

**COMMON APPLICATION FORM**

TO BE FILLED IN CAPITAL LETTERS & IN BLUE/BLACK INK ONLY.

**1. DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No. I.9)**

Name & Broker Code / ARN	Sub Broker / Sub Agent ARN Code	*Employee Unique Identification Number	Sub Broker / Sub Agent Code
ARN-15095 <sup>e)</sup>		E 038829	

\*Please sign below in case the EUIN is left blank/not provided.

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

**SIGN HERE** →

First / Sole Applicant / Guardian	Second Applicant	Third Applicant
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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.

**TRANSACTION CHARGES (Mandatory to be filled if you have invested through a distributor)**

(Please tick (✓) any one)  I am a First time investor across Mutual Funds **OR**  I am an existing investor in Mutual Funds

In case the subscription amount is ₹ 10,000 or more and your Distributor has opted to receive Transaction Charges, of ₹ 150 (new investor) & ₹ 100 (existing investor) are deductible as applicable from the purchase/ subscription amount and payable to the Distributor. Units will be issued against the balance amount invested.

**2. EXISTING INVESTOR'S FOLIO NUMBER** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] (If you have an existing folio number with KYC validated, please mention the number here and proceed to section 9. Mode of holding will be as per existing folio number.)

**3. GENERAL INFORMATION** **MODE OF HOLDING :**  Single  Joint (Default)  Any one or Survivor

**4. FIRST APPLICANT DETAILS**

**NAME** Mr./Ms./M/s [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] **#Date of Birth** D D M M Y Y

**PAN / PEKRN\*** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] **ENCLOSED**  PAN card copy  KYC Acknowledgment #Mandatory in case of minor  
(\*Mandatory for all type of Investors. Refer instruction no.II.6, 7 & IX)

**Name of Guardian** if first applicant is minor/  
**Contact Person** for non individuals Mr./Ms./M/s [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

<b>Guardian's Relationship With Minor*</b> <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Court Appointed Guardian	<b>Proof of Date of Birth and Guardian's Relationship with Minor*</b> <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Passport <input type="checkbox"/> Others (please specify)	<b>Designation of the contact person</b> (In case of non-individual Investors)
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**OCCUPATION :**  Professional  Agriculturist  Housewife  Retired  Government Service/Public Sector  
 Business  Forex Dealer  Student  Private Sector Service  Others \_\_\_\_\_

**STATUS :**  Individual  PSU  AOP/BOI  Minor through Guardian  HUF  Trust / Charities / NGOs  
 Society  FI / FII  NRI  Company/Body Corporate  Sole Proprietor  Defence Establishment  
 PIO  Bank  FPI\*\*\* (\*\*as and when applicable)  Government Body  Partnership Firm  Others \_\_\_\_\_

**GROSS ANNUAL INCOME DETAILS** Please tick (✓)  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs-1 Crore  >1 Crore

**NET-WORTH** in ₹ \_\_\_\_\_ (Net worth should not be older than 1 year) as on (Date) D D M M Y Y Y Y (Mandatory for Non-Individuals)

For Individuals** & Non-Individuals (Authorized signatories/Promoters/Partners/Karta/Trustee/whole time directors)	For Non-Individuals Only
<input type="checkbox"/> Politically Exposed Person (PEP) (For definition of PEP, please refer instruction I.14). <input type="checkbox"/> Related to a Politically Exposed Person (PEP) <b>Any other information:</b> _____	<b>Is the entity involved in / providing any or the following services</b> - Foreign Exchange / Money Changer Services <input type="checkbox"/> Yes <input type="checkbox"/> No - Gaming / Gambling / Lottery Services (e.g. casinos, betting syndicates) <input type="checkbox"/> Yes <input type="checkbox"/> No - Money Lending / Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No <b>Any other information:</b> _____

\*\*In case First applicant is minor then details for Guardian will be required

**5. SECOND APPLICANT DETAILS**

**NAME** Mr./Ms./M/s [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

**ENCLOSED**  PAN card copy  KYC Acknowledgment **PAN / PEKRN\*** [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] **STATUS:**  NRI  Resident Individual

**OCCUPATION :**  Professional  Agriculturist  Housewife  Retired  Government Service/Public Sector  
 Business  Forex Dealer  Student  Private Sector Service  Others \_\_\_\_\_

