

# SYSTEMATIC INVESTMENT PLAN (SIP) Registration Cum Mandate Form For NACH/Direct Debit

## With Goal SIP & Top- Up Facility

Application No.:



Name & Broker Code / ARN / RIA Code	Sub Broker / Agent ARN Code	Sub Agent Code	EUIN*	Internal Code for Sub-Agent/Employee	ISC Date Time Stamp Reference No.
ARN-87761			E075033		

Declaration for "Execution Only" Transaction (where Employee Unique Identification Number-EUIN\* box is left blank). Please refer instruction 12 of KIM for complete details on EUIN. I/We hereby confirm that the EUIN 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.

Signature of 1 <sup>st</sup> Applicant / Guardian / Authorised Signatory / PoA / Karta	Signature of 2 <sup>nd</sup> Applicant / Guardian / Authorised Signatory / PoA	Signature of 3 <sup>rd</sup> Applicant / Guardian / Authorised Signatory / PoA
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Please ☒ Enrollment for New Registration (Please fill all sections) OR ☐ SIP Top-up Facility OR ☐ Goal Based SIP

### 1. EXISTING UNIT HOLDER INFORMATION (The details in our records under the folio number mentioned will apply for this application.)

Name of 1<sup>st</sup> Unit Holder Folio No.   

Aadhaar No. Aadhaar Copy (Please ☒) ☐ Enclosed

### 2. SIP ENROLMENT DETAILS (Please check the Minimum Amount Criteria for the scheme applied for. [Refer Instruction 17 Overleaf]).

Frequency Please ☒ Monthly (Default) ☐ Quarterly ☐ Regular Plan ☐ Direct Plan ☐ Growth (Default) ☐ Dividend Reinvestment (Please ☒)  
☐ Dividend Payout ☐ Daily ☐ Weekly ☐ Monthly  
\*For Mirae Asset Cash Management Fund & Mirae Asset Savings Fund

Scheme ☐ Dividend Payout

SIP Date Please ☒ 01<sup>st</sup> ☐ 10<sup>th</sup> (Default) ☐ 15<sup>th</sup> ☐ 21<sup>st</sup> ☐ 28<sup>th</sup> SIP Amount (₹) ☐ 5,000 ☐ 10,000 ☐ 25,000 ☐ Any other Amount. (₹)

SIP Start Date: M M Y Y Y Y OR Enter SIP End Date: M M Y Y Y Y End Date : Perpetual ☐ Dec 2099 (Till you instruct Mirae Asset Mutual Fund to discontinue your SIP)

### 2a. Goal SIP - Do you want to assign a goal for your SIP. Yes ☐ No ☐ If yes please select (✓) your goal [Refer Instruction 24 Overleaf].

Please specify your goal amount ₹ ☐ Kids Marriage ☐ Kids Education ☐ Retirement Planning (Default)

☐ Tax Savings ☐ Dream House ☐ Dream Car ☐ Dream Vacation ☐ Others

### 2b. SIP TOP-UP FACILITY (You can start SIP Top-up facility after minimum 6 months from 1st SIP) Refer Instruction No. 23 on the reverse on SIP Top-up

All Applicants have to submit NACH mandate and will need to fill the maximum amount in line with Top Up amount, SIP amount & tenure. (Not available for micro SIPs)

Top-up Amount (₹)	(minimum ₹ 500/- and in multiples of ₹ 1/- only)	Top-up Start Date	M M Y Y Y Y
Frequency Please <input checked="" type="radio"/>	<input type="radio"/> Half Yearly <input type="radio"/> Yearly (Default)	Top-up End Date	M M Y Y Y Y

For Existing Investors: Original SIP details - SIP Date - SIP Amount (₹)- Scheme -

### 3. SIP PAYMENT DETAILS (New Investors - Please provide copy of cancelled cheque and mention relevant SIP details in the form and NACH mandate.)

