

SIP AUTO DEBIT (ECS) FACILITY FORM

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

Morgan Stanley

App. No. **S**

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

Distributor's Name and ARN No. NJ India Invest ARN-0155	Sub-Broker/Branch Code	Date of receipt	Bank Serial No.	Bank Branch Code	For office use
--	-------------------------------	------------------------	------------------------	-------------------------	-----------------------

Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

1 APPLICANTS' INFORMATION (MANDATORY)

Existing Unit holder's Folio No.

NAME OF THE SOLE/FIRST APPLICANT/UNIT HOLDER

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

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

Please KYC Compliant (Refer Instruction 10, please attach proof) (For applications of Rs. 50,000/- or more)

2 SYSTEMATIC INVESTMENT PLAN (SIP) DETAILS (MANDATORY)

For Micro SIP Investment, kindly furnish the type of photo identification document enclosed (Refer Instruction 6 on page 10)

Scheme

Option Growth or Dividend Reinvestment or Dividend Payout

Investment Amount No. of Instalments Total Amount
Rs. (Minimum Rs.1000) x (Minimum 6) = Rs.

First payment by Cheque only

First SIP Instalment Cheque Details:

Cheque No. Dated DD MM YYYY

Drawn on Bank

Branch

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

Plan

Dividend Frequency

SIP Period From MM YYYY To MM YYYY

The first SIP date for ECS (Debit Clearing)/Direct Debit should be on or after 21 days after allotment of units.

SIP Date (Please 1st 5th 10th 15th 20th 25th

SIP Frequency (Please Monthly or Quarterly Cheque favoring name of the scheme

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

Account No. **Account Type** (Please Savings Current NRE NRO FCNR Others (please specify)

Bank Name

Branch Address

City

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

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

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

Name(s) of Bank Account Holder(s)

Sole/1st Bank Account Holder

2nd Bank Account Holder

3rd Bank Account Holder

Signature(s) of Bank Account Holder(s)

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

To, The Branch Manager

Bank Name Branch

Sub: Mandate verification for Account No.

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

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

Thanking you,

Sole/1st Bank Account Holder

2nd Bank Account Holder

3rd Bank Account Holder

Yours sincerely

Signature(s) of Bank Account Holder(s)

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

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

Recorded on Recorded by Credit A/c. No.

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

- In case of Active Bond Fund and Short Term Bond Fund, SIP is available only under Regular Plan.
- New applicants need to fill in this form for the purpose of availing the facility of Systematic Investments (SIP) through Auto Debit (ECS). Please furnish the Name of all applicants as they appear in the Application form.
- Please furnish all information marked as 'MANDATORY' in the form. In the absence of any mandatory information, your application for investment is liable to be rejected.
- Please furnish PAN for each applicant/unitholder together with an attested copy of PAN Card. If the amount you propose to invest is Rs. 50,000/- or more, you need to also enclose a KYC Acknowledgement letter issued by CDSL Ventures Limited for each applicant/unitholder. Please refer instructions herein below for Micro SIP.
- SYSTEMATIC INVESTMENT (SIP) DETAILS**
 - Please furnish the following details with respect to your systematic investment: 1. Scheme - Plan - Option. 2. SIP Instalment Amount (Minimum Rs. 1000/-)
 - No. of SIP Instalments (Minimum 6 instalments)
 - SIP Frequency (Monthly/Quarterly) & SIP Date (1st/5th/10th/15th/20th/25th)
 - SIP Auto Debit Period (Auto Debit commencement date and end date). Please note that your Auto Debit would commence from your second SIP Instalment.
 - The first SIP cheque date should be same as the date of submission of the Application Form. (c) The first SIP instalment has to be in the form of a cheque and has to be drawn on the same bank account which is to be registered for ECS (Debit Clearing)/Direct Debit. In case the cheque is of a different bank account or the payment is through Demand Draft, please enclose a cancelled cheque leaf of your bank account or alternatively a copy thereof. This would help us cross-verify your bank details appearing in the cheque with the details furnished in this form and let you know of discrepancies, if any, for early corrective action.
- Micro SIP**

In compliance with SEBI letter No. MRD/DoP/PAN/PM/166999/2009, dated June 19, 2009 issued to Association of Mutual Funds in India [AMFI], and subsequent guidelines issued by AMFI in this regard, effective August 01, 2009, SIPs up to Rs. 50,000/- per year per investor at Fund House level i.e. aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March [to be referred as "Micro SIP"] shall be exempt from the requirement of PAN. This exemption shall be applicable to investments by individuals (including NRIs), minors, and sole proprietary firms. Such exemption shall be applicable to joint holders also. However, PIOs, HUFs, Partnership Firms, Companies, Societies, Trusts and any other category of investors investing up to Rs. 50,000/- as above shall not be eligible for such exemption. Further, this exemption will not be applicable for lump-sum purchase transaction up to Rs. 50,000/- which will continue to be subject to PAN requirement.

