Reliance

Mutual Fund

Mutual Fund APP No.:	
SIP ENROLMENT cum AUTO	DEBIT/ECS MANDATE FORM
	D IN CAPITAL LETTERS. PLEASE ( ) WHEREVER APPLICABLE
DISTRIBUTOR / BROKER INFORMATION	h Draker / Sub Arant Code
Name & Broker Code / ARN         Su           Ganesh S. Shanbhag         ARN - 0988	ib Broker / Sub Agent Code
	ed on the investors' assessment of various factors including the service rendered by the distributor.
RELATIONSHIP WITH THE DISTRIBUTOR (Please tick any one of the	
NATURE OF THE TRANSACTION (Please tick any one of the option. R	efer Instruction No. 28) 📃 Advisory 📃 Execution Only
APPLICANT DETAILS	
Folio No.	
Name of Sole/1st holder	PAN No. M A N D A T O R Y KYC Acknowledgement Copy
INITIAL INVESTMENT DETAILS (Refer Instruction No.12)	
Cheque/ DD No Cheque/ DD Date DD	Charge Rs Cheque / DD Net Amount Rs
Bank Name: Branch: Branch:	
SCHEME NAME Plan	
	opaon
SIP DETAILS	
Frequency (Please ✓)	
SIP AMOUNT (in figures)	(in words)
REGULAR	PERPETUAL (Default)
	uction No.13) Enrollment Period: From: M   M   Y   Y   To: 1   2   9   9
BANK ACCOUNT DETAILS 1st/Sole Accountholder Name as in Bank Records	
2nd Accountholder Name as in Bank Records	
3rd Accountholder Name as in Bank Records	
A/c. Type ✓ SB Current NRO NRE FCNR	
	(Core Banking Account Number)
Branch Address	City
PIN 9 Digit MICR Code	IFSC Code
*Mandatory: Please enter the 9 digit number that appears after your cheque numb	
MICR code starting and / or ending with 000 are not valid for ECS.	Blank cancelled cheque Copy of cheque
DECLARATION /We wish to inform you that I /we have registered with Reliance Mutual Fund through their authoris	ed Service Provider(s) and representative for my/our payment to the above mentioned beneficiary by
lebit to my/our above mentioned bank account. For this purpose I/We hereby approve to raise a d	ebit to my/our above mentioned account with your branch. I/We hereby authorize you to honor all
ncomplete or incorrect information, I would not hold the Mutual Fund or the responsible. If the da	ittance of the proceeds to the beneficiary. I/We undertake to keep sufficient funds in the funding en above are correct and complete. If the transaction is delayed or not effected at all for reasons of ate of debit to my/our account happens to be a non business day as per the Mutual Fund or a Bank
ioliday, execution of the transaction will happen next working day and allotment of units will happe Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of this	en as per the Terms and Conditions listed in the Document of the Mutual Fund. The above mentioned service, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil
ommotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightening, earthquake, change of ause of peril which is beyond the above mentioned Banks reasonable control and which has the eff	Government policies, Unavailability of Bank's computer system, force majeure events, or any other ect of preventing the performance this service by the above mentioned Bank. I/We shall not dispute
r challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have ar ne/us. I/We shall keep the Bank and, jointly and or severally indemnified from time to time, against	ny claim against the Bank in respect of the amount so debited pursuant to the mandate submitted by
nd , by reason of their acting upon the instructions issues by the above named authorized signator etter withdrawing the mandate signed by the authorized signatories/beneficiaries and acknowledge	ies/beneficiaries. This request for debit mandate is valid and may be revoked only through a written d at your counters and giving reasonable notice to effect such withdrawal.
	statement of Additional Information (SAI), Scheme Information Document (SID), Key Information ing application form) and is/are bound by the details of the SAI, SID & KIM including details relating
o various services. I/We have not received nor been induced by any rebate or gifts, directly or indir	ectly, in making this investment. I / We declare that the amount invested in the Scheme is through
overnment of India or any Statutory Authority. I accept and agree to be bound by the said Terms 3(CAM) liability. Lunderstand that the BCAM may at its absolute discretion, discontinue any of the a	t / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the and Conditions including those excluding/ limiting the Reliance Capital Asset Management Limited services completely or partially without any prior notice to me. I agree RCAM can debit from my folio
or the service charges as applicable from time to time. The APN holder has disclosed to me (us all th	be commissions (in the form of trail commission or any other mode) navable to him for the different
iven by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) policable for NRI Investors: I confirm that I am resident of India. I/We confirm that I am/We are	ed to me/us. I hereby declare that the above information is given by the undersigned and particulars shall be deducted from the subscription amount and the said charges shall be paid to the distributors. Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription
ave been remitted from abroad through normal banking channels or from funds in my/our Non-F nade under this folio will also be from funds received from abroad through approved banking channe	Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases
SIGNATURE/S AS PER RELIANCE MUTUAL FUND (MANDATORY)	SIGNATURE/S AS PER BANK RECORDS (MANDATORY)
Sole/ 1 <sup>st</sup> applicant/ Guardian	Sole/ 1" applicant/ Guardian
Authorised Signatory	Authorised Signatory
2 <sup>nd</sup> applicant /	2 <sup>nd</sup> applicant /
Authorised Signatory	Authorised Signatory
3 <sup>™</sup> applicant Authorised Signatory	3 <sup>re</sup> applicant Authorised Signatory
FOR OFFICE USE ONLY (Not to be filled in by Investor)	
Recorded on	Scheme Code
Recorded by	Credit Account Number
Bank use Mandate Ref. No	Customer Ref. No.