☐ Cancelled cheque Leaf First SIP Cheque No. Drawn on Bank

Cheque Date A/c. Type ☐ NRE ☐ CURRENT ☐ SAVINGS ☐ NRO

### 4. BANK ACCOUNT DETAILS (Mandatory)

Name of 1<sup>st</sup> A/c. Holder as in Bank Records

Bank Name Core Banking A/c. No.   

Branch Name & Address City   

9 Digit MICR Code Bank Account Type ☒ NRE ☐ CURRENT ☐ SAVINGS ☐ NRO

**DECLARATION & SIGNATURE:** To The Trustees, Mirae Asset Mutual Fund - I/We have read and understood the contents of the SID of the applied Scheme and the terms & conditions of SIP enrolment and registration through NACH/ECS or Direct Debit (Auto Debit). I/We also agree that if the transaction is delayed or not effected for reasons of incomplete or incorrect or any other operational reasons, I/We would not hold Mirae Asset Global Investments (India) Pvt. Ltd., their appointed service providers or representatives responsible. I/We also undertake to keep sufficient funds in my bank account on the date of execution of the said standing instructions. "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 have not made any other Micro application [including Lumpsum + SIPs] which together with the current application would result in aggregate investments exceeding Rs. 50,000 in a rolling 12 month period or in a financial year". Aadhaar: I/We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (iii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/We hereby provide my/our consent for sharing/disclosing of my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios

Signature of 1 <sup>st</sup> Applicant/Guardian/Authorised Signatory/PoA/Karta (AS IN BANK RECORDS)	Signature of 2 <sup>nd</sup> Applicant/Guardian/Authorised Signatory/PoA (AS IN BANK RECORDS)	Signature of 3 <sup>rd</sup> Applicant/Guardian/Authorised Signatory/PoA (AS IN BANK RECORDS)
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NACH MANDATE INSTRUCTION FORM (Refer instruction over leaf before Filling)	Tick (✓) <input checked="" type="checkbox"/>	UMRN <sup>1</sup> <span style="border: 1px solid black; padding: 0 5px;">  </span>	Date <sup>2</sup> DD MM YYYY <span style="border: 1px solid black; padding: 0 5px;">  </span>
	Create <input checked="" type="checkbox"/>	Sponsor Bank Code <sup>3</sup> <span style="border: 1px solid black; padding: 0 5px;">  </span>	Utility Code <sup>4</sup> <span style="border: 1px solid black; padding: 0 5px;">  </span>
	Modify <input type="checkbox"/>	I/We, hereby authorize <sup>5</sup> <span style="border: 1px solid black; padding: 0 5px;">Mirae Asset Global Investments (India) Pvt. Ltd.</span>	To Debit (Tick ✓) <input checked="" type="checkbox"/>
	Cancel <input type="checkbox"/>	Bank A/c Number <sup>6</sup> <span style="border: 1px solid black; padding: 0 5px;">  </span>	SB / CA / CC / SB-NRE / SB-NRO / Other
	Bank Name <sup>9</sup> <span style="border: 1px solid black; padding: 0 5px;">  </span>	IFSC <sup>10</sup> <span style="border: 1px solid black; padding: 0 5px;">  </span>	or MICR <sup>11</sup> <span style="border: 1px solid black; padding: 0 5px;">  </span>
	Amount in words <sup>12</sup> <span style="border: 1px solid black; padding: 0 5px;">  </span>	Amount in Figures <sup>13</sup> ₹ <span style="border: 1px solid black; padding: 0 5px;">  </span>	
	Frequency <sup>14</sup> <input checked="" type="checkbox"/> Mthly <input checked="" type="checkbox"/> Qtly <input checked="" type="checkbox"/> H-Yrly <input checked="" type="checkbox"/> Yrly <input checked="" type="checkbox"/> As & when presented	Debit Type <sup>15</sup> <input checked="" type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount	
	Ref 1 <sup>16</sup> : Folio No. <span style="border: 1px solid black; padding: 0 5px;">  </span>	Mobile <sup>18</sup> <span style="border: 1px solid black; padding: 0 5px;">  </span>	
	Ref 2 <sup>17</sup> : Scheme <span style="border: 1px solid black; padding: 0 5px;">  </span>	Email ID <sup>19</sup> <span style="border: 1px solid black; padding: 0 5px;">  </span>	
	Period <sup>20</sup> D D M M Y Y Y Y	I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.	
From <span style="border: 1px solid black; padding: 0 5px;">  </span>	<input checked="" type="checkbox"/> Signature of primary account holder	<input checked="" type="checkbox"/> Signature of joint account holder	
To <span style="border: 1px solid black; padding: 0 5px;">  </span>	<input checked="" type="checkbox"/> Signature of primary account holder	<input checked="" type="checkbox"/> Signature of joint account holder	
Or <input checked="" type="checkbox"/> Until cancelled	<input checked="" type="checkbox"/> Signature of primary account holder	<input checked="" type="checkbox"/> Signature of joint account holder	
	<input checked="" type="checkbox"/> Signature of primary account holder	<input checked="" type="checkbox"/> Signature of joint account holder	

