

## FAQs for SIP Transactions

- **Can I change the bank account linked with Sharekhan from where I want to initiate the payment?**

You can change the default bank account linked with Sharekhan which can be used to make the payment.
- **In which mode can I make the purchases?**

Purchases can be made in both Demat and Non-Demat Modes as per the mode availability depending on your account.
- **I have demat account in joint holding, system is not allowing me to make purchases in demat mode.**

If the mode of holding in DP is joint, you cannot make purchase in Demat mode. You can process your order in Non-Demat mode but the mode of holding will be single.
- **I opened a DDPI/ EDIS account, system is not allowing me to place order in Demat mode**

Once Power of Attorney (POA) is submitted and approved, your Demat mode for Mutual Fund transactions can be enabled
- **I have recently opened account with Sharekhan but I cannot place any Mutual Fund order**

Once your UCC is created with BSE and KYC is approved, you can place the order in Non-Demat mode
- **What happens to my existing ACH?**

The existing ACH will continue as is, be it physical or ENACH.
- **Will I be able to link new SIPs with existing ACH?**

Yes, you will be able to link new SIPs with existing ACH.
- **What is the minimum mandate amount in the ACH?**

Rs 1 Lakh is the minimum mandate amount in the new ENACH facility. But amount will be debited as per your SIP amount only.
- **Do I need net banking for ACH registration?**

Currently, ACH authorization is available only via net banking on BSE platform.
- **How many days before the amount will be debited from my account for SIP?**

For existing ACH, amount will be debited two working days before the SIP date. For ACH registered in favour of BSE, amount will be debited one working day before the SIP Date.
- **What happens if my bank is not part of the ACH list or does not offer this facility?**

If your registered bank doesn't provide ACH facility with BSE, SIPs can be registered without mandate, else mandate registration is compulsory.
- **What happens to my SIP if amount is not debited from my bank account even after ACH is linked?**

BSE will send a link for the payment of SIP on the SIP due date.
- **Can my SIP order automatically get canceled?**

Your SIP will automatically get cancelled if the first two installments get rejected for any reason. Also if three consecutive SIP installments get rejected, your SIP order will automatically get canceled.
- **What are the payment realization timeline from BSE?**

These are managed by BSE. Please visit the link for more details <https://www.bsestarmf.in/PaymentModeTAT.aspx>