In lieu of PAN, any one of the following photo identification documents can be submitted along with Micro SIP applications as proof of identification:

 - Voter Identity Card
 - Driving License
 - Government/Defense identification card
 - Passport
 - Photo Ration Card
 - Photo Debit Card
 - Employee ID cards issued by companies registered with Registrar of Companies
 - Photo Identification issued by Bank Managers of Scheduled Commercial Banks/Gazette Officer/Elected Representatives to the Legislative Assembly/Parliament
 - ID card issued to employees of Scheduled Commercial/State/District Co-operative Banks
 - Senior citizen/Freedom Fighter ID card issued by Government
 - Cards issued by Universities/Deemed Universities or Institutes under statutes like ICAI, ICWA, ICSI
 - Permanent Retirement Account Number [PRAN] card issued to New Pension System [NPS] subscribers by Central Record keeping Agency [NSDL] and 13. Any other photo ID card issued by Central Government/ State Governments/Municipal authorities/ Government organizations like ESIC/EPFO. The Photo identification document has to be current and valid and also either self-attested or attested by an ARN holder mentioning the ARN number.
- AUTHORISATION OF BANK ACCOUNT HOLDER(S)**
 - Please furnish your Bank Account details from which the SIP Auto Debit is to be effected. (b) 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. (c) Please mention name of all bank account holders. If the mode of operation of your bank account is joint, all bank account holders would need to sign in the same order and manner in which their signatures appear on bank accounts.

TERMS AND CONDITIONS FOR SIP WITH AUTO DEBIT FACILITY

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

SIP AUTO DEBIT (ECS) FACILITY FORM - CHECKLIST

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

CHECKLIST FOR FILLING UP THE APPLICATION FORM

Please ensure the following:

- Name, date of birth, address, and contact details and tax status of sole/first applicant are given in full.
- PAN is furnished for all applications and PAN proof is attached.
- KYC compliance confirmation (For applications of Rs. 50,000/- or more) is attached.
- Photo Identification document is furnished for Micro SIP Investment
- Your bank account details MICR code (9 digit) and IFSC code (11 digit) are entered correctly and completely. A cancelled cheque leaf of such account is enclosed if the investment instrument is a demand draft or from a different bank account.
- For joint applicants, if any, mode of holding, names, birth dates are furnished.
- Your preferred investment option is indicated as growth or dividend reinvestment or dividend payout.
- Lumpsum Investment details are furnished and following conditions are fulfilled:
 - Your investment is not below the minimum investment amount of Rs. 5,000/-.
 - If you are paying by a demand draft, you have filled the details as investment amount = DD charges + DD amount.
 - Your investment cheque is drawn in favour of scheme, dated and signed. On the reverse of the cheque the name of the sole/first applicant and the application number are written.
- SIP Investment details are furnished and following conditions are fulfilled:
 - Your investment is not below the minimum investment amount of Rs. 1,000/-.
 - Your investment cheque is drawn in favour of scheme dated and signed. On the reverse of the cheque the name of the sole/first applicant and the application number are written.
- Nomination details are filled in. If you do not wish to nominate, please ensure that the nomination section is crossed out.
- The form is duly signed by all applicants.

Accompanying documents

Please submit the following documents with your application (where applicable). All documents should be original/ true copies certified by a Director/Trustee/Company Secretary/Authorised Signatory.

Documents	Individual	Companies	Societies	Partnership Firms	Investments through PoA	Trust	NRI	FII's	Persons of Indian Origin
Proof of PAN	✓*	✓	✓	✓	✓	✓	✓	✓	✓
KYC Compliance	✓	✓	✓	✓	✓	✓	✓	✓	✓
PIO Card									✓
Resolution/Authorisation to invest		✓	✓	✓		✓			✓
List of Authorised Signatories with Specimen signature(s)		✓	✓	✓	✓	✓		✓	
Memorandum & Articles of Association		✓							
Trust Deed						✓			
Bye-laws			✓						
Partnership Deed				✓					
Overseas Auditors' Certificate									✓
Notarised Power of Attorney					✓				
Foreign Inward Remittance Certificate, in case payment is made by DD from NRE/FCNR a/c, where applicable							✓		

*Not mandatory for Micro SIP Investment