**GROSS ANNUAL INCOME DETAILS** Please tick (✓)  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs-1 Crore  >1 Crore

**NET-WORTH** in ₹ \_\_\_\_\_ (Net worth should not be older than 1 year) as on (Date) D D M M Y Y Y Y

Are you a Politically Exposed Person (PEP)  Yes  No Are you related to a Politically Exposed Person (PEP)  Yes  No

**ACKNOWLEDGMENT SLIP** (To be filled in by the Applicant) Please collect your time stamped acknowledged slip for future references

Received from Mr/Ms/M/s : \_\_\_\_\_ **APP No.:** \_\_\_\_\_ an application for allotment of

Units under Reliance \_\_\_\_\_ as per details below.

Growth Option  Bonus Option  Dividend Reinvestment  Dividend Payout

Cheque / DD No. \_\_\_\_\_ Dated \_\_\_\_\_ Rs. \_\_\_\_\_ **Time Stamp & Date of receiving office**

**IVR "Self Help" Option (24 x 7)**

**IVR**

Investor can avail below facilities

- NAV
- Account balance
- Account statement
- Last 5 transactions
- Latest Dividend declared

For more details :  
Call : Toll free : 1800-300-1111 | 30301111

## 6. THIRD APPLICANT DETAILS

NAME

ENCLOSED  PAN card copy  KYC Acknowledgment **PAN / PEKRN\***  **STATUS:**  NRI  Resident Individual

OCCUPATION  Professional  Agriculturist  Housewife  Retired  Government Service/Public Sector  
 Business  Forex Dealer  Student  Private Sector Service  Others \_\_\_\_\_

GROSS ANNUAL INCOME DETAILS Please tick (✓)  Below 1 Lac  1-5 Lacs  5-10 Lacs  10-25 Lacs  25 Lacs-1 Crore  >1 Crore

NET-WORTH in ₹ \_\_\_\_\_ (Net worth should not be older than 1 year) as on (Date)

Are you a Politically Exposed Person (PEP)  Yes  No Are you related to a Politically Exposed Person (PEP)  Yes  No

## 7. CONTACT DETAILS OF SOLE / FIRST APPLICANT (Refer Instruction No. VI & VII)

## Correspondence Address (P.O. Box is not sufficient) ## Please note that your address details will be updated as per your KYC records with CVL / KRA

City  Pin Code  State  Landmark

Overseas Address (Mandatory for FIIs/NRIs/PIOs)

City  Pin Code  State

Email ID

Mobile + (Country Code)  Tel. No.  STD Code  Office  Residence

Please register your Mobile No & Email Id with us to get instant transaction alerts via SMS & Email. Investors providing Email Id would mandatorily receive only E - Statement of Accounts in lieu of physical Statement of Accounts.

## 8. BANK ACCOUNT DETAILS MANDATORY for Redemption/Dividend/Refunds, if any (Refer Instruction No. III)

Bank Name

Account No.  A/c. Type (✓)  SB  Current  NRO  NRE  FCNR

Branch Address  Branch City

PIN  IFSC Code  9 Digit MICR Code\*

Please ensure the name in this application form and in your bank account are the same. Please update your IFSC and MICR Code in order to get payouts via electronic mode in to your bank account.

## 9. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option. Multiple cheques not permitted with single application form (Refer instruction no. IV) PAYMENT BY CASH IS NOT PERMITTED. OTM facility is available to investors who have Invest Easy facility registered with RMF.

Scheme \_\_\_\_\_ (Refer Instruction No. I-10) (For Product Labeling please refer last page of application form)

Option (Please ✓)  Growth\*\*  Bonus  Dividend Payout  Dividend Reinvestment **Dividend Frequency** \_\_\_\_\_

Payment Details (Please issue cheque favouring scheme name)

Mode of Payment  OTM Facility (One Time Bank Mandate)  Cheque  DD  Funds Transfer  RTGS / NEFT

Investment Amount (Rs.) \_\_\_\_\_ DD Charges (if applicable) (Rs.) \_\_\_\_\_ Net Amount~ (Rs.) \_\_\_\_\_ | minus ||

Instrument No. \_\_\_\_\_ Dated  Drawn on Bank \_\_\_\_\_

Bank Branch \_\_\_\_\_ City \_\_\_\_\_

(\*\* Default option if not selected) ~Units will be allotted for the net amount minus the transaction charges if applicable.