## INSTRUCTIONS cum TERMS AND CONDITIONS

SIP payment through Auto Debit via Standing Instruction and Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI) LIST OF CITIES FOR SIP FACILITY VIA ECS (DEBIT CLEARING) (87 CENTERS)

AGRA, AHMEDABAD, ALLAHABAD, AMRITSAR, ANAND, AURANGABAD, ASANSOL, BANGALORE, BARDWAN, BARODA, BELGAUM, BHAVNAGAR, BHILWARA, BHOPAL, BHUBANESHWAR, BIJAPUR, BIKANER, CALICUT, CHANDIGARH, CHENNAI, COCHIN, COIMBATORE, CUTTAK, DAVANGERE, DEHRADUN, DELHI, DHANBAD, DURGAPUR, ERODE, GADAG, GANGTOK, GORAKHPUR, GUWAHATI, GULBARGA, GWALIOR, HASAN, HUBLI, HYDERABAD, INDORE, JABALPUR, JAIPUR, JALANDHAR, JAMMAU, JAMNAGAR, JAMSHEDPUR, JODHPUR, KANPUR, KAKINADA, KOLHAPUR, KOLKATA, KOTA, LUCKNOW, LUDHIANA, MADURAI, MANDYALORE, MUMBAI, MYSORE, NAGPUR, NASIK, NELLORE, PANJIM, PATNA, PONDICHERRY, PUNE, RAIPUR, RAIKOT, RANCHI, SALEM, SHIMLA, SHIMOGA, SHOLAPUR, SILIGURI, SURAT, THIRUPUR, TIRUPATI, TIRUNELVELI, TRICHUR, TRICHY, TRIVANDRUM, TUMKUR, UDAIPUR, UDUPI, VARANASI, VIJAYWADA, VIZAG,

- Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda/ Bank of India/ Punjab National Bank/ Kotak Mahindra Bank/ING Vysya Bank/ Citibank NA/HDFC Bank/ ICICI Bank/ AXIS Bank/ HSBC/ IDBI Bank/ State Bank of India / Union Bank Of India / Corporation Bank / Allahabad Bank / Federal Bank. The above list is subject to change from time to time. The list may undergo changes from time to time. (1)
- Electronic Clearing System (ECS) facility will be available in the selected cities. A city where ECS facility is available presently is mentioned above. The list may be modified/ updated/ changed/ removed at any time in future entirely at the discretion of Reliance Capital Asset Management Limited (RCAM) without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) noute will be discontinued without prior notice. In such a case, the RCAM at its sole discretion may accept Post Dated Cheques (PDC's) form the investors for the balance period. (2)
- The bank account provided for ECS should participate in local MICR clearing. Incase MICR code is not provided or incorrect code is mentioned on the application form, the application for SIP will be liable to (3) be rejected.
- The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India/Banks. Reliance Mutual Fund (RMF) / RCAM, its registrars and other service providers shall not by held responsible or will not be liable for any damages and will not compensate for any loss, damage et incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility Investor will not hold RMF / RCAM, its registrars and other service providers responsible or delayed or not effected or the investor bank account is debited in advance or after the specific SIP dat due to various cleaning cycles of Auto Debit /ECS / local holidays.
- Please read the Key Information Memorandum, Statement of Additional Information (SAI) and Scheme Information Document (SID) of respective Scheme(s) carefully before investing.
- Investors are required to submit following documents atleast 21 working days before the first SIP Installment date for Auto Debit & ECS Clearing: (6)

