गरिमा म्युचूअल फण्ड अन्तर्गत खुलामुखी योजना

# गरिमा सुवर्ण योजना

# GARIMA SUBARNA YOJANA

समृद्धिको सारथी

## Systematic Investment Plan (SIP) Form

Application No. :........................ Date: D D M M Y Y Y Y

Collection Centre: Code:

Type of Investor: ☐ Individual ☐ Corporate Entity

**BOID No.** (16 digit):

## A. Personal/Institutional Details

### I. If Natural Person

Name (In block letters) :

Date of Birth: Email Address:

Contact No.: Alternative Contact No.:

Citizenship No.: National Identity (NID) No.:

PAN No.:

Source of income: ☐ Salary ☐ Business ☐ Rental Income ☐ Sale of Assets ☐ Loan
☐ Remittance ☐ Agriculture ☐ Inheritances ☐ Others..........................

### II. If Corporate entity

Registered Office:

Office Address:

Registration Number: Registration Date: PAN No.:

Type of Entity: ☐ Proprietorship ☐ Partnership Firm ☐ Pvt. Ltd ☐ Public Ltd. ☐ Tax Exempted Entity

Nature of Business: ☐ Manufacturing ☐ Trading ☐ Import/Export ☐ Tourism ☐ Construction
☐ NGO/INGO ☐ BFIs ☐ Service ☐ Others ..................................

## B. Bank Details

Bank Name and Branch:

A/C Number:

## C. Investment Details for SIP

Scheme Name: Garima Subarna Yojana (GSYM)

Fund Sponsor : Garima Bikas Bank Limited

Fund Manager and Depository : Garima Capital Limited

SIP Installment Amount, In Figure: In word:

Mode of SIP: ☐ Unlimited ☐ Limited If limit (Term, Till date)

SIP Details: SIP Registration Date: SIP Payment Start date:

SIP Frequency: ☐ Monthly ☐ Quarterly ☐ Semi Annually ☐ Annually

SIP Payment Mode: ☐ Cash ☐ SI With Garima Bikas Bank Online Bank Debit Mandate

(Attach copy of Debit mandate if any)

## Terms & Conditions – SIP Registration

1. Joint Demat holders are not eligible to enroll in the SIP.
2. The minimum SIP installment amount shall be NPR 1,000. The SIP amount shall not be reduced below this limit and may be increased in multiples of NPR 100.
3. SIP installments may be made on a Monthly, Quarterly, Semi-Annual or Annual basis, as selected by the investor.
4. The SIP installment shall be due/payable based on the Nepali Calendar as per the SIP model and interval opted, commencing from the SIP Start Date specified in this form; if the chosen SIP date falls on a non-business day, the installment shall be processed on the next business day.
5. If no SIP date is specified, the date of the first successful SIP installment shall be treated as the SIP date.
6. SIP payments shall be made through approved modes of payment, and the investor shall ensure sufficient balance and valid authorization for timely execution.
7. The SIP tenure may be Limited Term or Unlimited Term. If no tenure is specified, it shall be treated as an Unlimited Term SIP, subject to the scheme's policy.
8. Units allotted under the SIP shall be subject to a lock-in period of two (2) years from the date of SIP enrollment, during which redemption shall not be permitted. Upon completion of the lock-in period and after approval of SIP cancellation, investors may redeem their accumulated SIP units in accordance with the scheme's terms and conditions.
9. Unit purchase must be made based on the applicable NAV and the remaining fraction unit will be cumulative in the next transaction
10. A transaction charge of Rs. 5 shall be applicable on every purchase transaction, payable to the Depository Participant (DP).
11. The investor may amend SIP parameters, including SIP amount, frequency, SIP date, tenure, mode of payment, or Top-Up facility, by submitting a valid request at least seven (7) working days prior to the next SIP installment date.
12. Approved amendments shall take effect from the next eligible SIP installment and shall not affect previously allotted units or deposited installment amounts.
13. The investor may cancel the SIP by submitting a valid cancellation request at least seven (7) working days prior to the next SIP installment date.
14. No penalty shall be levied by the Fund Manager for delayed or missed SIP installments unless expressly stated in the scheme documents; however, any charges levied by banks, depository participants (DPs), or payment service providers shall be borne by the investor.
15. The Fund Manager reserves the right to deactivate or cancel the SIP in cases of repeated payment failures, regulatory non-compliance, or closure or restriction of the investor's linked bank account.
16. No SIP registration, amendment, cancellation, or Top-Up charges shall be levied unless explicitly disclosed in the scheme prospectus/documents or approved by the relevant regulatory authority.
17. Units under the SIP shall be allotted only upon successful realization of each SIP installment amount through the approved mode of payment.
18. In case a SIP installment is deposited through an **unauthorized payment mode**, physically deposited at a bank without proper identification, routed through an **unidentified transaction**, or submitted with **unclear or missing transaction remarks**, **SIP units shall not be allotted** until such transaction is duly identified and/or the investor submits satisfactory proof of payment to the Fund Manager.
19. The cut-off time for SIP installment processing shall be 3:00 p.m. on a business day.
20. If a SIP installment is received and funds are available for utilization on or before 3:00 p.m. on a business day, the NAV of the same business day shall be applicable for unit allotment.
21. If a SIP installment is received on or before the cut-off time but funds are available for utilization after 3:00 p.m. on that day or on a subsequent business day, the NAV of the business day on which funds become available for utilization prior to 3:00 p.m. shall be applicable.
22. If a SIP installment is received after the cut-off time of 3:00 p.m., the applicable NAV shall be determined based on the date and time when funds become available for utilization, in accordance with applicable cut-off rules.
23. In case of non-realization or failure of a SIP installment, no units shall be allotted for that installment.
24. Investors must provide valid BOID/Demat account details verified by the Depository Participant before SIP unit allotment.
25. SIP unit allotment, NAV calculation, and transaction processing shall be carried out in accordance with the Mutual Fund Regulations, Guidelines, circulars, and directions issued by SEBON and other applicable laws.
26. Fractional units and residual amounts may arise during unit allotment under SIP and DRIP. Units shall be rounded down to the nearest whole unit and credited to the investor's Demat account, any fractional units shall be retained only in the records of the Fund Manager and any resulting residual amount shall be credited to the investor's ledger account maintained with Fund Manager.
27. The Net Asset Value (NAV) of the scheme shall be calculated in accordance with the methodology prescribed under the Mutual Fund Guidelines, 2069, as amended from time to time.
28. By submitting the SIP Registration Form, the investor confirms that they have read, understood, and agreed to all applicable SIP terms and conditions, scheme documents, and regulatory guidelines.