## 10. NOMINATION (Refer to Instruction No.V) (Mandatory if mode of holding is single)

In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio

Nomination Required	Nominee Name	Guardian Name (in case Nominee is Minor)	Date of Birth of Minor	Allocation (%)	Sign of Nominee	Sign of Guardian	Signature of Applicants
<input type="checkbox"/> Yes							1st App.
<input type="checkbox"/> No							2nd App.
							3rd App.

## 11. DEMAT ACCOUNT DETAILS - These details are compulsory if the investor wishes to hold the units in DEMAT mode. Ref. Instruction No. X.

Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.

National Securities Depository Limited	Depository participant Name _____	Central Depository Securities Limited	Depository participant Name _____
	DP ID No. <input type="text" value="I N"/>		Target ID No. <input type="text"/>
	Beneficiary Account No. <input type="text"/>		

Enclosures (Please tick any one box) :  Client Master List (CML)  Transaction cum Holding Statement  Cancelled Delivery Instruction Slip (DIS)

Add convenience to your life with our value added service



Simply send **SMS to 966 400 1111 to avail below facilities		
Types of Facilities	Single Folio	Multiple Folio
NAV	SMS mynav	SMS mynav <space> last 6 digits of folio
Balance	SMS Balance	SMS balance <space> last 6 digits of folio
Last 3 Transaction	SMS txn	SMS txn <space> last 6 digits of folio
Statement thru mail	SMS ESOA	SMS ESOA <space> last 6 digits of folio

\*\*SMS charges apply

Please note your Statement of Account is sent once a month through CAS or ECAS if email id is updated in the folio. To have an access to the folio statement visit our website to generate an instant account statement.



Investor Desk. A RMF Virtual Branch Experience.  
For more details : Visit : [www.reliancemutual.com](http://www.reliancemutual.com)

You can also follow us on

**12. POWER OF ATTORNEY (POA) HOLDER DETAILS (Refer Instruction No.II.1)**

First Applicant POA Name	<input type="text" value="Mr./Ms./M/s"/>	PAN / PEKRN^	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Second Applicant POA Name	<input type="text" value="Mr./Ms./M/s"/>	PAN / PEKRN^	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Third Applicant POA Name	<input type="text" value="Mr./Ms./M/s"/>	PAN / PEKRN^	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**13. SIP ENROLLMENT DETAILS** Opted for SIP:  Yes  No(Mandatory if opted for SIP) Type of SIP:  Normal SIP  Micro SIP Mode of SIP:  PDC  Auto Debit / ECS (Refer Ins No. I-13)

Note : 1. In case you have opted for SIP through ECS / Auto Debit mode it is mandatory to submit SIP Enrolment Cum Auto Debit / ECS Mandate Form  
 2. In case you have opted for SIP through Post dated cheques (PDC) it is mandatory to submit SIP Enrolment Form for Post dated cheques. The form is available on RMF website / DISC of RMF.

**14. STP ENROLLMENT DETAILS** Opted for STP:  Yes  No (In case you have opted for STP it is mandatory to submit STP Enrolment Form)**15. I WISH TO APPLY FOR TRANSCACT ONLINE** Yes  No  **OR** **I WISH TO APPLY FOR INVEST EASY FOR INDIVIDUALS** Yes  No   
(Mandatory Enclosure : ONE TIME BANK MANDATE REGISTRATION FORM)

Note : 1) If you have opted for Transact Online facility IPIN will be issued to you which can be used for transacting seamlessly through Online Mode.  
 2) If you have opted for Invest Easy facility IPIN will be issued to you which can be used to transact through Online mode on RMF website, transact through Call Center & Reliance Mutual Fund Application. Further, in order to transact through Call Centre and / or Transact through Mobile / SMS investor has to mandatorily fill and submit "ECS Mandate Registration form - Invest Easy". The form is available on RMF website / DISC of RMF.

**16. DECLARATION AND SIGNATURE**

I/We would like to invest in Reliance\_\_\_\_\_ subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services including but not limited to Reliance Any Time Money Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Management Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the 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 hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors. I/We hereby confirm that I /We are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada.

- I confirm that I am resident of India.  
 I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External /Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.

