



## 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) (82 CENTERS)

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

- \*Auto Debit facility is offered only to the investors having bank accounts in (For Bank of Baroda/Bank of India/Punjab National Bank/Kotak Mahindra Bank/Citibank NA/HDFC Bank/ICICI Bank/AXIS Bank/HSBC/IDBI Bank/State Bank of India).
- Please submit the following documents atleast 21 working days before the first SIP date for ECS (Debit Clearing):

#### **New Investors:**

(a) Common Application Form with SIP Enrolment & Auto Debit/ECS Mandate Form.

(b) The initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP instalments.

(c) In case the first cheque is issued from an account which is different from ECS Auto Debit Account, then a photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements).

#### **Existing Investors:**

SIP Enrolment cum Auto Debit/ECS Mandate Form.

**Note:** Investors can also start an SIP directly without any initial investment. In this option the Investors can submit the application for SIP on any working day but the 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.

- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Reliance Mutual Fund / Reliance Capital Asset Management Limited without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the AMC at its sole discretion may accept post dated cheques (PDC's) from the investors for the balance period.
- SIP 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. SIP debit dates shall be 2nd, 10th, 18th or 28th. However more than one SIP debit date is not allowed. To register multiple SIP in the same scheme / same month, please submit separate ECS Autodebit Debit Mandate Forms.
- 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 a minimum gap of at least 21 Business Days between the 1st SIP and the 2nd SIP or as specified by RCAM from time to time. In case the criteria is 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 allotted on the next Business day.
- The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India (RBI)/Banks.
- Investor will not hold Reliance Mutual Fund / Reliance Capital Asset Management Limited, 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 Auto Debit / ECS / local holidays.
- Reliance Mutual Fund / Reliance Capital Asset Management Limited, its registrars and other service providers shall not be responsible nor 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 full responsibility.
- Reliance Mutual Fund / Reliance Capital Asset Management Limited 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.
- Please read the Key Information Memorandum, Statement of Additional Information and Scheme Information Document of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information.
- Allotment of units would be subject to realisation of credit.
- An investor can opt for Monthly or Quarterly frequency. (monthly for SIP Insure)
- \*SIP is available to investors in the following Scheme(s) of Reliance Mutual Fund:

**Equity/Sectoral Schemes:** "Reliance Growth Fund -Retail Plan" OR "Reliance Vision Fund-Retail Plan" OR "Reliance Equity Opportunities Fund-Retail Plan" OR "Reliance NRI Equity Fund" OR "Reliance Banking Fund-Retail Plan" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund-Retail Plan" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund-Retail Plan" OR "Reliance Regular Savings Fund- Equity Option" OR "Reliance Regular Savings Fund- Balanced Option" OR "Reliance Equity Advantage Fund-Retail Plan" OR "Reliance Natural Resources Fund-Retail Plan" OR "Reliance Quant Plus Fund-Retail Plan" OR "Reliance Infrastructure Fund-Retail Plan" OR "Reliance Long Term Equity Fund".

**Debt Funds:** "Reliance Income Fund" OR "Reliance Medium Term Fund" OR "Reliance Floating Rate Fund-Short Term Plan" OR "Reliance Dynamic Bond Fund" OR "Reliance Gilt Securities Fund (available only for Retail Plan)" OR "Reliance Monthly Income Plan" OR "Reliance Liquid Fund- Treasury Plan (available only for Retail Plan)" OR "Reliance Regular Savings Fund- Debt Option"

\*The above list is subject to change from time to time. Please contact the nearest Designated Investor Service Centre (DISC) of Reliance Mutual Fund or Karvy Computershare Pvt. Ltd for updated list.

#### **16. Minimum investment amount**

**Monthly SIP Option** - 60 instalments of Rs. 100/- each or 12 instalments of Rs. 500/- each or 6 instalments of Rs. 1,000/- each and in multiples of Re. 1/- thereafter.

For SIP Insure minimum 36 installment of Rs. 1,000/- each

**Quarterly SIP Option** - 12 instalments of Rs. 500/- each or 4 instalments of Rs. 1,500/- each and in multiples of Re. 1/- thereafter. The first SIP instalment date should be later or on 28th March, 2008. However only one SIP transaction per month/quarter per folio/scheme is permitted.

- During NFO, SIPs will be accepted only through ECS/Auto Debit to the investor's bank account.
- The applicable NAV for the 1st installment (in respect of the 1st cheque) will be as per the date & time at which the same has been received at DISC of RCAM / Karvy. If the date of the subsequent SIP cheque / installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
- Please write the SIP Form number / the first applicant's name on the reverse of the cheque accompanying the SIP Form.
- Payments may also be accepted by direct debit to applicant's bank account by Auto Debit (for selected banks only) or through ECS. For this purpose, the applicant are required to give a standing instructions in the prescribed form to the bankers to debit their bank accounts at periodic intervals and credit the subscription proceeds to Reliance Mutual Fund's bank account. Please contact the nearest DISC for details of banks offering this facility.
- 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 folio.
- For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs.12000/- Per Quarter.
- "Perpetual SIP" will be the default option in case 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.
- For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN
- The SIP Enrolment Form complete in all respects should be submitted at any of the Designated Investor Service Centre (DISCs) of Reliance Mutual Fund or Karvy Computershare Pvt. Ltd.
- 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.
- The provision for "Minimum Application Amount" as specified in the respective Scheme Information Document will not be applicable for SIP Investments.
- SIP Account Statements will be despatched to the unitholders within 10 business days of the end of the calendar quarter.
- 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 provide the account statement to the investor(s) within 5 working days from the receipt of such request. RMF shall comply with SEBI Circular No. IMD/CIR/12/80083/2006 dated November 20, 2006 with respect to dispatch of the account statement.
- In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.
- As per SEBI circular number MRD/DoP/Cir- 05/2007 dated April 27, 2007, Permanent Account Number (PAN) shall be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction with effect from July 2, 2007. Accordingly, it is mandatory for investor's to provide their PAN alongwith a self attested copy of PAN card. If the investment is being made on behalf of a minor, the PAN of the minor or father or mother or the guardian, who represents the minor, should be provided. Applications received without PAN/PAN card copy will be rejected. Please refer to SAI for more details.
- With effect from February 1, 2008, it is mandatory for all applications for subscription of value of Rs.50,000/- above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance i.e. KYC Acknowledgement Letter. Applications for subscriptions of Value of Rs. 50,000/- and above without a valid KYC compliance may be rejected. In the event of non compliance of KYC requirements, the Trustees/AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exist load (as applicable) and recovery of unamortized NFO expenses. Please refer to SAI for more details.

One Indiabulls Centre, Tower 1, 11th & 12th Floor, Jupiter Mill Compound, 841, Senapati Bapat Marg, Elphinstone Road, Mumbai-400 013.

**Call : 30301111 Toll free: 1800-300-11111**

**www.reliancemutual.com**

**RELIANCE Mutual Fund**  
Anil Dhirubhai Ambani Group