

Mutual Fund

UMRN _____ (For Office Use Only)

APP No.

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

D	D	M	M	Y	Y	Y	Y
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I/We hereby authorize **Reliance Mutual Fund**

Action	Create mandate on: <input checked="" type="checkbox"/>
	Cancel mandate on: <input type="checkbox"/>
	Update mandate on: <input type="checkbox"/>

A/C Type	Savings : <input type="checkbox"/>	Others : <input type="checkbox"/>
	Current : <input type="checkbox"/>	
	Cash Credit : <input type="checkbox"/>	

Bank A/c no: _____ (Destination Bank Account Number)

With Bank _____ (Name of Destination Bank with Branch) IFSC / MICR Code : _____ to debit amount ~~₹~~ / up to a maximum of

Rupees _____ ₹ _____

For Payment towards Consumer reference / Folio Number : _____

Scheme / Plan reference Number : All schemes of Reliance Mutual Fund

FREQUENCY:			
<input checked="" type="checkbox"/> Monthly	<input checked="" type="checkbox"/> Half Yearly		
<input checked="" type="checkbox"/> Bi-Monthly	<input checked="" type="checkbox"/> Yearly		
<input checked="" type="checkbox"/> Quarterly	<input checked="" type="checkbox"/> as and when presented		

PERIOD							
Starting from :	D	D	M	M	Y	Y	Y
Up to :	D	D	M	M	Y	Y	Y
Or	<input type="checkbox"/> Until Cancelled						

Name/s and Signature/s of Account Holder/s
(as per bank records)

Telephone: (____) _____

Mobile: _____

Mail ID: _____

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.

THIS SECTION IS INTENTIONALLY KEPT BLANK

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.



THIS SECTION IS INTENTIONALLY KEPT BLANK

Mutual Fund

APP No. _____

SIP ENROLLMENT DETAILS (Use this form if One Time Bank Mandate Form is registered in the folio)

TO BE FILLED IN CAPITAL LETTERS. PLEASE (✓) WHEREVER APPLICABLE

DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent ARN Code	*Employee Unique Identification Number	Sub Broker / Sub Agent Code
ARN - (ARN stamp here)			

*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
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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.

APPLICANT DETAILS

APPLICANT DETAILS		FOLIO NO.	
Name of Sole/1st holder	PAN No / PEKRN.	<input type="checkbox"/> MANDATORY	<input type="checkbox"/> KYC Acknowledgement Copy
Name of 2nd holder	PAN No / PEKRN.	<input type="checkbox"/> MANDATORY	<input type="checkbox"/> KYC Acknowledgement Copy
Name of 3rd holder	PAN No / PEKRN.	<input type="checkbox"/> MANDATORY	<input type="checkbox"/> KYC Acknowledgement Copy

Unitholding Option - Demat Mode Physical Mode

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. 41) Demat Account details are compulsory if demat mode is opted above.

National Securities Depository Limited	Depository participant Name _____ DP ID No. _____ Beneficiary Account No. _____	Central Depository Securities Limited	Depository participant Name _____ Target ID No. _____
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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

(This facility is only available for individual investor having folio with mode of holding as either Single or Anyone or Survivor)

Email id & Mobile no. provided in this form will supercede the existing details in our records

Email ID _____

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

Please register your Mobile No & Email Id with us to get instant transaction 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)** : IPIN will be dispatched via Physical Mode to your registered mailing address updated in the folio / account. (TAT 15 Days)
- Online Mode (Applicable only for single holder)** : Below steps will be followed in this mode: a) IPIN generation link will be triggered to registered email id. b) Click on the generation Link to generate the UAC Code. c) Enter the UAC Code in registered link and generate the IPIN. (TAT 3 Days)

SIP DETAILS (You may opt for SIP in Minimum 1 scheme and Maximum 5 schemes using this form. In case you are investing in Reliance Regular Savings Fund please mention the Option details mandatorily i.e Equity, Debt or Balanced. Refer Instruction No. 26. 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)