## D. Dividend Re-investment Plan (DRIP)

Are you an existing unit holder for the Dividend Reinvestment Plan (DRIP)?

☐ Yes ☐ No

If No,Do you want to enroll for DRIP option?

☐ Yes ☐ No

If yes, following terms and conditions will be applicable for your Dividend Re-Investment Plan (DRIP)

## Terms & Conditions – Dividend Re-investment Plan (DRIP)

1. Fund's Net Asset Value (NAV) per unit shall be adjusted by the declared dividend amount immediately after the announcement, effective from the ex-dividend date.
2. If investors choose the Dividend Re-investment Plan – DRIP option, dividends shall be automatically re -invested into additional units of the scheme instead of being paid out in cash.
3. Existing unit-holders may opt for DRIP through online or physical registration, subject to valid signature verification.
4. DRIP enrollment requests must be submitted and processed prior to the book closure date to be effective for the current dividend distribution.
5. The cut-off time for DRIP registration shall be before 5:00 p.m. for online submissions and 3:00 p.m. for physical form submissions on the book closure day.
6. Unit-holders may cancel or amend their DRIP enrollment at any time prior to the book closure date of the respective dividend cycle by submitting an online request or a signed application form at designated centers.
7. Unit-holders are permitted to amend their DRIP enrollment up to three (3) times during their investment tenure, after which they shall no longer be allowed to activate the DRIP option.
8. No Lock-in period shall be applied to DRIP transaction under the mutual fund scheme and unit holders may freely redeem units acquired through DRIP without any holding restrictions.

## E . Declaration

1. I/We hereby declare that I/We am/are applying to register for a Systematic Investment Plan (SIP) in the scheme with the details provided above, after having carefully read and understood the prospectus, scheme information document, and other related disclosures issued by the Fund Manager, and being fully aware of the risks associated with the investment.
2. I/We hereby declare that the information provided in my/our Beneficial Owner (BO) account and SIP registration details is true, complete, and accurate. I/We undertake to update such information whenever required and hereby consent to the Fund Manager using this information for KYC, AML, and regulatory compliance purposes.
3. I/We hereby declare that I/We am/are not prohibited from registering for or participating in the SIP under any applicable laws, regulations, sanctions, or regulatory restrictions issued by SEBON, NRB, or any other competent authority.
4. I/We hereby authorize the Fund Manager and its authorized agents to debit the SIP installment amount as per the selected SIP mandate and to communicate with me/us through electronic means, including SMS, email, and digital platforms, and to maintain electronic records of my/our SIP transactions and communications.
5. I/We hereby declare that I/We am/are the ultimate beneficial owner(s) of the SIP investment and that the SIP is not being operated on behalf of any undisclosed third party.
6. I/We acknowledge and agree that the Fund Manager may amend SIP-related policies, procedures, or terms in compliance with applicable regulatory requirements, and that such amendments shall be binding upon me/us.
7. **Declaration of Source of Funds (Applicable where cumulative SIP investment equals or exceeds NPR 1,000,000):**
   I/We hereby declare that the funds used for SIP installments are not intended for money laundering and/or terrorist financing activities and have been obtained from the following legitimate source:

   ☐ Salary ☐ Business ☐ Sale of Assets ☐ Loan ☐ Others (Please specify): ______________________

8. **Politically Exposed Person (PEP) Declaration:**

   Is the SIP investor or any immediate family member a Politically Exposed Person (PEP)?

   ☐ Yes ☐ No

   If Yes, please specify the relationship with the PEP: __________________

.........................................

Applicant's Signature

## For Official Use Only

Application Received Date and time: [                    ]

______________________ ______________________

Entered By: Verified By: