

GENERAL GUIDELINES

- This form should only be used by existing investors for the following:
 - Registering systematic investments under existing folios through Auto Debit/Post Dated cheques.
 - Renewal of SIP investments.
 - Change in Bank details for ECS/Direct Debit for existing SIPs.
- Please read the Scheme Information Document(s) carefully before investing. Please note that Systematic investment is not available in the Institutional and Super Institutional Plan of any scheme.
- Please countersign in accordance with your mode of holding against any corrections that you make in this Form.
- PERMANENT ACCOUNT NUMBER (PAN)** : Please note that for SIP of Rs. 50,000 or above (i.e. aggregate of all instalments in a rolling 12 month period), it is mandatory to furnish PAN together with an attested copy of PAN card. The attestation of the PAN card may be done by a Notary Public or a Gazetted Officer or a Manager of a Bank or a financial advisor under its/his seal and should carry the name and designation of the person attesting it.
- KNOW YOUR CUSTOMER (KYC)**
KYC is compulsory for all non-individuals, NRI and Channel investors with effect from 1st October 2010 for any amount and from 1st January 2011 for all individuals for any amount.
PLEASE ALSO NOTE THE FOLLOWING:
 - POA Holders need to be KYC-compliant.
 - Guardians to minor applicants need to be KYC-compliant.
 - In case you are not yet KYC-compliant, please approach a Point of Service (PoS) of CDL Ventures Limited to obtain KYC compliance and submit a copy of your KYC acknowledgment letter to us.
 - In the absence of a KYC Acknowledgment Letter, any applications for investments of would be rejected.
- Please refer the 'INSTRUCTIONS' below. This should help you fill in the form correctly and completely. In the absence of any necessary information, your application for investment would be rejected.
- Completed forms may be submitted to the nearest Investor Service Center of Pramerica Mutual Fund or Karvy.

INSTRUCTIONS TO FILL IN THE SIP TRANSACTION FORM

1. APPLICANT'S PERSONAL DETAILS:

- Please furnish the name of the Sole/First Unit Holder and the existing Folio Number in Section 1.
- Please fulfill requirements for PAN and KYC as specified in General Instructions above points 5 and 6 (as applicable) for all unit holders.

2. INVESTMENT DETAILS:

- Please indicate whether your request is for Registration of a new SIP, Renewal of an existing SIP or for Change in Bank Details of an existing SIP.
- The below mentioned criteria should be met for an SIP investment as specified in the Scheme Information Document or any addenda issued there to:
 - Minimum amount per instalment
 - Minimum number of instalments
 - Aggregate investment via SIP

Please furnish/indicate the below mentioned details with respect to your systematic investment

i) Scheme/Plan/Option and Dividend Frequency, where applicable.

ii) SIP Instalment Amount

iii) SIP Investment Amount

iv) **SIP Frequency** - Daily, Monthly or Quarterly. Please tick the appropriate option. **Daily frequency is offered only through Direct Debit bank meeting the requirements specified in the Terms & Conditions section.**

v) **SIP Dates (Monthly/Quarterly)** - 1st, 7th, 10th, 15th and 25th of every month or quarter. You also have a choice to have SIP instalments on all 5 dates by ticking the appropriate box provided for all 5 dates.

vi) **SIP Instalment Requirement**

Daily (Only for Pramerica Dynamic Fund and Pramerica Equity Fund) SIP minimum instalment amount: ₹ 500/-; Minimum number of instalments: 10

Monthly & Quarterly (For All schemes) SIP minimum instalment amount: ₹ 1,000/-; Minimum number of instalments: 5 (10 Instalments for PLF)

vii) **SIP Auto Debit Enrollment Period** - Please mention the Auto Debit Enrollment commencement date and end date. In order to save you from the hassle of sending us renewal instructions each time your SIP expires, Pramerica offers you two ways to invest. If you know how long you wish to invest for, specify the From Date and To Date. Alternatively, you can choose the open option - where you specify only the From Date - and can discontinue your SIP by writing to us.

viii) Your first Instalment Details. Please note that the instrument should be made favoring the scheme name in which you wish to invest. For eg. Pramerica Equity Fund

- Your preferred SIP Payment Mode Auto Debit (ECS/Direct Debit) or Post Dated Cheques (PDC).
 - If your preferred SIP Payment mode is through PDCs, the second and subsequent SIP Cheque details.
- Your first instalment can be for any day of the month. However, please note that there has to be a minimum gap of 21 days between your first SIP and your second SIP instalment (if you are paying for your subsequent SIP through Auto Debit).
 - As per AMFI Best Practice Guidelines Circular No. 16/2010-11, third party payments should not be accepted from November 15, 2010.
In line with these recommendations, Pramerica Mutual Fund (PMF) / Pramerica Asset Managers Private Limited ('the AMC') shall not accept applications for subscriptions for purchase of units accompanied with third party payment instruments with effect from November 15, 2010.
For more information please read the Scheme Information Document (SID).

3. PARTICULARS OF BANK ACCOUNT:

- Please furnish your Bank Account details from which the Auto Debit is to be effected. Please note that the sole/first applicant as mentioned in the 'Applicants Personal Details' section on this form need to be one of the a/c holders in the bank records registered for Auto Debit. If your bank is part of the Core Banking System (CBS), then the full CBS Account Number should be provided.
 - Please mention names of all bank account holders. If the mode of operation of your bank account is joint, all bank account holders would need to sign at the places marked 'x' in the same order and manner in which their signatures appear on bank records.
 - Please indicate the Bank Account Type.
 - 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 note MICR code starting and /or ending with 000 is not valid for ECS.**
 - Please provide either a cancelled cheque leaf (or copy thereof) of the bank account from which the Auto Debit is to be effected or the Banker's attestation (in Section 5 of the Auto Debit Registration Form in case the first SIP Instalment is through a DD or a Pay Order). This would help us cross-verify your bank details appearing in the cheque with the bank details furnished in this form and let you know of discrepancies, if any, for early corrective action.
4. The SIP enrolment will be discontinued if (a) 3 consecutive SIP instalments in case of daily, monthly & quarterly frequency are not honoured. b) the Bank Account (for standing instruction) is closed and request for change in bank account (for Standing Instruction) is not submitted at least 21 days before the next SIP Auto Debit instalment due date or if written request for cancellation is submitted by you at least 21 days before the due date.

TERMS AND CONDITIONS FOR AUTO DEBIT FACILITY

- SIP Auto Debit is available through ECS or Direct Debit Facility. This Facility is offered to you using Reserve Bank of India's (RBI) Electronic Clearing Service (Debit Clearing Facility). By opting for this facility you agree to abide by the terms and conditions subject to which this facility is offered by RBI.
- ECS**
The SIP ECS Facility is offered only to investors having Bank Accounts in select cities listed below:
 - Agra • Ahmedabad • Allahabad • Amritsar • Anand • Asansol • Aurangabad • Bangalore
 - Bardhaman • Baroda • Belgaum • Bhavnagar • Bhilwara • Bhopal • Bhubaneswar
 - Bijapur • Bikaner • Calicut • Chandigarh • Chennai • Cochin • Coimbatore • Cuttack
 - Dargeeling • Davangere • Dehradun • Delhi • Dhanbad • Durgapur • Erode • Gadag
 - Gangtok • Goa • Gorakhpur • Gulbarga • Guwahati • Gwalior • Haldia • Hubli
 - Hyderabad • 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 • Shimla • Shimoga
 - Sholapur • Siliguri • Surat • Thirupur • Tirunelveli • Tirupati • Trichur • Trichy • Trivandrum
 - Tumkur • Udaipur • Udipi • Varanasi • Vijaywada • VizagThe cities listed above may be modified/ removed at any time purely at the discretion of Pramerica Mutual Fund without assigning any reason or prior notice.
Applications for SIP ECS Facility would be accepted only if the Bank Branch in the locations listed above in point 2 participates in local MICR/ECS Clearing.
- Direct Debit**
Applications for SIP Direct Debit would be accepted for the following banks where the Core Banking Account number is provided.
Direct Debit banks with Core Banking Account Number Length
Bank of Baroda - 14 digits, Bank of India - 15 digits, Union Bank of India - 15 digits, IDBI Bank - 13 to 16 digits, Indusind Bank - 13 to 16 digits, Kotak Mahindra Bank - 15 digits, Citibank - 10 digits, State Bank of India - 11 digits starting with 1, 2, 3, 5 and 6, Punjab National Bank - 16 digits, Axis Bank - 15 digits, Corporation Bank - Not fixed but should accompany with copy of the bank passbook
Please note that SIP Daily frequency is only available to investors providing the SIP Debit mandate of Direct Debit banks with Core banking account numbers.
- There has to be a minimum gap of 21 days between the date of your first SIP (through Cheque) and your second and subsequent SIP (through Auto Debit). While mentioning the SIP Auto Debit period (from) in this form, please take this into account and indicate the correct SIP Auto Debit commencement date.
- If your request is for renewal of your SIP, unless there is a change in your SIP auto debit bank details, we would collect your SIP Instalment through auto debit directly from your Bank Account. However, if there is a change in your SIP auto debit bank details, you would need to furnish a cancelled cheque leaf of your new bank account/copy thereof together with this form.
The SIP renewal request should be submitted at least 21 days before the due date of first SIP Instalment after renewal. Your first SIP Instalment upon renewal would be debited from your bank account on your preferred SIP Date.
- For cancellation of the Auto Debit (ECS/Direct Debit) Facility, you need to give a notice of 21 days.
- If you are an existing investor with us and are availing SIP through Auto Debit (ECS/Direct Debit) Facility, please note the following with respect to this systematic investment that you propose to make in the folio : Your proposed systematic investments should be from the same bank account from which your existing SIP investments are being made. We will not be able to process the systematic investment if the bank mandate is different from the bank mandate provided for the existing SIP investments.
- You will not hold Pramerica Mutual Fund/Pramerica Asset Managers Private Limited/Trustees to the Fund, its Registrars and other service providers responsible if the transaction is not/incorrectly effected due to incomplete or incorrect instructions from the applicant. Besides, you will not hold either of the entities listed here in before responsible if the transaction is delayed or not effected or the applicant bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS/local holidays.
- Pramerica Mutual Fund/Pramerica Asset Managers Private Limited reserves the right not to re-present any mandate for SIP Auto Debit facility if the registration could not be effected in time for reasons beyond its control.
- Pramerica Mutual Fund/Pramerica Asset Managers Private Limited/Trustees to the Fund, its Registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred/suffered by you as a result of use of this facility.