<input checked="" type="checkbox"/> First / Sole Applicant / Guardian	<input checked="" type="checkbox"/> Second Applicant	<input checked="" type="checkbox"/> Third Applicant
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UMRN (For Office Use Only)

DDMMYYYY

Create [x] Modify [x] Cancel [x]

Sponsor Bank Code (For Office Use Only) Utility Code (For Office Use Only)

I/We hereby authorize Reliance Mutual Fund to debit (tick ✓) [SB] [CA] [CC] [SB-NRE] [SB-NRO] [Other]

Bank A/c no: Destination Bank Account Number

With Bank (Name of Destination Bank with Branch) IFSC or MICR

an amount of Rupees ₹

FREQUENCY: [x] Monthly [x] Quarterly [x] Half Yearly [x] Yearly [x] as & when presented DEBIT TYPE [x] Fixed Amount [x] Maximum Amount

Reference / Folio No. Email ID:

Scheme / Plan reference Number : All schemes of Reliance Mutual Fund Phone No:

PERIOD From: To: Or Until Cancelled. Signature of Account Holder 1, 2, 3. Name of Account Holder 1, 2, 3.

\*This is to confirm that the declaration (as mentioned overleaf) has been carefully read, understood & made by me / us.

SIP ENROLLMENT DETAILS (Use this form if One Time Bank Mandate Form is registered in the folio) TO BE FILLED IN CAPITAL LETTERS.

DISTRIBUTOR / BROKER INFORMATION

Table with 4 columns: Name & Broker Code / ARN, Sub Broker / Sub Agent ARN Code, \*Employee Unique Identification Number, Sub Broker / Sub Agent Code. Values: ARN-15095, E 038829.

\*Please sign below in case the EUIN is left blank/not provided. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

SIGN HERE Sole / 1st Applicant / Guardian Authorised Signatory, 2nd Applicant Authorised Signatory, 3rd Applicant Authorised Signatory

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.

APPLICANT DETAILS table with columns: Name of Sole/1st holder, Name of 2nd holder, Name of 3rd holder, PAN No / PEKRN, KYC Acknowledgement Copy.

DEMAT ACCOUNT DETAILS - (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant. Ref. Instruction No. 25) Demat Account details are compulsory if demat mode is opted above.

Table with 4 columns: National Securities Depository participant Name, Central Depository Securities Limited, Depository participant Name, Target ID No.

Enclosures (Please tick any one box): [ ] Client Master List (CML) [ ] Transaction cum Holding Statement [ ] Cancelled Delivery Instruction Slip (DIS)

Invest Easy Registration for Transaction over SMS, Call, Mobile, Internet etc (Applicable for individual investor with mode of holding as either Single or Anyone or Survivor)

Email ID

Mobile no. (Country Code), (For Receiving Transaction Alerts via SMS), Tel. No. STD Code, Office, Residence

Email id & Mobile no. provided in this form will supercede the existing details in our records. Please register your Mobile No & Email Id to get instant alerts via SMS & Email.

By providing Email-id, I understand that IPIN will be issued to me by default, unless I have already opted for IPIN in the past and have created a username.

I wish to receive the IPIN through below selected mode: [ ] Physical Mode (Default) [ ] Online Mode (Applicable only for single holder)

SIP DETAILS (Refer Instruction No. 15. If the investor wishes to invest in Direct Plan please mention Direct Plan against the scheme name. Please refer respective SID/KIM for product labeling).

SIP DETAILS table with columns: Scheme / Plan / Option, Frequency, Enrollment Period, SIP Date, SIP Amount, Reliance STEP-UP Facility (Optional).

DECLARATION: I/We would like to invest in Reliance subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services. By filling up this form I understand that the amount towards my lumpsum / systematic investment plan (SIP) transaction will be debited from bank account details provided in my One Time Bank Mandate Form. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act/ Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Management Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the 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 hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors. I/We hereby confirm that I/We are not United States persons within the meaning of Regulation (S) under the United States Securities Act of 1933, or as defined by the U.S. Commodity Futures Trading Commission, as amended from time to time or residents of Canada. [ ] I confirm that I am resident of India.

[ ] I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External/Ordinary Account/FNOR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FNOR Account.

SIGNATURE

By signing this SIP enrolment form I/We understand that the amount will be debited from the Bank account mentioned in One Time Bank Mandate / Invest Easy - Individuals Mandate Form.

