

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.

**KEY PARTNER / AGENT INFORMATION** (Refer General Instruction 1)

ARN & ARN Name	Sub Agent's ARN / Bank Branch Code	Employee Unique Identification Number (EUIIN)	RIA/PMRN Name & Code	Internal Code for Sub-Agent / Employee	FOR OFFICE USE ONLY (TIME STAMP)
ARN-64917		E434563			

**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).  
**EUIIN Declaration (only where EUIIN box is left blank) (Refer General Instruction 1):**  I/We hereby confirm that the EUIIN 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.

Sign Here First/ Sole Applicant / Guardian / PoA Holder / Karta      Sign Here Second Applicant      Sign Here Third Applicant

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Refer General Instruction 2)** (Please  any one)  I am a first time investor in Mutual Funds  I am an existing investor in Mutual Funds (Default)

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 installment x No. of 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)       KYC Identification Number

PAN / PEKRN       Enclosed  #KYC Proof       Existing UMRN  (if UMRN is registered in the folio)

PAYMENT THROUGH  SINGLE CHEQUE     MULTIPLE CHEQUES    Refer Note (i) and general instruction 5 D.

Scheme/Plan/Option/Sub-option	Regular <input type="checkbox"/> Direct	Growth <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Reinvestment	SIP Installment Amount (₹)	Frequency <input type="checkbox"/> Daily <sup>^</sup> <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	SIP Date(s) for Monthly/Quarterly Frequency (Refer Instruction 1(a))	Period Start: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> End: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> or <input type="checkbox"/> Until cancelled*	Top-Up for Monthly & Quarterly Frequency (Optional) (Refer instruction 1b)		
							Top-Up Details	CAP Details (Optional)	Frequency
							Amount*(₹) Or Percentage	CAP Amount*(₹) Or CAP Month-Year	<input type="checkbox"/> Yearly* <input type="checkbox"/> Half yearly
1. Mahindra Manulife	<input type="checkbox"/> New SIP <input type="checkbox"/> Upgrade Existing SIP				<input type="checkbox"/> Daily <sup>^</sup> <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<input type="checkbox"/> Until cancelled*			<input type="checkbox"/> Yearly* <input type="checkbox"/> Half yearly
2. Mahindra Manulife	<input type="checkbox"/> New SIP <input type="checkbox"/> Upgrade Existing SIP				<input type="checkbox"/> Daily <sup>^</sup> <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	<input type="checkbox"/> Until cancelled*			<input type="checkbox"/> Yearly* <input type="checkbox"/> Half yearly

\* **Default Option. Note:** (i) In case of, Payment through single cheque, the cheque/DD should be issued in favour of 'Mahindra Manulife MF Multiple Scheme' for the total investment amount mentioned below and the cheque/DD details need to be filled only once. (ii) 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 feature 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. only "Daily frequency is available for Mahindra Manulife Flexi Cap Yojana, Mahindra Manulife Asia Pacific REITS FOF and Mahindra Manulife Balanced Advantage Yojana. PDC Facility is only available for Monthly and Quarterly SIPs. For Daily SIP, Direct Debit/ NACH mandate is necessary.

No. of PDC cheque leaves: SIP 1, SIP 2      Debit Bank Name: SIP 1, SIP 2

For existing investors if 1st SIP Installment is through NACH mandate attach  Blank cancelled cheque    OR     Copy of cheque

**2. Demat Account Details (Optional)**

NSDL	DP NAME	DP ID	I	N	Beneficiary Account No.
CDSL	DP NAME	Beneficiary Account No.			

The investors shall receive payments of Redemption/ IDCW proceeds in the Bank Account linked to the Demat A/c. <sup>^</sup>Refer General instruction No 15 in the KIM for PAN/PEKRN. # Please attach KYC proof if not already KYC validated 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 honour the instructions as mentioned in the application form. I/We also hereby authorise bank to debit charges towards verification of this mandate, if any. I/We agree that the AMC/Mutual Fund (including its affiliates), and any of its officers directors, personnel and employees, shall not be held responsible for any delay/wrong debits on the part of the bank for executing the Auto Debit instruction of additional sum on a specified date from my account. 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 of this mandate form responsible. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Sign Here First/ Sole Applicant / Guardian / PoA Holder / Karta      Sign Here Second Applicant      Sign Here Third Applicant