New Investors are required to submit the following documents:

- (a) Common Application Form with SIP Enrolment & Auto Debit/ECS Mandate Form.
- The Intial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP installments A photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements. (b) (c)
- Existing Investors are required to submit SIP Enrolment cum Auto Debit/ECS Mandate Form.
- An investor can opt for Monthly or Quarterly frequency. SIP Auto debit / ECS facility is available ont on specific dates of the month i.e. 2nd or 10th or 18th or 28th. An investor shall have the option o choosing for 1 or more than 1 SIP in the same scheme and in the same month. SIP debit dates sha be 2nd, 10th, 18th or 28th. However more than one SIP debit date is not allowed. To register multiple SIPs in the same scheme /same month, please submit separate Auto Debit and ECS Mandate Form.
- The first SIP cheque /draft could be of any Business day but subsequent cheques or ECS /Auto Debit Transactions should be dated 2nd, 10th, 18th or 28th and there should be minimum gap at least 21 business Days between th 1st SIP and the 2nd SIP or as specified by RCAM from time to time. In case the criteria are not met the SIP would start on the same date from the next month.Investors should check the same at the Designated Investor Service Centre of Reliance Mutual Fund before investing. If the date on the cheque /draft/ECS/Auto Debit Transactions is a non Business Day for the scheme, then the units shall be alloted on the next Business Day. (8)
- The storter is defined and a back database and the first first storter is a storter is defined by the subsequent installment data of SIP shall be subsequent installment date of SIP shall be 2nd / 10th / 18th / 28th with a minimum gap of at least 21 working days between the submission of application form and the 1st SIP, as may be specified by RCAM from time to time. (10) Please refer the SID of the respective schemes for minimum SIP Application amount.
- (11) For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs. 12000/- Per Quarter.
- (12) SIP is available in selected schemes of Reliance Mutual Fund. The initial cheque should be drawn in favour of the respective schemeand marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/dramad draft shall be rejected.
- (13) "Perpetual SIP" will be the default option incase end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be perpetual, till instruction to the contrary is received from the investor.
- (14) The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments.
- (15) Allotment of units would be subject to realisation of credit.
- (16) If the date of the subsequent SIP installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
  (17) The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the respective scheme(s).
- (18) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN
- (19) The ECS Mandate Form along with common Application Form in all respects should be submitted at any of the Designated Investor Service Centre (DISCs) of RCAM or Karvy Computershare Pvt. Ltd.
- (20) Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.
- (21) RCAM reserves the right to reject any application without assigning any reason thereof. RCAM in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBIR equilations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- (22) In No accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR .4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. It Load as applicable in the respective Scheme at the time of enrotment of SIP will be applicable.
- (23) Permanent Account Number (PAN)
- SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) inespective of the amount of purchase. \*Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the quardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN card. The original PAN card will be returned immediately across the counter after verification \*includes fresh/ additional purchase, systematic Investment Linvestment Linvestment Kinco SIP has a systematic Investment. Micro SIP benefit is available to individuals, NRIs, Minors and Sole Proprietors only. HUFs, PIO's and any other entities/ persons etc. are not eligible to avail the Micro SIP facility. The AMC will reject the application prevent Baming investors availing the Micro SIP facility, other investors are supposed to furnish a certified copy of the PAN card will had application form. Eligible Micro SIP parts as supports to under the leyislation across fuel control identification in acri susued by companies; 8.Photo Identification issued by Bank Managers of Scheduled Commercial Banks (Gazetted Officer / Elected Representatives to the Leyislative Assembly / Parlament; 91D card issued to employee Scheduled Commercial Banks (Gazetted Officer / Elected Representatives to the Leyislative Amangers of Scheduled Commercial Assembly in the astroner Assembly / Parlament; 91D card issued to employees of scheduled Commercial / State / District O-operative Banks; 10.Senio Citizen / Freedom Fighter ID card issued by Government ; 11. Cards issued by Universities / deemed Universities or institutes where insther the use of SNR (NSD
- \*Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, provided that sufficient documentary evidence shall have to be submitted to Reliance Mutual Fund for verifying that they are residents of State of Sikkim.
- Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable

NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website www.reliancemutual.com for further details.