First Sole Applicant / Guardian, Second Applicant, Third Applicant

\*I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Reliance Mutual Fund, their representatives, service providers, participating banks & other user institutions responsible. I/We have read the Terms & Conditions and agree to discharge the responsibility expected of me/us as a participant/s under the scheme. I/We authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. I/We hereby confirm adherence to terms on this mandate.

**Authorisation to Bank:** I/We wish to inform you that I/we have registered with Reliance Mutual Fund for ECS / NACH / Direct Debit through their authorised Service Provider(s) and representative for my/our payment to the above mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose I/We hereby approve to raise a debit to my/our above mentioned account with your branch. I/We hereby authorize you to honor all such requests received through to debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary.

FOR OFFICE USE ONLY (Not to be filled in by Investor)	
Affix Barcode	Date and Time Stamp No.

**INSTRUCTIONS cum TERMS AND CONDITIONS**

- (1) Auto Debit facility is offered only to the investors maintaining their bank accounts with ICICI Bank / IDBI Bank / State Bank of India. Electronic Clearing System (ECS) facility will be available in the selected cities as mentioned in RBI website i.e. www.rbi.org.in. \*National Automated Clearing House (NACH) is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit/ECS/Auto Debit facility of Reserve Bank of India/Banks. If any city / bank is removed from the above mentioned list RCAM at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period.
- (2) The bank account provided for ECS should participate in local MICR clearing. In case MICR code is not provided or incorrect code is mentioned on the application form, the application for SIP will be liable to be rejected.
- (3) Reliance Mutual Fund (RMF) / RCAM, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. 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 if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/Auto Debit /ECS / local holidays.
- (4) Investors are required to submit One Time Bank Mandate Form and SIP Enrollment Form along with a photo copy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) atleast 21 working days before the first SIP Installment date for NACH Debit/Auto Debit & ECS Clearing.
- (5) An investor can opt for Monthly, Quarterly or Yearly frequency. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly. If an investor does not mention SIP start date appropriately, the SIP will by default start from the next month after meeting the minimum registration requirement of 21 working days. If an investor does not mention SIP end date appropriately the tenure of SIP will be treated as perpetual i.e. the end date shall be considered as December 2099. 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.
- (6) SIP NACH Debit / Auto debit / ECS facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month however more than one SIP on the same debit date is not allowed. If an investor does not mention SIP Date in the application form or multiple SIP dates are mentioned in the SIP Mandate or the SIP Date is unclear in the application form / SIP Mandate, the default SIP date shall be treated as 10th as per the frequency defined by the investor. 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.
- (7) For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.
- (8) In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, RCAM shall reserve the right to terminate the SIP without any written request from the investor.
- (9) In case an investor wishes to change the bank account details for the existing SIP registered through Auto debit / NACH Debit mode, then he has to provide a cancellation for the existing SIP/One Time Bank Mandate and register fresh SIP with the new bank details.
- (10) Allotment of units would be subject to realisation of credit.
- (11) In case the Investor wishes to cancel the One Time Bank Mandate / SIP, Investor will have to submit an One Time Bank Mandate Cancellation Form or SIP cancellation form, 21 business days prior to discontinuation.
- (12) Investors may note that all the transactions executed through Invest Easy such as "Online Transactions" (whether on our website or through any other application using the internet) "Transactions through call center", "Transactions through SMS", "Transactions through Mobile Phone" or any other facility as offered by RMF from time to time using the IPIN will be considered as transaction through the mentioned broker (ARN) mentioned on this "SIP Enrollment Details" Form.
- (13) The Broker Code given in this mandate will be applicable for all the transactions done through Invest Easy mode. In case there is a change of Broker Code then the investor are requested to cancel the existing mandate and register a fresh mandate with us.
- (14) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN.
- (15) Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund - Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention "Direct" against the scheme name and the ARN code is also not provided the default allotment would be made in the "Direct Plan".
- (16) Applications should be submitted at any of the Designated Investor Service Centre (DISCs) of RCAM or Kavy Computershare Pvt. Ltd.
- (17) 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.
- (18) 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 SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- (19) No entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrollment of SIP will be applicable.
- (20) Kindly note that Invest Easy facility is available only to the existing investors of RMF. In order to transact through Call Center, SMS, online mode whether through RMF website or any other application using the internet and/or through Mobile or any other device, the investor needs to have the IPIN, issued by RCAM. By filling this form the investor will be issued IPIN by default in case he has not opted for the same earlier. This IPIN can also be used by the investor to Transact Online. If only the email id of the investor is registered with RCAM / RMF, investor can execute Transaction through Call Center. Transaction through mobile WAP (Web Access Portal) Site, Transaction through PMF website. If only the mobile number of the investor is registered with RCAM/RMF, investor can execute transaction only through SMS. For further details investors are requested to refer SAI.