**One Time Bank Mandate** (NACH/Direct Debit Mandate Form)

Date:

UMRN  (Please  CREATE  MODIFY  CANCEL)

Sponsor Bank Code  Office use only       Utility Code N A C H 0 0 0 0 0 0 0 0 0 0 0 0 0 0 3 2 6 2

I/We hereby authorize: **Mahindra Manulife Mutual Fund** to debit (Please  SB  CA  CC  SB-NRE  SB-NRO  Others \_\_\_\_\_)

Bank A/c No.:       IFSC

with Bank  Bank Name & Branch      Or MICR

an amount of Rupees  In Words      ₹  In Figures

Frequency:  Monthly     Quarterly     Half-Yearly     Yearly     As & when presented      Debit Type:  Fixed Amount     Maximum Amount

Folio No.       PAN

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 the banks. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am 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.

PERIOD  
From   /   /      
To   /   /      
Or  Until Cancelled

Signature of Primary Bank Account Holder      Signature of Bank Account Holder      Signature of Bank Account Holder

Phone       Name as in bank records      Name as in bank records      Name as in bank 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)		
	Daily	Monthly	Quarterly
SIP Transaction Dates	All business days	Any date* For SIPs being registered through Post Dated Cheque (PDC) mode, available SIP dates will be 1st, 5th, 10th, 15th, 20th or 25th of the month under the monthly/quarterly frequency.	
Minimum no. of installments and Minimum amount per installment	<b>For MMBAY &amp; MMFCY</b> - 6 installments of Rs. 500/- each and in multiples of Re. 1/- thereafter. <b>For MMAPRF</b> - 6 installments of Rs 1000/- each and in multiples of Re 1/- thereafter	<b>For MMEKBY</b> - 6 installments of Rs. 500/- each and in multiples of Rs. 500/- thereafter; <b>For MMAPRF</b> - 6 installments of Rs. 1,000/- each and in multiples of Re. 1/- thereafter; <b>For schemes other than MMAPRF &amp; MMEKBY</b> - 6 installments of Rs. 500/- each and in multiples of Re 1 thereafter.	<b>For MMEKBY</b> - 4 installments of Rs. 1500/- each and in multiples of Rs. 500/- thereafter; <b>For schemes other than MMEKBY</b> - 4 installments of Rs. 1500/- each and in multiples of Re 1 thereafter.
Mode of Payment	National Automated Clearing House (NACH) Facility	a. Direct Debit mandate through select banks with whom AMC may have an arrangement, from time to time. b. Post-Dated Cheques (PDC) c. National Automated Clearing House (NACH) Facility.	

\* 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 restricted to amount mentioned in Direct Debit / NACH Mandate Form. **MMBAY:** Mahindra Manulife Balanced Advantage Yojana; **MMAPRF:** Mahindra Manulife Asia Pacific REITs FOF; **MMFCY:** Mahindra Manulife Flexi Cap Yojana; **MMEKBY:** Mahindra Manulife ELSS Kar Bachat Yojana

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

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

**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 6 SIP monthly cycle dates by the amount indicated and if the investor has chosen Yearly Top-Up frequency, the SIP amount will increase after every 12 SIP monthly cycle dates by the amount/percentage indicated. For Quarterly SIPs, only Yearly frequency is available for Top-up and the SIP amount will increase after every 4 SIP quarterly cycle dates by the indicated amount / percentage. If the Investor does not specify either the Top-up amount/percentage or specifies both, the SIP application will be processed by default with the Minimum Top-up installment amount as per above table. 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 revised Top-up details.

