

# SIP AUTO DEBIT (ECS) FACILITY FORM

## Registration-cum-Mandate Form for ECS (Debit Clearing)

# Morgan Stanley

App. No.

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Please refer to instructions before filling up this form. All sections to be filled legibly in English and in BLOCK CAPITALS.

<b>Distributor's Name and ARN No.</b> Ganesh S. Shanbhag ARN - 0988	<b>Sub-Broker/Branch Code</b>	<b>Date of receipt</b>	<b>For office use</b>
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Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

### TRANSACTION CHARGES (Please tick (✓) any one of the below. Refer Instruction no. 8)

<input type="checkbox"/> I am a first time investor in Mutual Funds Rs. 150 will be deducted as transaction charges for transaction of Rs. 10,000 and more	or	<input type="checkbox"/> I am an existing investor in Mutual Funds Rs. 100 will be deducted as transaction charges for transaction of Rs. 10,000 and more
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### 1 APPLICANT'S INFORMATION (MANDATORY)

Existing Unit holder's Folio No. \_\_\_\_\_

NAME OF THE SOLE/FIRST APPLICANT/UNIT HOLDER

(Mr./Ms./Mrs./M/s/Others) \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_

PAN No. Sole/First Unit holder/Guardian/ToA \_\_\_\_\_ Second Unit holder \_\_\_\_\_ Third Unit holder \_\_\_\_\_ (If PAN is already validated, please don't attach any proof.)

Please (✓)  KYC (Mandatory - Please attach proof)

### 2 SYSTEMATIC INVESTMENT PLAN (SIP) DETAILS (MANDATORY)

For Micro SIP Investment, kindly furnish the type of photo identification document enclosed \_\_\_\_\_ (Refer Instruction 5A on page 7)

Scheme \_\_\_\_\_ Plan \_\_\_\_\_  
Option  Growth or  Dividend Reinvestment or  Dividend Payout Plan Dividend Frequency \_\_\_\_\_

SIP Amount \_\_\_\_\_ (One or more SIP dates can be chosen)  
Rs. \_\_\_\_\_ (Minimum Rs. 1000) SIP Date (Please ✓)  1st  5th  10th  15th  20th  25th SIP Frequency (Please ✓)  Monthly or  Quarterly

Perpetual enrolment (Only for ECS facility) \_\_\_\_\_ to Dec. 2099 OR SIP Period From \_\_\_\_\_ MM YYYY To \_\_\_\_\_ MM YYYY

First SIP Instalment Cheque Details:

Cheque No. \_\_\_\_\_ Dated \_\_\_\_\_ DD MM YYYY The first SIP date for ECS (Debit Clearing)/Direct Debit should be on or after 21 days after allotment of units.

Drawn on \_\_\_\_\_ Cheque favouring name of the scheme \_\_\_\_\_

Branch \_\_\_\_\_ City \_\_\_\_\_

Account Type (Please ✓)  Savings  Current  NRE  NRO  FCNR  Others (please specify) \_\_\_\_\_

### 3 AUTO DEBIT AUTHORISATION OF BANK ACCOUNT HOLDER(S) (MANDATORY)

Account No. \_\_\_\_\_ Account Type (Please ✓)  Savings  Current  NRE  NRO  FCNR  Others (please specify) \_\_\_\_\_

Bank Name \_\_\_\_\_

Branch Address \_\_\_\_\_

City \_\_\_\_\_

MICR Code \_\_\_\_\_ (This is a nine digit number on your cheque) IFSC Code \_\_\_\_\_ (This is a eleven digit alpha numeric number on your cheque)

This is to inform that I/We have registered for RBI's Electronic Clearing Service (Debit Clearing) Direct Debit and that my/our payment towards my/our investment in Morgan Stanley Mutual Fund shall be made from my/our above-mentioned bank account with your bank. I/We hereby authorise MSIMPL - Investment Manager to Morgan Stanley Mutual Fund, acting through their authorised service providers and representatives carrying this ECS Mandate Form to get it verified and executed. I/We hereby further authorise MSIMPL through their authorised service providers to debit my/our above bank account by ECS (Debit Clearing) for collection of SIP payments. Mandate verification charges, if any, may be charged to my/our account.

#### NAME(S) & SIGNATURE(S) OF BANK ACCOUNT HOLDER(S) AS IN BANK RECORDS

Name(s) of Bank Account Holder(s) \_\_\_\_\_

Sole/1st Bank Account Holder

2nd Bank Account Holder

3rd Bank Account Holder

Signature(s) of Bank Account Holder(s) \_\_\_\_\_

(To be signed by all holders if mode of operation of Bank Account is 'Joint' as it appears in Bank records.)