- (21) Kindly note that in case of a folio with joint Unitholders, having mode of operations as "either or survivor" or "anyone or survivor any one of the Investor(s) can transact through SMS, provided that such instruction is received via an SMS from the mobile number registered with RCAM with respect to the concerned folio.
- (22) **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. 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 guardian, 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), 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. Micro SIP & Investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN proof submission however they are required to mandatorily submit KYC Acknowledgement copy. 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/Distributors or visit our website www.reliancecmutual.com for further details.
- (23) **Prevention of Money Laundering and Know Your Client (KYC):** SEBI has prescribed uniform KYC compliance procedure for all the investors dealing with them. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV"). All investors (individual and non- individual) are required to be KYC compliant. However, applicants should note that minors cannot apply for KYC and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Should the applicant desire to change KYC related information, POS will extend the services of effecting such changes. In case of an existing investor of RMF who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs, etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Reliance Mutual Fund with the erstwhile centralized KYC.
  - (i) In case of an existing investor of Reliance Mutual Fund and who is not KYC Compliant as per our records, the investor will have to submit the standard KYC Application forms available in the website www.cvkra.com along with supporting documents at any of the SEBI registered intermediaries at the time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV) will be mandatory at the time of KYC Submission.
  - (ii) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "IMF - VERIFIED BY CVLMF") and not invested in the schemes of Reliance Mutual Fund i.e. not opened a folio earlier, and wishes to invest on or after December 01, 2012, such investors will be required to submit 'missing/not available' KYC information and complete the IPV requirements. Update of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. The said form is available on RMF's website i.e. www.reliancecmutual.com or on the website of Association of Mutual Funds in India i.e. www.amfiindia.com or on the website of any authorised KRAs. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such a scenario, where the KYC status changes to 'Verified by CVL KRA', investors need not submit the 'missing/not available' KYC information to mutual funds again.
- (24) **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. The investor whose transaction has been accepted by the RCAM/RMF they shall receive following intimation / communication:
  - (i) 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 on Unit holders registered e-mail address and/or mobile number.
  - (ii) 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 distributor.
- (25) **Units held in the dematerialised form:** Unitholders can have a option to hold the units in dematerialized form in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE).
- (26) Employee Unique Identification Number (EUIIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
- (27) **Reliance STEP-UP Facility:** Under this facility the investor can increase the SIP installment (including MICRO SIP) at pre-defined intervals by a fixed amount. This facility is available for individual investors only. For availing the said facilities, investors are required to note the following:
  1. Investor willing to register STEP-UP should provide the STEP-UP details along with the SIP enrollment details and is also required to fill up "One Time Bank Mandate Form" from which the amount shall be debited. Investors who are currently registered under Invest Easy - Individuals facility may avail this facility without registering the One Time Bank Mandate. 2. The minimum amount for STEP-UP should be Rs. 500 and in multiples of Rs. 500 only. 3. Monthly SIP offers STEP-UP frequency at half yearly and yearly intervals. Quarterly and Yearly SIP offers STEP-UP frequency at yearly interval only. In case STEP-UP frequency is not indicated, it will be considered as Yearly by Default. 4. There should be clear indication about STEP-UP Count i.e. the number of times the SIP installment amount should be increased. In case STEP-UP amount is mentioned and STEP-UP count is not indicated, it will be considered as 1 (One) by Default. 5. The date for Reliance STEP-UP Facility will correspond to the registered SIP. The enrollment period specified in the Reliance STEP-UP form should be less than or equal to the enrollment period mentioned in the SIP. 6. In case of any deviation in period, the tenure of the SIP shall be considered. Folio with status Minor are not eligible for Reliance STEP-UP facility.