**Default Mode – Top-up by amount. Default Top-up frequency – Yearly.**

- New Investors should mandatorily give a cheque for the first transaction. Subsequent SIP cheques should be of the same amount as the total amount of first SIP cheque.
- If the SIP period is not specified by the investor then the SIP enrollment will be deemed to be for perpetuity and processed accordingly.
- 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:** Investor shall 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.
- The first installment will be processed at Applicable NAV based on time stamping. In case of SIP for an amount of Rs. 2 lakh and above, the Applicable NAV of the Scheme will be based on funds available for utilizations, 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.
- In case of MMEKBY each SIP installment will be subject to a Lock In period of three years from the date of allotment of Units.
- 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:
  - 3 consecutive SIP installments in case of Daily, Monthly & Quarterly frequency are not honoured.
  - 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.
- SIP registered for more than 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.
- Under Daily SIP frequency, the SIP installments will be processed ONLY on Business Days. For Example: If Wednesday happens to be a Non-business day, the SIP installment of that day will NOT be processed on the next Business day.
- SIP in a folio of a minor will be registered only upto the date of minor attaining the majority even though the instruction may be for the period beyond that date.
- The Load structure prevailing at the time of submission of the SIP application (whether fresh or extension) will apply for all the Installments indicated in such application.
- The SIP mandate may be discontinued by a Unit holder by giving a written notice of 30 calendar days to any of the Official Point(s) of Acceptance.
- The facility will be automatically terminated upon receipt of intimation of death of the Unit holder.
- 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.
- Investors will not hold Mahindra Manulife Mutual Fund / Mahindra Manulife Investment Management Private Limited (Formerly known as Mahindra Asset Management Company 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.
- 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, its 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.

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**Terms & Conditions - NACH / Auto Debit**

- NACH debit facility is offered at various banks. For a detailed list of banks please refer the website [www.npci.org.in](http://www.npci.org.in).
- 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.
- 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](http://www.npci.org.in)).
- 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.
  - The Registration cum Mandate Form for NACH should be submitted at least 30 calendar days prior to next SIP cycle date.
  - 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.
  - 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.
- Please provide the cancelled cheque leaf of the Bank A/c no. for which NACH facility is registered.
- 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.
- 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.
- IFSC is a 11 digit number given by some of the banks on the cheques. MICR is the 9-digit code that appears on your cheque next to the cheque number.
- 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.

Enrolment /  Cancellation

Date:

(Please refer Product labeling available on cover page of the KIM and terms and conditions overleaf)

The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box wherever applicable and strike off the section(s) not in use.

KEY PARTNER / AGENT INFORMATION (Refer Instruction 10)					FOR OFFICE USE ONLY (TIME STAMP)
ARN & ARN Name	Sub Agent's ARN / Bank Branch Code	Employee Unique Identification Number (EUIIN)	RIA/PMRN Name & Code	Internal Code for Sub-Agent / Employee	
ARN-64917		E434563			

**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).  
**EUIIN Declaration (only where EUIIN box is left blank) (Refer Instruction 10)**  I/We hereby confirm that the EUIIN 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.

\_\_\_\_\_  
Sign Here  
First/Sole Unit holder / Guardian/PoA holder/ Karta

\_\_\_\_\_  
Sign Here  
Second Unit holder

\_\_\_\_\_  
Sign Here  
Third Unit holder

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.

Folio No. of 'Transferor' Scheme (for existing Unit holder)										
	Name	PAN#/PEKRN#								
First / Sole Applicant										
Guardian (in case First / Sole Applicant is a minor)										
Second Applicant										
Third Applicant										