To,  
The Branch Manager

Bank Name \_\_\_\_\_ Branch \_\_\_\_\_

Sub: Mandate verification for Account No. \_\_\_\_\_

This is to inform you that I have registered for making payment towards my/our investments in Morgan Stanley Mutual Fund by debit to my/our above account directly or through ECS (Debit Clearing). I/We hereby authorize to honour such payments and have signed and endorsed the Mandate Form.

Further, I authorise my/our representative (the bearer of this request) to get the above Mandate verified. Mandate verification charges, if any, may be charged to my/our account.

Thanking you, \_\_\_\_\_ Sole/1st Bank Account Holder \_\_\_\_\_ 2nd Bank Account Holder \_\_\_\_\_ 3rd Bank Account Holder \_\_\_\_\_

Yours sincerely \_\_\_\_\_  
Signature(s) of Bank Account Holder(s) \_\_\_\_\_

(To be signed by all holders if mode of operation of Bank Account is 'Joint' as it appears in Bank records.)

#### FOR OFFICE USE ONLY (Not to be filled in by investor)

Recorded on \_\_\_\_\_ Recorded by \_\_\_\_\_ Credit A/c. No. \_\_\_\_\_

## GENERAL INSTRUCTIONS FOR FILLING UP THE SIP AUTO DEBIT (ECS) FACILITY FORM

- In case of Active Bond Fund and Short Term Bond Fund, SIP is available only under Regular Plan.
- New applicants need to fill in this form for the purpose of availing the facility of Systematic Investments (SIP) through Auto Debit (ECS). Please furnish the Name of all applicants as they appear in the Application Form.
- Please furnish all information marked as 'MANDATORY' in the form. In the absence of any mandatory information, your application for investment is liable to be rejected.
- Please furnish copy of PAN and KYC Acknowledgement Letter (issued by CDSL Ventures Limited) for each applicant/unitholder. Please refer instructions herein below for Micro SIP.
- SYSTEMATIC INVESTMENT (SIP) DETAILS**
  - Please furnish the following details with respect to your systematic investment: 1. Scheme - Plan - Option. 2. SIP Instalment Amount (Minimum Rs. 1,000/-)
  - No. of SIP Instalments (Minimum 6 instalments)
  - SIP Frequency (Monthly/Quarterly) & SIP Date (1st/5th/10th/15th/20th/25th)
  - SIP Auto Debit Period (Auto Debit commencement date and end date). Please note that your Auto Debit would commence from your second SIP Instalment.
  - The first SIP cheque date should be same as the date of submission of the Application Form.
  - The first SIP instalment has to be in the form of a cheque and has to be drawn on the same bank account which is to be registered for ECS (Debit Clearing)/Direct Debit. In case the cheque is of a different bank account or the payment is through Demand Draft, please enclose a cancelled cheque leaf of your bank account or alternatively a copy thereof. This would help us cross-verify your bank details appearing in the cheque with the details furnished in this form and let you know of discrepancies, if any, for early corrective action.
- MICRO SIP**

In case of SIP where aggregate of instalments in a financial year i.e. April to March does not exceed Rs. 50,000, certain photo identity documents can be submitted in lieu of PAN. To know the list of acceptable documents for Micro SIP, please refer instruction no. 5A titled "PAN & KYC Details" of the Common Application Form. This exemption will be applicable only to investments by individuals, Non Resident Indians (NRIs), minors, joint holders and sole proprietary firms (but not including Persons of Indian Origin (PIO), Hindu Undivided Family (HUF) and other categories). PAN requirement is also exempt for investors residing in the state of Sikkim, Central Government, State Government, and the officials appointed by the courts e.g. Official liquidator, Court receiver, etc. (under the category of Government) subject to AMC confirming the above mentioned status. However, this would be subject to submission of necessary documents required by the AMC from time to time.
- AUTHORISATION OF BANK ACCOUNT HOLDER(S)**
  - Please furnish your Bank Account details from which the SIP Auto Debit is to be effected.
  - It is mandatory to furnish the 9 Digit MICR Code of your Bank in this section. This is the number appearing next to the cheque number on the MICR band at the bottom of the cheque. In the absence of this information, your SIP Application would be rejected.
  - Please mention name of all bank account holders. If the mode of operation of your bank account is joint, all bank account holders would need to sign in the same order and manner in which their signatures appear on bank accounts.
- TRANSACTION CHARGE FOR INVESTMENT THROUGH SYSTEMATIC INVESTMENT PLAN [SIPs]**

The transaction charge shall be deducted only if the total commitment [i.e. amount per SIP installment x No. of installments] amounts to Rs. 10,000/- or more. In such cases, the transaction charge shall be deducted in 4 installments. Please however, note that the aforesaid charge will be levied only in case of fresh SIP registrations done on and after November 3, 2011.

