

# SIP REGISTRATION & OTM DEBIT MANDATE FORM FOR MULTIPLE SCHEMES

Name & Broker Code/ ARN / RIA / PMRN Code**	Sub Broker / Agent ARN Code	Sub Agent Code	EUIN*	Internal Code for AMC	ISC Date Time Stamp Reference No.

\*\*  By mentioning RIA/PMRN code, I/We authorize you to share with the Investment Adviser / Portfolio Manager the details of my/our transactions in the scheme(s) of WhiteOak Capital Mutual Fund. (Please  if applicable) In case the EUIN box has been left blank, please refer the point related to EUIN in the Declaration & Signatures section overleaf. Upfront commission "if any applicable" 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.  
Please Note: All field marked with asterisk (\*) to be mandatorily filled.

## 1. UNIT HOLDER INFORMATION

Existing Folio Number \_\_\_\_\_ Name FIRST NAME \_\_\_\_\_ LAST NAME \_\_\_\_\_

Use Existing One Time Debit Mandate (If already registered in the Folio) (Please  if applicable and provide the existing bank details)

Bank Name \_\_\_\_\_ Bank A /c No. \_\_\_\_\_

## 2. SIP INVESTMENT & PAYMENT DETAILS [Refer Terms and Conditions as part of Instructions]

Scheme Name/Plan/Option/Sub-option	SIP Installment Amount (₹)	SIP Frequency (* Default)	SIP Day & Date (Default date 10th)	SIP Start Month & Year and SIP End Month & Year	Top-Up (Minimum ₹ 500 or in Multiples of 5%, 10%, 15%, 20%) Amount (₹) or Percentage (%)	Frequency*
Scheme Name	₹ _____ No. of Installment _____	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	Monthly & Quarterly [D][D] Weekly (Please mention day)	[M][M][Y][Y][Y][Y] to [M][M][Y][Y][Y][Y] Weekly (Please mention day)	₹ _____ OR % _____	<input type="checkbox"/> Yearly <input type="checkbox"/> Half Yearly
Scheme Name	₹ _____ No. of Installment _____	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	Monthly & Quarterly [D][D] Weekly (Please mention day)	[M][M][Y][Y][Y][Y] to [M][M][Y][Y][Y][Y] Weekly (Please mention day)	₹ _____ OR % _____	<input type="checkbox"/> Yearly <input type="checkbox"/> Half Yearly
Scheme Name	₹ _____ No. of Installment _____	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	Monthly & Quarterly [D][D] Weekly (Please mention day)	[M][M][Y][Y][Y][Y] to [M][M][Y][Y][Y][Y] Weekly (Please mention day)	₹ _____ OR % _____	<input type="checkbox"/> Yearly <input type="checkbox"/> Half Yearly
Scheme Name	₹ _____ No. of Installment _____	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly* <input type="checkbox"/> Quarterly	Monthly & Quarterly [D][D] Weekly (Please mention day)	[M][M][Y][Y][Y][Y] to [M][M][Y][Y][Y][Y] Weekly (Please mention day)	₹ _____ OR % _____	<input type="checkbox"/> Yearly <input type="checkbox"/> Half Yearly

First Installment Details First SIP Transaction via Cheque No. \_\_\_\_\_ Cheque Dated [D][D][M][M][Y][Y][Y][Y] Amount (₹) \_\_\_\_\_ In Figures

**Mandatory Enclosure** (if 1st Installment is not by cheque)  Blank cancelled cheque  Copy of cheque (The name of the first/ sole applicant must be pre-printed on the cheque.)

In case of a single scheme, the Cheque/DD should be drawn in favor of Scheme name for e.g. "WhiteOak Capital Flexi Cap Fund". In case of multiple schemes, Cheque/DD should be drawn in favour of "WhiteOak Capital MF Multi Collection A/c" and the cheque amount should match with the Total Investment amount mentioned here.

## 3. DECLARATION(S) & SIGNATURE(S) should be as it appears in the Folio / on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

I/We hereby authorise WhiteOak Capital Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of SIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/ Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold WhiteOak Capital AMC/MF or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. The ARN holder has disclosed to me/us all he 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 acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information.

For Micro SIP only: I hereby declare that I do not have any existing Micro SIPs which together with the current application in rolling 12 month period or in financial year i.e. April to March will result in aggregate investments exceeding ₹ 50,000 in a year.