# For PAN / PEKRN requirement refer instruction 9.

<b>Name of 'Transferor' Scheme/Plan/Option</b> [ for CASTP only GROWTH option is available ]	Mahindra Manulife	
<b>Name of 'Transferee' Scheme/Plan/Option</b>	Mahindra Manulife	
<b>Systematic Transfer Plan (STP)</b> [Please (✓) any one] (Refer Instruction No. 6 & 8)	Amount of Transfer per installment: Rs. _____	
	<input type="radio"/> Daily <input type="radio"/> Weekly [Day of Transfer (Please ✓ any one)] <input type="checkbox"/> Monday <input type="checkbox"/> Tuesday <input type="checkbox"/> Wednesday <sup>†</sup> <input type="checkbox"/> Thursday <input type="checkbox"/> Friday	No. of Installments:* _____
	<input type="radio"/> Monthly <sup>†</sup> <input type="radio"/> Quarterly <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/> 7 <input type="checkbox"/> 8 <input type="checkbox"/> 9 <input type="checkbox"/> 10 <sup>†</sup> <input type="checkbox"/> 11 <input type="checkbox"/> 12 <input type="checkbox"/> 13 <input type="checkbox"/> 14 <input type="checkbox"/> 15 <input type="checkbox"/> 16 <input type="checkbox"/> 17 <input type="checkbox"/> 18 <input type="checkbox"/> 19 <input type="checkbox"/> 20 <input type="checkbox"/> 21 <input type="checkbox"/> 22 <input type="checkbox"/> 23 <input type="checkbox"/> 24 <input type="checkbox"/> 25 <input type="checkbox"/> 26 <input type="checkbox"/> 27 <input type="checkbox"/> 28 <input type="checkbox"/> 29 <input type="checkbox"/> 30 <input type="checkbox"/> 31 Please select any one or more	No. of Installments:* _____  Enrolment Period*: From: <input type="text" value="M M"/> <input type="text" value="Y Y Y Y"/> To: <input type="text" value="M M"/> <input type="text" value="Y Y Y Y"/>
<b>Capital Appreciation Systematic Transfer Plan (CASTP)</b> (Refer Instruction No. 7 & 8)	Frequency: <input checked="" type="checkbox"/> Monthly Date: <input checked="" type="checkbox"/> 10th	Enrolment Period*: From: <input type="text" value="M M"/> <input type="text" value="Y Y Y Y"/> To: <input type="text" value="M M"/> <input type="text" value="Y Y Y Y"/>

In case of multiple registrations, please fill up separate Enrolment Forms.

\*Refer Instruction No. 8 †Default Frequency/Date/Day [Refer Instruction 8]

**Declaration**

I/We have read and understood the contents of the scheme related documents (i.e. Scheme Information Document / Key Information Memorandum & Statement of Additional Information) of the Scheme(s) and agree to abide by the terms, conditions, rules and regulations of the Scheme(s) including the terms and conditions/instructions pertaining to the Systematic Transfer Plan (STP)/ Capital Appreciation STP (CASTP) Facility as on the date of this transaction. The amount invested in the Scheme(s) is derived through legitimate sources only and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directives of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Fund, its Sponsor/s, Trustees, AMC, 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. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the AMC / the Fund, their appointed service providers or representatives responsible. The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby confirm that I/We have not been offered/ communicated any indicative portfolio and/ or any indicative yield for this investment.

\_\_\_\_\_  
Sign Here  
First/Sole Unit holder / Guardian/PoA holder/ Karta

\_\_\_\_\_  
Sign Here  
Second Unit holder

\_\_\_\_\_  
Sign Here  
Third Unit holder

Please note : Signature(s) should be as it appears on the Application Form and in the same order In case the mode of holding is joint, all Unit holders are required to sign.

--->--- **TEAR HERE** ---<---

## TERMS & CONDITIONS / INSTRUCTIONS FOR STP/CASTP

- The STP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box, where boxes have been provided. The STP Enrolment Form complete in all respects, should be submitted at any of the Official Points of Acceptance of Mahindra Manulife Mutual Fund.
- Investors are advised to read the Key Information Memorandum(s) (KIMs) and Scheme Information Document(s) (SIDs) of the Transferee Scheme(s) and Statement of Additional Information (SAI) carefully before investing. The SIDs / KIMs of the respective Scheme(s) and SAI are available with the ISCs of Mahindra Manulife Mutual Fund, brokers/distributors and also displayed at the Mahindra Manulife Mutual Fund website i.e. www.mahindramanulife.com
- Unit holders should note that unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number. Unitholders' names should match with the details in the existing folio number, failing which, the application is liable to be rejected.
- One STP Enrolment Form can be filled for one Scheme/Plan/Option only.
- This form is for the following two facilities only:
  - Systematic Transfer Plan (STP)
  - Capital Appreciation Systematic Transfer Plan (CASTP)