This is to confirm that declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/corporate or the bank where I have authorized debit.

03-2018

General Guidelines

This mandate registration form will be submitted through National Automated Clearing House (NACH).

1. This facility is offered to investors having Bank accounts in select banks mentioned in the link <http://www.npci.org.in/> The Banks in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of National Payments Corporation of India (NPCI) without assigning any reasons or prior notice. Standing instructions for investors in such Banks will be discontinued. The investor consents to agree to abide by the terms and conditions of NACH facility of NPCI. By signing this Systematic Investment Plan Application form, the Applicant(s) hereby authorises Mirae Asset Global Investments (India) Pvt. Ltd., Investment manager to Mirae Asset Mutual Fund acting through their authorised service providers to debit the mentioned Bank A/c provided by NACH/ECS (Auto Debit Clearing / Direct Debit) Facility or any other facility for collection of SIP payments.
2. Please submit the NACH mandate registration form not less than 25 business days before the first installment date. The installment start date shall not be later than 2 months from the date of application submission date. Applicant acknowledges that incomplete or ambiguous forms in any respect will not be processed & AMC reserves the right to reject such applications.
3. Unitholders can opt to invest SIP on monthly or quarterly frequency on the following dates - 1st, 10th, 15th, 21st and 28th of each month/ first month of the quarter. In case the day specified is a Non-Business Day, the transaction will be effected on the next Business Day.
4. Investor/Unitholder(s) should preferably provide their mobile number and email id on the mandate form. Where the mobile number and email id mentioned on the mandate form differs from the ones as already existing in the folio, the details provided on the mandate may be updated in the folio. All future communication whatsoever would be, thereafter, may be sent to the updated mobile number and email id.
5. Investor/Unitholder(s) should submit original Cancelled Cheque (or a copy) along with mandate form 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 Unitholder(s) cheque/bank account details are subject to third party verification.
6. Investors are required to ensure adequate funds in their bank account on the date designated SIP date. Mirae Asset Mutual Fund (MAMF) through its service provider will endeavor to debit the investor bank account on or after the said date.
7. Applicant acknowledges that Mirae Asset Mutual Fund will not be liable in any manner whatsoever, for any transaction failures due to rejection by the investor's bank/branch, which is due to technical reasons or due to delay in registration of the NACH mandate. Further, Applicant is aware that he/she has to sufficiently keep its bank account funded for such non-debited transactions; which upon confirmation may be presented anytime to its bank for stipulated SIP debits. Further, the Applicant also confirms that it will not hold Mirae Asset Mutual Fund and/or its service providers responsible if the transaction is delayed or not effected by its Bank or if debited in advance or after the specific date due to various reasons or for any bank charges debited by its banker in its designated account towards NACH Registration/Cancellation/Rejections, NACH Debit/Auto Debit/Local Holidays.
8. Mirae Asset Mutual Fund reserves the right to reverse allotments in case the debit is not paid by the bank for any reason whatsoever. Further, Mirae Asset Mutual Fund shall not be responsible and liable for any damages/compensation for any loss, damage etc., incurred by the investor. The Applicant is aware and assumes the entire risk of using the Auto Debit facility of NACH and takes full responsibility for the same.
9. Mirae Asset Mutual Fund / Mirae Asset Trustee Co. Pvt. Ltd. / Mirae Asset Global Investments (India) Pvt. Ltd. reserves the right to discontinue or modify this facility at any time in future on a prospective basis. This right also includes the right to discontinue this facility in case Direct Debits through NACH routes are continuously rejected by the investor's bank for any reasons. Mirae Asset Mutual Fund reserves the right to reject any application without assigning any reason thereof.