Sign of 1st Applicant / Authorised Signatory / POA \_\_\_\_\_

Sign of 2nd Applicant / Authorised Signatory / POA \_\_\_\_\_

Sign of 3rd Applicant / Authorised Signatory / POA \_\_\_\_\_

## 4. OTM DEBIT MANDATE FORM (Applicable for Lumpsum additional purchases as well as SIP Registrations)

UMRN \_\_\_\_\_ Bank use \_\_\_\_\_ Date [D][D][M][M][Y][Y][Y][Y]

Sponsor Bank Code \_\_\_\_\_ Bank use \_\_\_\_\_  CREATE  MODIFY  CANCEL

Utility Code \_\_\_\_\_ Bank use \_\_\_\_\_ I/We hereby authorize WhiteOak Capital Mutual Fund

To Debit (tick  SB  CA  CC  SB-NRE  SB-NRO  Other Bank A/c \_\_\_\_\_

With Bank \_\_\_\_\_ Name of customers bank \_\_\_\_\_ IFSC / MICR \_\_\_\_\_

An Amount Of Rupees \_\_\_\_\_ ₹ \_\_\_\_\_

DEBIT TYPE  Fixed Amount  Maximum Amount FREQUENCY  Mthly  Qtly  H-Yrly  Yrly  As & when presented

Reference 1 \_\_\_\_\_ Folio No. \_\_\_\_\_ Reference 2 \_\_\_\_\_ Scheme Name \_\_\_\_\_

1. 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 bank. 2. This is to confirm that the 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. 3. 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 the debit.

PERIOD

From [D][D][M][M][Y][Y][Y][Y]

To [D][D][M][M][Y][Y][Y][Y]

Or  Until Cancelled

Signature Of Primary Account Holder \_\_\_\_\_ Signature Of Joint Account Holder \_\_\_\_\_ Signature Of Joint Account Holder \_\_\_\_\_

Phone No. \_\_\_\_\_ 1. Name Of Primary Account Holder \_\_\_\_\_ 2. Name Of Joint Account Holder \_\_\_\_\_ 3. Name Of Joint Account Holder \_\_\_\_\_

Please read the Terms and Conditions and refer to SID\_SAI, KIM and Addendums issued for the respective schemes

TOLL FREE NUMBER: 1800 3000 3060 | EMAIL: clientservice@whiteoakamc.com | WEBSITE: mf.whiteoakamc.com

Version : 23.01.2023

**Please read Scheme Information Document along with Statement of Additional Information and addendum issued from time to time before filling this form.**

The Unitholders of the Scheme can benefit by investing specific amounts periodically, for a continuous period. At the time of registration, the SIP allows the investors to invest fixed equal amounts subject to minimum of ₹ 500/- and multiples of ₹ 1/- every week/fortnight/month or ₹ 1,500/-and in multiples of ₹ 1/-every quarter for purchasing additional Units of the Scheme at NAV based prices Please note for WhiteOak Capital Tax Saver Fund the minimum installment amount for monthly frequency is ₹ 500/- and in multiple of ₹ 500/- For quarterly frequency ₹ 1,500/- (plus in multiple of ₹ 500/-) Investors can enroll themselves for SIP in the Scheme by ticking appropriate box on the application form or by subsequently making a written request to that effect to the Registrar & Transfer Agent.

Minimum number of instalments for weekly/fortnightly/monthly frequency will be 6 and for quarterly frequency will be 4. Investors can choose any date of his/her preference to register -any frequency available under the SIP facility. In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.

Investors can subscribe to SIP by using OTM. The cheques/Demand Draft should be in favour of the scheme and crossed "Account Payee Only", and the cheques must be payable at the centre where the applications are submitted to the Investor Service Centre. In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs from the name on the Cheque/Demand Draft, then the AMC will allot units under the Scheme mentioned on the application form/transaction slip.

Further, Investors/ unitholders subscribing for SIP are required to submit SIP request by filling SIP application form at least 30 days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for SIP's.

Within 3 Business Days of SIP allotment, a fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account. An investor will have the right to discontinue the SIP, subject to giving 15 days prior notice in writing or by filling SIP cancellation form to the subsequent SIP date.

**Terms & Conditions for Application in SIP in more than one scheme**

Investors should use this form for investment/subscription in multiple schemes of WhiteOak Capital Mutual Fund (except NFO schemes).

