Third Account Holder's Signature (As in Bank Records)	

## SIP AUTO DEBIT FACILITY : TERMS & CONDITIONS

SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

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

Ahmedabad, Bangalore, Baroda, Bhubaneswar, Chandigarh, Chennai, Coimbatore, Hyderabad, Jaipur, Kanpur, Kolkata, Lucknow, Mumbai, Nagpur, New Delhi, Pune, Surat

1. This facility is offered to investors having bank accounts **in select cities mentioned above.**
2. **Completed application form, SIP Auto Debit form and the first cheque should be submitted at least THREE days before the first transaction date.**
3. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account for auto debit.
4. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of DSP Merrill Lynch Fund Managers without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
5. The bank account provided for ECS (Debit) should participate in local MICR clearing.
6. SIP auto debit facility is available only on specific dates of the month viz. 1st / 7th / 14th / 21st.
7. The cheque should be drawn on the same bank account which is to be registered for ECS (Debit).
8. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
9. Investors will not hold DSP Merrill Lynch Fund Managers, 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 ECS.
10. DSP Merrill Lynch Fund Managers, its registrars 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.
11. DSP Merrill Lynch Fund Managers reserves the right to reject any application without assigning any reason thereof.
12. SIP is not available in DSPML Liquidity Fund, DSPML Bond Fund - Institutional Plan and DSPML Short Term Fund.
13. Minimum Investment Amount for SIP is Rs. 500 and in multiples of Rs. 100 thereafter.
14. Please refer the Key Information Memorandum and Combined Standard Offer Document for Applicable NAV, Risk Factors, Load and other information on the respective Scheme / Plan before investing.
15. Existing Investors are required to submit only the SIP Form indicating the existing Account Number and investment details in the SIP section of this Form.

## FREQUENTLY ASKED QUESTIONS

1. **Is there any limitation on the bank/account/branch?**

No there is no limitation on the bank account. Any investor maintaining a bank account in any of the cities mentioned below can opt for Auto Debit facility. The bank account can be with any bank branch in the cities mentioned below and participating in MICR clearing. Hence, this facility is not restricted to select banks.
2. **When should the forms be submitted to start SIP via auto debit facility?**

The first SIP cheque and auto debit form should be submitted atleast SEVEN days before the first SIP cheque date (i.e. the cheque date). The form can be submitted at any of DSPMLFM branch office or CAMS ISCs.
3. **Does the investor need to verify the form from his bank prior to submitting the same?**

No. The investor need not take the form to his banker and get the bank details verified prior to the submission to DSPMLFM. For the convenience of the investors, the same will be handled by DSPMLFM.
4. **What if the investor wants to have SIPs in different schemes?**

To avail SIP in separate schemes via auto debit facility, an investor will have to fill separate forms for each of the scheme. Same form can not be used for different schemes.
5. **How does an investor modify/change the SIP amount?**

To modify the SIP amount, the investor needs to give the following documents atleast fifteen days in advance:

  - New SIP Auto Debit Form with revised SIP amount
  - Letter to discontinue the existing SIP amount

The investor should fill the existing folio number on the form and all other details.
6. **Can an investor change the bank account for SIP auto debit at a later stage?**

Yes. A investor can change the bank account for SIP auto debit at any time by giving fifteen days prior notice and submitting the following document:

  - New SIP Auto Debit Form with revised bank mandate and ticking on "Change in Bank Account" option on the form

The investor should fill the existing folio number on the form and all other details.
7. **How can an existing investor who has provided post dated cheques move to this facility?**

Investors with existing post dated cheque can also move to this facility at any time by giving fifteen days prior notice and submitting the following documents:

  - SIP Auto Debit Facility Form, and
  - Letter to discontinue and return the existing post dated cheques.
8. **Is it necessary to provide an end date for SIP auto debit facility?**

No, it is not necessary to provide an SIP end date for auto debit facility.
9. **What about Applicable NAV and other terms and conditions?**

There is no difference as compared to normal SIP in terms of Applicable NAV, entry/exit load, CDSC and other terms & conditions. The same terms and conditions of normal SIP is applicable to SIP via auto debit facility. The only difference is in the SIP dates and availability in select cities.