**Transaction charge will not be levied on:**

  - Subscription for an amount less than Rs. 10,000/- ; or
  - Transactions other than purchases/subscriptions relating to new inflows [such as switch or systematic transfer plan]; or
  - Direct subscription [subscription not routed through any distributor/agent]; or
  - Subscription routed through distributor who has chosen to 'Opt-out' of charging the transaction charge; or
  - Transactions routed through Stock Exchange(s).

## TERMS AND CONDITIONS FOR SIP WITH AUTO DEBIT FACILITY

- SIP facility is offered to the investors using RBI's Electronic Clearing Services (ECS Debit Clearing Facility). By opting for this facility, the investor agrees to abide by the terms and conditions subject to which this facility is offered by RBI.
- The SIP Auto Debit (ECS) facility is offered only to investors having Bank Accounts in select cities listed here: •Agra •Ahmedabad •Allahabad •Amritsar •Anand •Asansol •Aurangabad •Bangalore •Bardhaman •Baroda •Belgaum •Bhavnagar •Bhilwara •Bhopal •Bhubaneswar •Bijapur •Bikaner •Calicut •Chandigarh •Chennai •Cochin •Coimbatore •Cuttack •Darjeeling •Davangere •Dehradun •Delhi •Dhanbad •Durgapur •Erode •Gadag •Gangtok •Goa •Gorakhpur •Gulbarga •Guwahati •Gwalior •Haldia •Hubli •Hyderabad •Imphal •Indore •Jabalpur •Jaipur •Jalandhar •Jammu •Jamnagar •Jamshedpur •Jodhpur •Kakinada •Kanpur •Kolhapur •Kolkata •Kota •Lucknow •Ludhiana •Madurai •Mandya •Mangalore •Mumbai •Mysore •Nagpur •Nasik •Nellore •Patna •Pondicherry •Pune •Raichur •Raipur •Rajkot •Ranchi •Salem •Shillong •Shimla •Shimoga •Sholapur •Siliguri •Surat •Thirupur •Tirunelveli •Tirupati •Trichur •Trichy •Trivandrum •Tumkur •Udaipur •Udipi •Varanasi •Vijayawada •Vizag. The cities/banks/branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of MSMF/MSIMPL without assigning any reasons or prior notice. If any city/bank/branch is removed, SIP instructions for investors in such city/bank/branch via ECS (Debit Clearing)/Direct Debit route will be discontinued without prior notice.
- The first SIP date for ECS (Debit Clearing)/Direct Debit should be at least 21 days after the date of allotment of units. Please take this into account while entering the SIP Auto Debit period and indicate the correct SIP Auto Debit commencement date.
- MSMF/MSIMPL, its registrars and other service providers shall not be responsible if the transaction is delayed or not effected or the investors bank account is debited in advance or after the specific SIP date due to local holidays or any other reason.
- MSMF/MSIMPL, 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 its full responsibility.
- MSMF/MSIMPL reserves the right to reject any application without assigning any reason thereof.
- Please refer to the Key Information Memorandum/Scheme Information Document of the respective Scheme(s) for Applicable NAV, risk factors, load and other information.

## SIP AUTO DEBIT (ECS) FACILITY FORM - CHECKLIST

- Name of Sole/First Applicant is furnished in the form.  
Scheme - Plan - Option - Dividend Frequency (if applicable) are furnished on the Form.  
Systematic Investment Details listed below are furnished:  
 SIP Instalment Amount  No. of SIP Instalments  Preferred SIP Date  SIP Auto Debit Period
- Complete Bank Account Details from which you wish your SIP Auto Debit/Direct Debit to happen are completely furnished.  
 Name of Sole/1st Holder of Bank A/c is furnished  Bank A/c No. is correctly furnished  
 MICR code is furnished  Cancelled Cheque leaf/Copy of Cheque leaf is attached.
- All Applicants for the SIP Investment have signed the Form at the appropriate places.
- Micro SIP applicants should have enclosed the Photo Identification document mentioned in the form.
- All Bank Account Holders have signed the Form at the places in the same order and manner in which their signatures appear on Bank Records.