**Please read SID, SAI, KIM and Addendum issued for the schemes, before investing.**

- Investor can make purchases up to 4 schemes in this form, by making a single consolidated payment for the investments
- Application form carrying purchases in more than 4 schemes are liable to be rejected
- Application form carrying single scheme transaction shall be treated as Single scheme investment
- In case of investment in Multiple schemes, the Cheque/ DD should be drawn favouring "WhiteOak Capital MF Multi Collection A/c. In case the cheque is drawn in favour of any scheme name, the application is liable to be rejected.
- In case of investment in Single scheme, cheque should be drawn in favour of Scheme Name. For eg 'WhiteOak Capital Flexi Cap Fund'. In case the cheque is drawn in favour of WhiteOak Capital MF Multi Collection A/c, the application is liable to be rejected.
- Cheque/ DD should be drawn for Total Amount of investment in all schemes applied for
- If the total amount of investments mentioned on the application is different from the amount mentioned on the accompanying Cheque / Demand Draft, then the application is liable to be rejected
- Please mention all scheme/ plan/ option details in the table provided in Section 2 of the form. If the scheme details are provided in any other format, the application is liable to be rejected
- Please mention the names of the Schemes where you wish to make your investment and your preferred options. If you do not indicate your preferred options, your application would be processed based on the terms & conditions set out in the Scheme Information Document"
- In case of multiple schemes investment, if different plan (i.e. Regular or Direct) are mentioned for different schemes, then all the 4schemes will be under the direct plan**
- Investments will be accepted subject to minimum investment criteria applicable for the schemes opted for investment. Even if one of the schemes specified for investment does not satisfy the minimum investment criteria, the application will be liable to be rejected for all schemes
- If one of the schemes specified for investment does not satisfy any validation, the application will be liable to be rejected for all schemes
- This facility is available for Lumpsum and SIP purchases. For SIP purchases, the debits will be placed as per the OTM mandate provided in the Account Opening Form or already registered under the Folio specified in the application form with respective limits of the mandate, so recorded with the bank Physical application form for subscription under multiple schemes through this facility will be time stamped only once and such time stamping will be treated as valid time stamped for all schemes applied for. Where such applications are received at AMC Branches with Digital branch scanning facility, application will be scanned accordingly for the purpose of digital time stamping
- Please note that for every transaction, a separate Statement of Account shall be sent to the investor

**New Investor:** Please fill Common Application Form along with SIP Registration & OTM Debit Mandate Form. If the investor fails to mention the scheme name in the SIP Registration Form, then the Fund reserves the right to register the SIP as per the scheme name available in the common application. In case of any ambiguity in the form, Fund reserves the right to reject the SIP request.

**Existing Investor:** Please fill SIP Registration & OTM Debit Mandate Form and mention the existing folio number. If the investor fails to mention the scheme name in the SIP Registration Form, then the Fund reserves the right to register the SIP in the existing scheme (Eligible for SIP) available in the investor's Folio. In case Multiple Schemes are available in the folio then Fund reserves the right to reject the SIP request.

**In case of existing folio where a One Time Mandate ("OTM") is already registered, Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form. Please tick the relevant part of Section 1 and provide the bank details. The SIP first installment date will be considered after a minimum gap of 10 days from the date of submission of request, if SIP amount is within the OTM maximum limit.**

- In case SIP date is not selected, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable. Investors can choose any day of the week from Monday to Friday to register under weekly frequency. In case Day is not specified by the investor transaction will be processed on Monday. For Fortnightly frequency, the transaction will be processed on 1st and 16th day of each month, as applicable. Further if multiple SIP dates are opted for or if the selection is not clear, then the SIP will be registered for 10th of each Month/Quarter, as applicable. In case SIP frequency is not selected, then the SIP will be registered with a default frequency Monthly and the default date for SIP shall be 10th of the month.
- If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt date of SIP request.
- In case the SIP 'End period' is incorrect or not mentioned by the investor in the SIP form, then SIP Period will be considered perpetual till further instructions are received from the investor.

- After three consecutive SIP transaction failures for a Particular Scheme, the SIP for the scheme shall get auto-terminated.

**Micro Systematic Investment Plan (Micro SIP)/PAN Exempt Investments:**

In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes including investments through Systematic Investment Plans (SIPs) up to ₹ 50,000/- per investor per year shall be exempted from the requirement of PAN.

The maximum installment amount in case of Micro SIP shall be as follows :

- ₹ 4,000 /-per month for Monthly frequency.
  - ₹ 12,000/- per quarter for Quarterly frequency.
- Accordingly, for considering the investments made by an investor up to ₹ 50,000/-, an aggregate of all investments including SIPs made by an investor in rolling 12 month period, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) / KYC Identification No. (KIN) acknowledgement issued by KRA / (Central KYC Registry) along with the application form.
- This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders\*. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption.