Scheme / Plan / Option	Frequency (Please ✓ any one)	Enrollment Period (Please ✓ any one)	SIP Date (Please ✓ any one)	SIP Amount	Reliance STEP-UP Facility (Optional)		
					Amount	Frequency	Count
Scheme 1	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> REGULAR From: M M / Y Y To: M M / Y Y	<input type="checkbox"/> 2 <input type="checkbox"/> 10 (Default)	Rs. _____ (in figures)	Rs. _____ (Multiples of Rs. 500 only)	<input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly (Default)	Increase SIP amount _____ time(s) (Default 1time)
	<input type="checkbox"/> Quarterly	<input type="checkbox"/> PERPETUAL (Default) (Refer Instruction No. 14) From: M M / Y Y To: 1 2 / 9 9	<input type="checkbox"/> 18 <input type="checkbox"/> 28				
	<input type="checkbox"/> Yearly#						
Scheme 2	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> REGULAR From: M M / Y Y To: M M / Y Y	<input type="checkbox"/> 2 <input type="checkbox"/> 10 (Default)	Rs. _____ (in figures)	Rs. _____ (Multiples of Rs. 500 only)	<input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly (Default)	Increase SIP amount _____ time(s) (Default 1time)
	<input type="checkbox"/> Quarterly	<input type="checkbox"/> PERPETUAL (Default) (Refer Instruction No. 14) From: M M / Y Y To: 1 2 / 9 9	<input type="checkbox"/> 18 <input type="checkbox"/> 28				
	<input type="checkbox"/> Yearly#						
Scheme 3	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> REGULAR From: M M / Y Y To: M M / Y Y	<input type="checkbox"/> 2 <input type="checkbox"/> 10 (Default)	Rs. _____ (in figures)	Rs. _____ (Multiples of Rs. 500 only)	<input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly (Default)	Increase SIP amount _____ time(s) (Default 1time)
	<input type="checkbox"/> Quarterly	<input type="checkbox"/> PERPETUAL (Default) (Refer Instruction No. 14) From: M M / Y Y To: 1 2 / 9 9	<input type="checkbox"/> 18 <input type="checkbox"/> 28				
	<input type="checkbox"/> Yearly#						
Scheme 4	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> REGULAR From: M M / Y Y To: M M / Y Y	<input type="checkbox"/> 2 <input type="checkbox"/> 10 (Default)	Rs. _____ (in figures)	Rs. _____ (Multiples of Rs. 500 only)	<input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly (Default)	Increase SIP amount _____ time(s) (Default 1time)
	<input type="checkbox"/> Quarterly	<input type="checkbox"/> PERPETUAL (Default) (Refer Instruction No. 14) From: M M / Y Y To: 1 2 / 9 9	<input type="checkbox"/> 18 <input type="checkbox"/> 28				
	<input type="checkbox"/> Yearly#						
Scheme 5	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> REGULAR From: M M / Y Y To: M M / Y Y	<input type="checkbox"/> 2 <input type="checkbox"/> 10 (Default)	Rs. _____ (in figures)	Rs. _____ (Multiples of Rs. 500 only)	<input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly (Default)	Increase SIP amount _____ time(s) (Default 1time)
	<input type="checkbox"/> Quarterly	<input type="checkbox"/> PERPETUAL (Default) (Refer Instruction No. 14) From: M M / Y Y To: 1 2 / 9 9	<input type="checkbox"/> 18 <input type="checkbox"/> 28				
	<input type="checkbox"/> Yearly#						

#Yearly frequency is effective since 01st April 2014. Please refer addendum No 163 dated 25th March 2014 for further details.

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/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.

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.