10. Kindly note that any change in original SIP enrolment details such as SIP Date, Frequency, Tenure will be considered as fresh application and will be subject to applicable load structure and other terms at the time of application. Any change in any credential of bank particulars or transaction modification, will be treated as fresh instructions, and applicants will have to use separate form for such changes/modifications.
11. Requests for any changes/cancellation in the NACH Bank Mandate request should be submitted at least 15 Business days in advance.
12. Investments made through Auto Debit mode are subject to realization of funds from investor bank accounts and the NAV guidelines will be applicable for the transactions which are connected with realization of funds.
13. In case any payment instruction for SIP installment is dishonored by the Bankers for three consecutive times for the reason Account Closed or Insufficient Balance, the AMC reserves the right to discontinue the SIP enrolment.
14. The facility will be automatically terminated upon receipt of intimation of death of the Unitholder. Further, fresh registrations will be required for all Minor Investors who have turned Major, along with fresh bank account credentials. MAMF reserves the right to reject all such transactions through old registrations.
15. Each SIP installment will be treated as a fresh transaction and shall be subject to applicable exit load structure prevailing on the date of each investment.
16. Third Party Cheque / Funds Transfer: The payment towards investment can happen only from the bank account of 1st holder and therefore the 1st holder needs to be one of the holder in the bank account. As per the recent guidelines, Mirae Asset Mutual Fund has decided to restrict the acceptance of Third Party payments. Accordingly Third Party payment instruments for subscriptions / investments shall not be accepted by the AMC except in the following cases:
- i) Payment by Parents / Grand-Parents / related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding Rs. 50,000/- (each regular purchase or per SIP instalment);
  - ii) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility through payroll deductions;
  - iii) Custodian on behalf of an Fil or a Client.
- For complete details, please refer the section on Third Party cheques given in the General Instructions.
17. Please refer the "Minimum Application/Number of units" mentioned in the KIM under the section "Applicable to all schemes" for minimum subscription amount and frequency. Please take note of the Minimum Amount Criteria as under:

Schemes	Monthly / Quarterly Frequency
Mirae Asset Tax Saver Fund	₹ 500 - 5 Installments - Multiples of ₹ 500 thereafter
All Other Schemes	₹ 1000 - 5 Installments - Multiples of ₹ 1 thereafter

Please note Default Option is Growth. In case of Dividend, default option is Dividend Reinvestment.

18. The transactions are liable to rejection incase Investor has Multiple Auto Debit Mandate at folio level. Separate forms will be required to be submitted to avail of SIP in separate schemes / plans / date. A single form cannot be used for different schemes simultaneously.
19. Employee Unique Identification Number (EUN): SEBI has made it compulsory for every employee / relationship manager / sales person of the distributor of mutual fund products to quote the EUN obtained by him / her from AMFI in the Application Form. EUN, particularly in advisory transactions, would assist in addressing any instance of misspelling even if the employee / relationship manager/sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing mutual fund products are also required to obtain and quote EUN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUN is correctly filled up in the Application Form. However, if your distributor has not given you any advice pertaining to the investment, the EUN box may be left blank. In this

case, you are required to tick mark the box provided above the signature box. However, in case of any exceptional cases where there is no interaction by the employee/sales person / relationship manager of the distributor/sub broker with respect to the transaction, AMCs shall take the requisite declaration separately signed by the investor.