Note: Please contact the nearest Investor Service Centre (ISC) of Mahindra Manulife Mutual Fund for complete list of transferor and transferee schemes for STP/CASTP.
- Systematic Transfer Plan (STP) is a facility that enables the Unit holder to transfer a fixed amount periodically from one scheme of the Mutual Fund ("Transferor Scheme") to another ("Transferee Scheme") by redeeming units of the Transferor Scheme at the Applicable NAV. Refer STP Particulars table for available options.
- CASTP is a facility wherein unit holder(s) of "Transferor Scheme(s)" and in "Growth Option" of the Fund can opt to automatically invest regularly the capital appreciation amount, subject to a minimum capital appreciation amount of Rs 500 into the "Transferee Scheme(s)" of the Fund which is/are available for investment at that time.  
Minimum No. of installments for CASTP: 6  
Frequency available: Monthly, Date available: 10th
- STP/CASTP Details**
  - STP and CASTP commencement date shall be within 15 calendar days from the date of receipt of valid request.
  - If any STP/CASTP transaction due date falls on a non-Business Day, then the respective transactions will be processed on the immediately succeeding Business Day. If the STP/CASTP installment date falls on a non-Business Day for the Transferee scheme and if such date is a Business day for the Transferor scheme, then the STP/CASTP-out transaction will be processed by redeeming units of the Transferor scheme on that Business Day and the STP/CASTP-In transaction will be processed by investing the amount in the Transferee scheme on its immediate next Business Day.
  - If the STP/CASTP period or no. of installments is not specified in the transaction Form, the STP/CASTP transactions will be processed for the STP/CASTP amount specified until the balance of units in the unit holder's folio in the Transferor Scheme becomes zero.

- In case the unit balance in the Transferor Scheme is lesser than amount specified by the unit holders for STP, the AMC will transfer remaining unit balance to the Transferee Scheme.
  - STP registered for more than one day or all days in a week under Weekly option and for more than one date or all dates of the month under the monthly/ quarterly frequency quarter will be considered as separate STP instruction for the purpose of fulfilling the criteria under "Minimum no. of installments" section below.
  - The AMC reserves the right to introduce STP/CASTP facility at any other frequencies or on any other dates as the AMC may feel appropriate from time to time.
  - The load structure in the Transferee Scheme prevailing at time of submission of STP/CASTP application (whether for fresh enrollment or extension) will be applicable for all the investment through STP/CASTP specified in such application.
  - The STP/CASTP mandate may be discontinued by a Unit holder by giving a written notice of 7 working days to any of the Official Point(s) of Acceptance. STP/CASTP mandate will terminate automatically if there is no Unit balance in the Transferor Scheme on the STP/CASTP transaction date or upon the Mutual Fund receiving a written intimation of death of the sole / 1st Unit holder.
  - Minimum Redemption Amount of the designated Transferor Scheme(s) and Minimum Application Amount of the designated Transferee Scheme(s) shall not be applicable to STP/CASTP, except in the case of Mahindra Manulife ELSS Kar Bachat Yojana, where STP- in will be processed in multiples of Rs. 500.
  - In case of MMEKBY, all STP/CASTP-out transactions shall be processed subject to completion of lock-in period of 3 years from the date of allotment of units. CASTP-in is not available in MMEKBY. In cases, where MMEKBY is chosen by the investor(s) as Transferee Scheme, the units allotted through STP-in shall be subject to a lock-in period of 3 years and redemption of such units can be made only after a period of 3 years from the date of allotment of units.
  - Units marked under lien or pledge in the Transferor Scheme will not be eligible for STP/CASTP.
  - STP/CASTP facility will be available to unit holder(s) holding units in non-demat form of the Transferor Scheme(s).
  - STP/CASTP in a folio of minor will be registered only upto the date of minor attaining majority even though the instruction may be for the period beyond that date.
  - Mahindra Manulife Investment Management Pvt.Ltd. (Formerly known as Mahindra Asset Management Company Private Limited) / Mahindra Manulife Trustee Pvt. Ltd. (Formerly known as Mahindra Trustee Company Private Limited) reserves the right to change/modify the terms and conditions of the STP, prospectively at a future date. For the updated terms and conditions of STP, contact the nearest ISC or visit our website www.mahindramanulife.com
- STP Default options**  
Default Frequency – Monthly • Default Date (for monthly and quarterly frequency) – 10th • Default day for weekly frequency - Wednesday
- CASTP Default options**  
Default Frequency – Monthly • Default Date – 10th

### 9. PERMANENT ACCOUNT NUMBER

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention the permanent account number (PAN) irrespective of the amount of investment (except as given below). Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her natural parent/legal guardian, as the case may be. However, PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. Also, investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN, subject to the AMC verifying the veracity of the claim of the investors that they are residents of Sikkim, by collecting sufficient documentary evidence. PAN card copy is not required separately if KYC acknowledgement letter is made available. The Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/processed.