<input checked="" type="checkbox"/> First / Se Applicant / Guardian	<input checked="" type="checkbox"/> Second Applicant	<input checked="" type="checkbox"/> Third Applicant
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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. The above list is subject to change from time to time. The list may undergo changes from time to time.
- (2) Electronic Clearing System (ECS) facility will be available in the selected cities. A city where ECS facility is available presently is available on the website of Reserve Bank of India www RBI.org.in. 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 RCAM at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period.
- (3) "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI). The list of NACH live banks is available on NPCI website www.npci.org.in.
- (4) The bank account provided for ECS should participate in local MICR clearing. In case MICR code is not provided or incorrect code is mentioned in the application form, the application for SIP will be liable to be rejected.
- (5) The investor agrees to abide by the terms and conditions of NACH Debit/ECS/Auto Debit facility of Reserve Bank of India/Banks. 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 by 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.
- (6) Please read the Key Information Memorandum, Statement of Additional Information (SAI) and Scheme Information Document (SID) of respective Scheme(s) carefully before investing.
- (7) Investors are required to submit following documents atleast 21 working days before the first SIP Installment date for NACH Debit/Auto Debit & ECS Clearing:
 - (a) Common Application Form with One Time Bank Mandate Form and SIP Enrollment Form.
 - (b) A photo copy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) should be submitted along with other requirements.
- Existing 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).**
- (8) 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.
- (9) 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 / SAI / Mandate, the default SIP date shall be treated as 10th as per the frequency defined by the investor.
- (10) NACH Debit / ECS / Auto Debit Transactions should be dated 2nd, 10th, 18th or 28th and there should be minimum gap of at least 21 business days between the mandated SIP date 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 / NACH Debit / ECS / Auto Debit Transactions is a non - Business Day for the scheme, then the units shall be allotted on the next Business Day.
- (11) 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.
- (12) Please refer the SID of the respective schemes / Addendum issued from time to time for minimum SIP Application amount and the minimum number of SIP Installments.
- (13) For MICRO SIP maximum SIP amount can be Rs. 4000/- Per Month or Rs. 12000/- Per Quarter.
- (14) SIP is available in selected schemes of Reliance Mutual Fund. Under Multiple SIP facility, payment can only be made through one time bank mandate while the facility of using cheque for the first installment is not available.
- (15) If an investor does not mention SIP start date or the SIP start date is unclear in the application form/SIP Mandate, the SIP date will by default start from the next subsequent month after meeting the minimum registration requirement of 21 working days. If an investor does not mention SIP end date or the SIP end date is not expressly mentioned/unclear in the application form/SIP Mandate, 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.
- (16) In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, RCAM shall reserve the right to discontinue the SIP without any further notice to the investor.
- (17) 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.
- (18) 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.
- (19) Allotment of units would be subject to realisation of credit.
- (20) 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.
- (21) In case the investor wishes to cancel the One Time Bank Mandate, Investor will have to submit an One Time Bank Mandate Cancellation Form 21 business days prior to discontinue the Mandate.
- (22) The Unit holders can choose to opt out from the SIP at any point of time by submitting a separate written request for each scheme to the nearest DISC. Such request for discontinuation should be received at least 21 business days prior to the next due date of the SIP. Receipt of such a request will be treated as discontinuing the respective scheme.
- (23) 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.
- (24) The Broker Code given in this mandate will be applicable for all transactions for change in broker code investors are requested to submit the Broker Code change request form for Invest Easy available on our website and submit the same to any of the Designated Investor Service Centres of RCAM or Registrar. Such change shall be affected within 7 calendar days from the date of submission of the request.
- (25) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN".
- (26) 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.
- (27) The One Time Bank Mandate Form and SIP Enrollment 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.
- (28) 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.
- (29) 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.
- (30) In accordance with the arrangements 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.
- (31) 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 Reliance Capital Asset Management Limited (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.
- (32) 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 vide an SMS from the mobile number registered with RCAM with respect to the concerned folio.
- (33) **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) 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 after the counter after verification "includes fresh additional purchase, Systematic Investment Plan (SIP) Investors residing in the state of Jammu and Kashmir are exempt from the mandatory requirement of PAN card submission however they are required to mandatorily submit KYC Acknowledgement copy to Reliance Mutual Fund. 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.reliance mutual.com for further details.
- (34) **Prevention of Money Laundering and Know Your Client (KYC)**
In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI issued three circulars - MIRSD/SE-CR-21/2011 dated October 05, 2011, MIRSD/CR-23/2011 dated December 02, mentioned therein to follow, with effect from January 01, 2012, a uniform KYC compliance procedure for all the investors dealing with them on or after that date. SEBI also issued KYC Registration Agency (KRA) Regulations for 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification (IPV).
All investors (individual and non- individual) are required for KYC compliance. However, applications should note that minors cannot apply for KYC compliance 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. Also applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not eligible for KYC compliance on behalf of the issuer of the PoA. Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information. POS will extend the services of effecting such changes.
In line with the SEBI circular No. MIRSD/CR-5/2012 dated April 13, 2012 and various other guidelines issued by SEBI on the procedural matters for KYC Compliances, the Investors are requested to note the following additional provisions shall be applicable for "KYC Compliances" with effect from December 1, 2012:
 - 1) In case of an existing investor of RMF and who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMP) 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
 - 2) 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 KYC Application forms available on the website www.cvlkra.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. This uniform KYC submission would be a one time submission of documentation.
 - 3) Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF - VERIFIED BY CVLMP") 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.

- completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. 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.
Individual Investors are required to submit 'KYC Details Change Form' issued by CVL-KRA available on their website www.cvlkra.com.
- In case of Non Individual investors, complied with KYC process before December 31, 2011, KYC needs to be done afresh due to significant and major changes in KYC requirements.
- Investors to provide the complete details in the KYC application form along with the required documents (for individual investors only) to the KYC Registrar as mentioned on the website www.cvlkra.com. The said form is available on RMF's website i.e. www.reliance mutual.com or on the website of Association of Mutual Funds in India i.e. www.amfiindia.com or on the website of any authorised KRA's.
- (35) **Terms and conditions for transactions through SMS**
- (i) Investor(s) can start using this Facility only after successful registration of the Invest Easy Registration Form with their bankers and receipt of confirmation letter/ SMS/email from the RCAM.
 - (ii) If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information/ key word or due to non-receipt of the SMS message by the RTA or due to late receipt of SMS due to mobile network congestions or due to non-connectivity or due to any reason whatsoever, the Unit holder(s) will not hold the Fund, RCAM responsible for the same.
 - (iii) The request for transaction is to be considered as accepted, subject to realization of funds towards purchases and only on the receipt of the confirmation from RTA on the registered mobile number or email id of the Unit holder.
 - (iv) In case of non-receipt of confirmation from RTA within a reasonable time, investor(s) are requested to immediately call up the call center to confirm the status of the transaction.
 - (v) In case the investor receives multiple confirmations against a single transaction, the same needs to be brought to the attention of the RCAM.
 - (vi) If the Investor(s) believes there has been any unauthorized transaction effected, the investor shall notify the RCAM immediately.
- (36) **Terms and conditions for transactions through website**
- (i) Investors having registered Invest Easy - Individuals registered in the folio can now subscribe to the schemes of Reliance Mutual Fund through our website www.reliance mutual.com and make the payment through Invest Easy Facility.
 - (ii) This facility is in addition to the existing mode of payment like Net Banking / Debit Card.
 - (iii) Investor(s) will have to login to the online account using the user id and password/transaction pin to authorize the transaction for Reliance Mutual Fund to initiate the debit instruction to the bank.
- For List of schemes codes, terms & conditions and other details please visit www.reliance mutual.com or call our customer care at 1800-300-1111.
- (37) If only the mobile number of the investor is registered with RCAM / RMF, investor can execute transaction only through SMS. The confirmation pertaining to mandate registration / transaction confirmation / account statement and such other communication as required under Securities & Exchange (Mutual Funds) Regulations, 1996, will be dispatched through physical mode on the registered address & SMS.
- (38) If only the email id of the investor is registered with RCAM / RMF, investor can execute the following transactions:
 - Transaction through Call Center.
 - Transaction through mobile WAP (Web Access Portal) Site.
 - Transaction through RMF website
- (39) IPIN will be issued only in physical mode and mandate registration / transaction confirmation / account statement and such other communication as required under Securities & Exchange (Mutual Funds) Regulations, 1996, will be dispatched through electronic mode in line with the applicable regulations as amended from time to time. Investor may please note that the confirmation of mandate registration shall be informed to the investor through Physical Mode also.
- (40) **Communication for the investors :**
- If the investor(s) has/have provided his/her 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 case of the request for the account statement received after September 8, 2011, the investor whose transaction has been accepted by the RCAM/RMF shall receive the following:
 - (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 will be sent to the 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. The word "transaction" shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematized transfer plan and bonus transactions.