\* In case of joint holders, first holder must not possess a PAN.

Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds ₹ 50,000/-, such SIP application shall be rejected.

In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds ₹ 50,000/-, such lump sum application will be rejected.

Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if the PEKRN in all folios is same along with other investor details.

The first SIP cheque/draft could be of any Business Day but subsequent Auto Debit mandate/ cheques should be for any date from 1st to 28th of a month and there should be a minimum gap of at least 30 days between the 1st SIP transaction and the 2nd SIP. However, subsequent cheques/ Auto Debit transaction date should have a gap of 30 days or a quarter depending upon the frequency chosen. In case the criteria is not met, the SIP would start on the same date from the next month. Units shall be allotted as per the realisation date. Investors can also start a SIP directly without any initial investment, however he has to submit the application for enrolment of SIP on any working day but the subsequent installment date of SIP shall be any date from 1st to 28th of a month with a minimum gap criteria of 30 days between the submission of application form and the 1st SIP.

In case an investor intends to continue his SIP forever; he can opt for perpetual SIP which will not have an end date. In the event if the investors want to discontinue the SIP, a written communication will be required from the investors to discontinue the same at least 15 days before the next SIP due date. If the SIP end date is not filled, the SIP Auto Debit will be considered perpetual till further instructions are received from the investor.

**SIP Top Up Facility:**

- Investors can opt for SIP Top Up facility with Fixed Top Up option or Variable Top Up option, wherein the amount of the SIP can be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option shall be triggered. And the default Variable Top Up percentage shall be 5%.
- In WhiteOak Capital Tax Saver Fund, only Fixed Top Up option is available. Variable Top Up facility is not available.
- The Fixed Top Up amount shall be in multiples of ₹500/-.
- Variable Top Up would be available at 5%, 10%, 15% and 20% and such other denominations (over and above 5%, 10%, 15% and 20%) as opted by the investor in multiples of 5%.
- The frequency is fixed i.e. either at Yearly and Half Yearly basis. In case the SIP Top Up facility is not opted by ticking the appropriate box and frequency is not selected, the SIP Top Up may not be registered.
- In case of Quarterly SIP, only the Yearly frequency is available under SIP Top Up.
- SIP Top Up facility shall also be available only for the existing investors who have already registered for SIP facility without Top Up option.
- Please view below illustration for Fixed Top Up:
- SIP Tenure: 07Jan 2020 to 07 Dec 2024
- Monthly SIP Instalment: ₹ 2000/-
- TopUp Amount: ₹ 1000/-
- TopUp Frequency: Yearly

Instalment No(s)	From Date	To Date	Monthly SIP Instalment	Top Up Amount (₹)	SIP Amount with Top Up (₹)
1 to 12	7-Jan-20	7-Dec-20	2000	N.A	2000
13 to 24	7-Jan-21	7-Dec-21	2000	1000	3000
25 to 36	7-Jan-22	7-Dec-22	3000	1000	4000
37 to 48	7-Jan-23	7-Dec-23	4000	1000	5000
49 to 60	7-Jan-24	7-Dec-24	5000	1000	6000

**Please view below illustration for Variable Top Up:**

- SIP Tenure: 07Jan 2020 to 07 Dec 2024
- Monthly SIP Instalment: ₹ 2000/-
- TopUp percentage: 10%
- TopUp Frequency: Yearly

Instalment No(s)	From Date	To Date	Monthly SIP Instalment Amount (₹)	Top Up Amount (10%) (₹)	Top Up round off Amount (₹)	SIP Amount with Top Up (₹)
1 to 12	7-Jan-20	7-Dec-20	2000	N.A	N.A	2000
13 to 24	7-Jan-21	7-Dec-21	2000	200	200	2200
25 to 36	7-Jan-22	7-Dec-22	2200	220	220	2420
37 to 48	7-Jan-23	7-Dec-23	2420	242	240	2660
49 to 60	7-Jan-24	7-Dec-24	2660	266	270	2930

**Top Up Cap Amount and Top Up Month-year:**

**Top Up Cap Amount:** Investor has an option to freeze the Top Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be lower than or equal to the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount and the maximum amount mentioned on Bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.

**Top Up Cap Month - Year:** It is the date from which Top Up amount will cease and last SIP instalment including Top Up amount will remain constant from Cap date till the end of SIP tenure. Investor shall have flexibility to choose either Top Up Cap amount or Top Up Cap month - year. In case of multiple selection, Top Up Cap amount will be considered as a default selection. Top Up Cap is applicable for Fixed Top Up option as well as Variable Top Up option.