20. Mirae Asset Mutual Fund/Sponsor Bank/NPCI are not liable for the bank charges, if any debited from investor's bank account by the destination bank, on account of payment through NACH.
21. For further details of the Scheme features like minimum amounts, risk factors etc, investors should, before investment, refer to the Scheme Information Document(s), Key Information Memorandum and Addenda issued available at any of the Investor Service Centers or distributors or from the website [www.miraeeasestmf.co.in](http://www.miraeeasestmf.co.in)
22. **Additional for MICRO Systematic Investment Plans (MICRO SIPs)**

As per SEBI guidelines, Lumpsum and SIP investments in mutual funds up to Rs.50,000 per year, per investor, per mutual fund shall be exempted from the requirement of PAN subject to other operational guidelines. Any investment, lumpsum or through Systematic Investment Plans (SIPs) by investors, where aggregate of investments/installments in a rolling 12 months period, does not exceed Rs. 50,000/- per investor will be treated as Micro investments for the above purpose. Micro investments will be accepted subject to PAN exemption in KYC process. This exemption will be applicable ONLY to investments by individuals (not NRI & PIOs). Minors and Sole proprietary firms, HUFs and other categories will not be eligible for Micro Investments. The exemption is applicable to joint holders also. In case under MICRO SIP, the first SIP instalment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will cease for future instalments. No refund to be made for the units already allotted. However redemptions will be allowed based on the submission of normal prescribed Redemption Transaction Slip. Investors may submit any one of the Photo Identification documents (please refer paragraph titled PAN under the General instructions) along with KYC form and proof of address (self-attested). No separate address proof is required if Photo ID with address mentioned on it is submitted. The photo identification documents have to be current and valid and also to be either self-attested or attested by ARN holder (AMFI Registered Distributor). All the applicants including second and third applicant (if any) is mandated to submit any of the above documents.

23. **Terms & Conditions - SIP Top-up:**
- 'SIP Top-Up' is a facility which will enable investors to increase the amount of SIP installments at pre-defined frequency by a fixed amount during the tenure of SIP. The features, terms and conditions for availing the 'Top-Up' facility shall be as follows:
- SIP Top-Up facility can be availed at half yearly and yearly intervals. In case the Top-Up frequency is not specified, Default will be considered as yearly frequency.
  - Minimum Top-Up amount would be Rs. 500/- & in multiples of Re. 1/- thereafter for all the schemes of the Fund that offer SIP.
  - In case the investor does not specify Top-Up amount, Rs. 500/- will be considered as the Top-Up amount and the request will be processed accordingly.
  - 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 SIP is registered up till 2099 & the end date of the Top-Up facility is not mentioned; then the Top-up will continue till 2099.
  - SIP top-up facility is currently available only for Sip registration and installment payments made directly with the fund and through modes like NACH/Auto Debit mode. Sip Top up facility is currently not available for Sip registration and installment being made by submission of Post-dated cheques (PDCs) and where SIP is registered and installments are sent through Mutual Fund Utility (MFU), MFSS system if NSE or BSE Star MF platform of BSE or any other platforms of these stock exchanges or Channel partners, I-SIP. As & When relevant systems are put in place, this facility will be automatically offered.
  - 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 continue to be processed with the last topped up amount till the SIP end date.
  - SIP Top Up facility can be availed by Existing Investors who have already registered any SIP with the fund, after a gap of 6 months from the date of submission of such Top Up application request and after the subsequent cycle date SIP has been processed.
  - All other conditions generally applicable for SIP shall also be applicable for SIP top-up facility.
  - For Example if for an Existing SIP, the First SIP date is 15th of each Month from Jan 2016; and the Top Up application request is submitted on 22nd Feb, 2018. The Next SIP date will be 15th of March, 2018; therefore the Top Up will start after 6 Months from 15th of September, 2018
  - Top-Up facility would be available to all existing and new SIP enrolments. Existing investors who have enrolled for SIP are also eligible to avail Top-Up facility and will be required to submit 'Systematic Investment Plan (SIP) with Top-Up Facility' at least 25-30 calendar days prior to the Top-Up start month.