For further details, please refer Section 'Permanent Account Number' under Statement of Additional Information available on our website www.mahindramanulife.com

### PAN Exempt Investments

PAN Exempt KYC Reference Number (PEKRN) holders may enroll for this facility. For further details on PAN exempt Investments, refer Instructions of Scheme Application Form or Statement of Additional Information. However, if the total amount of transactions in the scheme(s) of Mahindra Manulife Mutual Fund exceeds Rs 50,000, in a rolling period of 12 months in accordance with the extant Income Tax rules, investors will be required to furnish a copy of PAN to the Mutual Fund. And if the investor fails to furnish copy of their PAN, the Flex STP facility will be automatically terminated.

### 10. Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their Application Forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by AMFI. Further, no agents/ distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

### Employee Unique Identification Number (EUID)

Every employee/ relationship manager/ sales person of the distributor of mutual fund products is required to quote the EUID obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUID box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

### Overseas Distributors

For Overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

### Direct Investments

Investors applying Directly must mention "Direct" in ARN column. In case Distributor code is mentioned in the Application Form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme / Plan name and without any Distributor Code mentioned on the form, the application will be processed under "Direct Plan".

STP Particulars	Frequency available			
	Daily	Weekly	Monthly	Quarterly
STP Transaction Dates	Every Business Day	Any day of the Week (except Saturday & Sunday)	Any Date*	
Minimum no. of installments and Minimum amount per installment	6 installments of Rs. 500/- each and in multiples of Re.0.01/- thereafter	6 installments of Rs. 500/- each and in multiples of Re.0.01/- thereafter	6 installments of Rs. 500/- each and in multiples of Re.0.01/- thereafter	4 installments of Rs.1500/- each and in multiples of Re.0.01/- thereafter

\* In case the chosen STP transaction date falls on a non-Business Day, the respective transaction(s) will be processed on the next Business Day. However, in case the chosen transaction date is not available in a particular month, the transaction will be processed on the last day of that month. E.g., if selected date is 31st, STP transaction for the month of September will be processed on 30th September. However, if 30th September happens to be a non-Business Day, the STP transaction will be processed on the next Business Day. **Note:** Any one or more STP transaction dates from the available dates can be selected by the Unit Holders under the Monthly and Quarterly frequencies. Any day of the week or more day(s) can be selected by the Unit Holders under the Weekly frequency.

### Illustration : Calculation of CASTP

Transferor Scheme	Mahindra Manulife ABC Yojana – Growth option
Transferee Scheme	Mahindra Manulife "XYZ" Yojana – Growth Option
Date and Frequency of CASTP	10 <sup>th</sup> – Monthly Interval
Amount of Transfer per installment	Amount of Capital Appreciation
Enrollment Period	January – December

### Calculation of CASTP Installment amount on the date of the First installment i.e. 10<sup>th</sup> February:

- Total Amount Invested on 15<sup>th</sup> January is assumed as Rs 10,00,000 at a NAV of Rs.1,051.0000; the number of units allotted were 951.4748
- The NAV of Mahindra Manulife ABC Yojana – Growth Option on 10<sup>th</sup> February is assumed as Rs 1,056.2406;
- Hence the market value of the investment in the Transferor Scheme on 10th February, the date of transfer is Rs 10,04,986.31 [952.4748 x Rs 1,056.2406]
- The Amount transferred to Mahindra Manulife "XYZ" Yojana (transferee Scheme) is Rs. 4,986.31 (10.04,986.31 - 10,00,000.00).
- Because of the above mentioned transaction the unit balance in the Transferor scheme will be reduced by 4.7208 (4,986.31/1056.2406) leaving the units balance in the transferor scheme to 946.754 (951.4748 - 4.7208).