## (24) Prevention of Money Laundering and Know Your Client (KYC)

Prevention of Money Laundering and Know Your Client (KYC) As per the AMFI guidelines, on and from January 1, 2011, it will be mandatory for all individual investors\* to provide attested / certified copy of 'Know Your Clistomer' Acknowledgement." ("KYC Acknowledgement") issued by CDSL Ventures Limited (CVL) for all fresh investment transactions, including additional purchases, switches and transactions under fresh SIP/STP facilities registered from above date, irrespective of the value of such transactions. It may be further noted that for the purpose of above KYC compliance, the KYC Acknowledgement should be provided by (i) in case of application in joint names, by each joint applicant (ii) in case of application in name of a minor, by such minor's parent / guardian signing the application; and (iii) in case of application ande under a power of attorney, by both the investor as well as the power of attorney holder.a. Investors exempted from submission of KYC acknowledgement: I. Investors residing in the State of Sikkim. The ise of KYC acknowledgement, investors residing in the State of Sikkim should provide proof of identification and proof of address (as per specified documents list) (if proof of identification also includes address, a separate address proof is not necessary). Proof of address should contain address in the State of Sikkim. The address mentioned in the application form should be the same as in the address proof. Such documentury proofs should be self-identification also includes address dates as specified in the above documents list) (if the proof of identification also includes address as specified in the above documents list) (if the proof of identification also includes address as specified in the above documents list) (if the proof of identification on proof of address as precified in the above documents list) (if the proof of identification on of proof proves and selfance Mittual Fund will not be led responsible and /or liable for rejection of KYC form, if any, by the Ce of exit load, if any.

- of exit load, if any. If the investment is done on behalf of the minor then the guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP). Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) affer the date of the minor attaining majority till the documents for the change in status are provided. In case of existing standing instructions including STP. SIP and SWP registered prior to the minor attaining majority. The existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by RMF along with the required documents for status change. The standing instruction shall be terminated within 30 days from the date of receiving the instruction.
- (26) Communication for the investors. :
  - If the investor(s) has/have provided his/their email address in the application form or any subsequent communication in any of the folio belonging to the investor(s). RMF / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s).
  - The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request.
  - With effect from October 1, 2011, in accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the investor whose transaction has been accepted by the RCAM/RMF shall receive the following:
- On acceptance of the application, a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number. (i)
- and/or mobile number. Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month on or before 10th of the immediately succeeding month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month by physical/e-mail mode. CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the disinfbutor. The word transaction'shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions. For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall neceive the CAS/account statement. (iji)
  - CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RCAM/RMF for each calendar month on or before 10th of the immediately succeeding month.
  - Further, CAS detailing holding of investment across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.
- WILSEE CTION DURINGS IN AVAILABLE, UNLESS A SPECIFIC REQUEST IS MADE TO RECEIVE IN Physical. Transaction charges: In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Capital Asset Management Limited (RCAM)/ RMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. Such charges shall be deucted if the investments are being made through the distributor/agent and that distributor / agent has opted to receive the transaction charges as mentioned below: (27)
  - For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.

The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested.

In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.

## Transaction charges shall not be deducted if:

28.

- The amount per purchases /subscriptions is less than Rs. 10,000/-; (a)
- The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/STP//DTP/, etc. (b) (c)
- Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent). Subscription made through Exchange Platform irrespective of investment amount (d)

As per SEBI Circular Cir/ IMD/ DF/13/ 2011 dated 22nd August 2011 the relationship of the investor with the distributor & the nature of transaction undertaken by the investor under a particular distributor code shall be categorized as :

- Advisory where a distributor represents to offer advice while distributing the product, it will be subject to the principle of 'appropriateness' of products to that customer category. Appropriateness is defined as selling only that product categorization that is identified as best suited for investors within a defined upper ceiling of risk appetite. No exception shall be made. 1) 2) Execution Only - in case of transactions that are not booked as 'advisory', it shall still require:
  - The distributor has information to believe that the transaction is not appropriate for the customer, a written communication be made to the investor regarding the unsuitability of the product. The communication shall have to be duly acknowledged and accepted by investor.
    - A customer confirmation to the effect that the transaction is 'execution only' notwithstanding the advice of in-appropriateness from that distributor be obtained prior to the execution of the transaction.
    - The charges for such transaction shall be paid in line with the applicable regulations as specified by SEBI / AMFI from time to time. iii.