An illustration: The Top-Up facility will work as follows:

Details of SIP registered	Details of Top-up opted for
<ul style="list-style-type: none"><li>• Fixed SIP Installment amount: ₹ 5,000/-</li><li>• SIP Period: 01-April-2016 till 31-March-2019 (3 years)</li><li>• SIP date: 1st of every month (36 installments)</li></ul>	<ul style="list-style-type: none"><li>Example:</li><li>• Top-Up Amount: Rs. 1,000/-</li><li>• Top-Up Frequency: Every 6 months</li></ul>

Based on above details, SIP Installments shall be as follows:

Installment No(s).	SIP Installment (in ₹) (A)	Top-up amount (in ₹) (B)	Monthly SIP Installment amount after Top-up (in ₹) (A+B)
1 to 6	5,000	NA	5,000
7 to 12	5,000	1,000	6,000
13 to 18	6,000	1,000	7,000
19 to 24	7,000	1,000	8,000
25 to 30	8,000	1,000	9,000
31 to 36	9,000	1,000	10,000*
*(At-least amount to be filled on NACH Mandate)			

24. **Terms & Conditions - Goal Based SIP:**
- SIP application can have only one Goal assigned. Investors will be required to submit separate application forms for each Goal.
  - Units will not be automatically redeemed upon achievement of Goal and the SIP shall continue till the term of the SIP, even after the crossing of the Goal Amount. Further, Units will be redeemed as per First In First Out basis for any redemption applied for.
  - Goal Amount & type of Goal is mandatory for each Goal SIP Application. Default option will be Retirement Planning where no Goal is ticked. If no Goal amount is mentioned on the SIP application in section 2a, then the SIP will be registered as a regular SIP & not as Goal SIP.
  - Goal SIP facility is currently not available for SIP registered/submitted through Post-dated cheques (PDCs), OR through Mutual Fund Utility (MFU), OR through MFSS system if NSE or BSE Star MF platform of BSE or any other platforms of these stock exchanges or Channel partners or Mirae Asset online (I-SIP). As & when relevant systems are put in place, this facility will be automatically offered on respective platforms.
  - All other conditions generally applicable for SIP shall also be applicable for Goal SIP.

Instructions to fill Mandate:

- UMRN - To be left blank.
- Date in DD/MM/YYYY format
- Sponsor Bank IFSC / MICR code, left padded with zeroes where necessary. (Maximum length - 11 Alpha Numeric Characters).
- Utility Code: Unique code of the entity to whom mandate is being given - To be provided by the entity.
- Name of the entity to whom the mandate is being given.
- Account type - SB / CA / CE / SB-NRE / SB-NRO / OTIICR
- Tick - Select your appropriate Action
  - Create - For New Mandate
  - Modify - For Changes / Amendment on existing Mandate
  - Cancel - For cancelling the existing registered Mandate
- Your Bank Account Number for debiting the amount.
- Name of your bank and branch.
- Your Bank branch IFSC code OR
- Your Bank branch MICR code

- Amount in words.
- Amount in figures.
- Frequency at which the debit should happen.
- Whether the amount is fixed or variable.
- Reference - 1: Any details requested by the entity to whom the mandate is being given
- Reference - 2: Any details requested by the entity to whom the mandate is being given.
- Your phone number.
- Your email-id.
- Period for which the debit mandate is valid
  - Start date
  - End date
  - Or until cancelled
- Signatures of the account holder as per holding pattern in bank records.
- Name of the account holder.