Enrolment /  Cancellation

Date:

(Please refer Product labeling available on cover page of the KIM and terms and conditions overleaf)

The Application Form should be completed in **ENGLISH** and in **BLOCK LETTERS** only. Please tick in the appropriate box wherever applicable and strike off the section(s) not in use.

KEY PARTNER / AGENT INFORMATION (Refer Instruction 11)					FOR OFFICE USE ONLY (TIME STAMP)
ARN & ARN Name	Sub Agent's ARN / Bank Branch Code	Employee Unique Identification Number (EUIIN)	RIA/PMRN Name & Code	Internal Code for Sub-Agent / Employee	
ARN-64917		E434563			

**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 MF, to the above mentioned SEBI Registered Investment Advisor (RIA) or SEBI Registered Portfolio Manager (PMRN).

**EUIIN Declaration (only where EUIIN box is left blank)**  I/We hereby confirm that the EUIIN 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.

Sign Here _____ First/ Sole Unit holder/ Guardian/ PoA holder/ Karta	Sign Here _____ Second Unit holder	Sign Here _____ Third Unit holder
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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.

**1. Applicant Details**

Folio No. for existing Unit holder	<input type="text"/>
Name of First / Sole Applicant	<input type="text"/>
Name of Guardian (in case First / Sole Applicant is a minor)	<input type="text"/>
Name of Second Applicant	<input type="text"/>
Name of Third Applicant	<input type="text"/>

**2. Systematic Withdrawal Plan (SWP) Mandate**

Scheme / Plan / Option

SWP Date (✓)  1  2  3  4  5  6  7  8  9  10 (Default)  11  12  13  14  15  16  17  18  19  20  21  22  23  24  25  26  27  28  29  30  31

Frequency (✓)  Monthly (Default)  Quarterly

Period of Enrollment From (1st Installment)  MM/YYYY To (Last Installment)  MM/YYYY

Withdrawal Amount (Per Installment)  ₹ in Words  ₹ in Figures

No. of Installments  Total Withdrawal (Rs.)

**3. SWP Form Declaration(s) and Signature(s)**

I/We have read and understood the contents of the scheme related documents (i.e. Scheme Information Document / Key Information Memorandum & Statement of Additional Information) of the Scheme(s) and agree to abide by the terms, conditions, rules and regulations of the Scheme(s) including the terms and conditions/instructions pertaining to the Systematic Withdrawal Plan Facility as on the date of this transaction. I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Fund, its Sponsor/s, Trustees, AMC, 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. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the AMC / the Fund, their appointed service providers or representatives responsible.

Sign Here _____ First/ Sole Unit holder/ Guardian/ PoA holder/ Karta	Sign Here _____ Second Unit holder	Sign Here _____ Third Unit holder
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Please note : Signature(s) should be as it appears on the Application Form for new investors and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

TEAR HERE

## Systematic Withdrawal Plan (SWP)

Systematic Withdrawal Plan (SWP) is a facility that enables Unitholders to withdraw specified amounts from the Scheme on a recurrent basis for a specified period at specified frequency by providing a single mandate/ standing instruction. The amount thus withdrawn by redemption will be converted into Units at Applicable NAV based prices and the number of Units so arrived at will be subtracted from the Units balance to the credit of that Unitholder.

### Common Instructions

1. New Investors who wish to enroll for SWP should fill this enrollment form in addition to the application form.
2. Existing investors need to provide the Folio Number and SWP details only, duly signed by the Unitholder(s) as per the mode of holding in the portfolio.
3. One SWP Enrolment Form can be filled for one Scheme/Plan/Option only.
4. Investors are advised to read the Key Information Memorandum (KIM) and Scheme Information Document (SID) of the Scheme and Statement of Additional Information (SAI) carefully before investing. The SID / KIM of the Scheme and SAI are available with the ISCs of Mahindra Manulife Mutual Fund, brokers/distributors and also displayed at the Mahindra Manulife Mutual Fund website i.e. [www.mahindramanulife.com](http://www.mahindramanulife.com)
5. Unitholders are advised to consult their tax consultant with regards to the treatment of the withdrawal of units from the taxation point of view.