 - (iii) 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 receive the CAS/account statement. 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. The statement of holding of the beneficiary account holder for units held in Demat will be sent by the respective DPs periodically.
- (41) **Units held in the dematerialized form**
1. With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of RMF in dematerialized (demat) form is being provided to the investors in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges from time to time.
 2. The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized (Demat) form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by RMF) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. All the details mentioned in the application are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted to in demat form.
 3. Unit Holders opting the units in the demat mode , can submit redemption / switch only through DP or through stock exchange platform.
 4. Unit holders opting for investment in demat mode can not opt for facilities like STP, DTP, SWP, Trigger, ATM, Salary Advantage & Smart Step.
 5. In case, the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted along with a Demat / Remat Request Form to their Depository Participants.
 6. Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).
 7. Demat facility will not be available for Daily, Weekly & Fortnightly Dividend plans / options for all the schemes of RMF except Reliance Liquid Fund-Treasury Plan, Reliance Liquid Fund-Cash Plan, Reliance Liquidity Fund & Reliance Money Manager Fund.
- (42) Employee Unique Identification Number (EUN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.
- (43) In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes (including investments through Systematic Investment Plans (SIPs)) up to Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN. Investor seeking exemption of PAN will need to submit the PANExempt KYC Reference No. (PEKRN) acknowledgement issued by KRA along with the application Form. This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders. In case of joint holders, first holder must not possess a PAN. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption.
- (44) **Multiple Systematic Investment Plan ("Multiple SIP") Facility**
Multiple SIP Facility enables investors to start investments under SIP (Including MICRO SIP) for various eligible schemes (one or multiple) using a single application form. This facility is for individuals investors only. All features / terms & conditions as applicable for investments through SIP shall also be applicable for availing the Multiple SIP facility subject to the following additional requirements:
 1. Through this facility an investor can register SIP for maximum of five schemes. A customized Multiple SIP form has been designed by RCAM for the same. In case if the investor wishes to register for more than five schemes a separate form has to be filled up for the same.
 2. To avail this facility investor is required to fill up the "One time Bank Mandate Form" from which the amount shall be debited. However, Unit Holders who are currently registered under the Invest Easy - Individuals facility can avail this facility without filling up the One Time Bank Mandate. The enrolment period specified in the SIP enrolment form should be less than or equal to the enrolment period mentioned in the One Time Bank Mandate. In case of any deviation between the tenure for Multiple SIP and tenure mentioned in One time bank mandate, the transaction shall be processed till the tenure mentioned in "One time bank mandate form". To initiate the investment process the investor does not require to submit a physical cheque.
- (45) **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 aims to provide the investor a simplified method of aligning SIP installment amounts with increase in investor's earnings over the tenure of SIP. 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 enrolment 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.
 6. The enrolment period specified in the Reliance STEP-UP form should be less than or equal to the enrolment period mentioned in the SIP. In case of any deviation in period, the tenure of the SIP shall be considered.
- (46) This Facility is available for individual investors only. Folio with status Minor are not eligible for Multiple SIP and / or Reliance STEP-UP Facility.