### Features and Terms & Conditions of Systematic Withdrawal Plan (SWP)

Particulars	Available Frequency
	Monthly / Quarterly
SWP Dates Offered	Any date*
Minimum amount for SWP installment (subject to completion of Lock-in Period in Mahindra Manulife ELSS Kar Bachat Yojana)	Rs. 500/- & in multiples of Re. 1/- thereafter
Minimum Number of Installments	2

**Default Frequency – Monthly**    **Default Date (for both monthly and quarterly frequency) – 10th**

\* If any SWP 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 SWP will be processed on the last day of that month. E.g., if selected date is 31st, SWP installment for the month of September will be processed on 30th September. However, if 30th September happens to be a Non-Business Day, the SWP will be processed on the next Business Day. **Note:** Anyone or more SWP transaction dates can be selected by the Unit Holders under the Monthly and Quarterly frequencies.

1. Please contact the nearest Investor Service Centre (ISC) of Mahindra Manulife Mutual Fund for complete list of eligible Schemes for SWP.
2. The application for start of SWP should be submitted to Official Point(s) of Acceptance at least 7 working days before the date of commencement / start date of SWP. Unit holder may change the amount (but not below the minimum specified) / frequency by giving written notice to any of the Official Point(s) of Acceptance at least 7 working days prior to next SWP execution date.
3. The Unit holder can withdraw a fixed amount on monthly/quarterly basis by redemption of units in the Unit holders' account. The provision of Minimum Redemption Amount of the designated Scheme(s) shall not be applicable to SWP transactions.
4. The load structure applicable to the Scheme prevailing at the time of enrollment will be applicable for all SWP transactions under the mandate.
5. If the SWP period or no. of installments is not specified in the transaction form, the SWP transactions will be processed until the balance of units in the unit holder's folio in the Scheme becomes zero.
6. The SWP mandate may be discontinued by a Unit holder by giving a written notice of at least 7 working days prior to the next SWP transaction date. SWP mandate will terminate automatically if all Units held by the unitholder in the Scheme are redeemed or upon the Mutual Fund receiving a written intimation of death of the sole / 1st Unit holder. If investor has selected multiple dates for registration and thereafter wishes to cancel any specific date(s) against multiple dates, then Investor has to provide the cancellation request to cease the entire multiple dates registered and submit a fresh registration request with the preferred dates. Any cancellation requests to cease specific dates against multiple dates registered, will be rejected.
7. Units marked under lien or pledge in the Scheme will not be eligible for SWP.
8. SWP in a folio of minor will be registered only upto the date of minor attaining majority even though the instruction may be for the period beyond that date.
9. In case the investor purchases additional Units in the Scheme under the same folio, the SWP facility would be extended to such units also.
10. The AMC reserves the right to introduce SWP facility at any other frequencies or on any other dates as the AMC may feel appropriate from time to time. The AMC / Trustee further reserves the right to change / modify the terms and conditions under the SWP prospectively at a future date.

### 11. Investments through distributors

As per directions of Securities and Exchange Board of India (SEBI), Investors can route their Application Forms directly and /or through the distributors /employees of the distributor who hold a valid certification from the National Institute of Securities Markets (NISM) and ARN provided by AMFI. Further, no agents/ distributors are entitled to sell units of mutual funds unless the intermediary is registered with Association of Mutual Funds in India (AMFI).

#### Employee Unique Identification Number (EUIN)

Every employee/ relationship manager/ sales person of the distributor of mutual fund products is required to quote the EUIN obtained by him/her from AMFI in the Application Form. Investors are requested to verify the AMFI registration details from their Distributor. However, in exceptional cases, where there is no interaction by the employee/ sales person/relationship manager of the distributor/sub broker with respect to the transaction and EUIN box is left blank, you are required to provide the duly signed declaration to the effect as given in the form.

#### Overseas Distributors

For Overseas Distributors, the ARN Code provided by AMFI is required to be incorporated in the space provided. Overseas Distributors are required to comply with the laws, rules and regulations of jurisdictions where they carry out their operations in the capacity of distributors.

#### Direct Investments

Investors applying Directly must mention "Direct" in ARN column. In case Distributor code is mentioned in the Application Form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan. In case of valid application received without indicating "Direct Plan" against the Scheme / Plan name and without any Distributor Code mentioned on the form, the application will be processed under "Direct Plan".