

## Rationale for Investments through PSIP

### Financial Planning-Need of the Hour!

Financial Planning is seen emerging as the face of advisory services in India - As a continual process which charts a roadmap to achieve planned financial goals & meet unforeseen needs; Financial Planning integrates the basic principles: Long Term Investing, Disciplined Systematic Approach, Asset Allocation & Rebalancing.

At RMF, we believe in empowering investors with customized integrated financial solutions thus assisting one to "**Achieve Financial Goals through Right Planning**"

### Transformation from Products to Solutions

All types of investors have different financial goals which can be fulfilled by investing in varied investment products. Being a customer centric organization, we feel it is the right time to offer our investors one-stop simplified & customized solution to manage investments.

**Hence in line with our philosophy to continually equip and empower our investors in achieving the financial goals, through a systematic way, we are happy to introduce another unique first of its kind feature** that brings the twin benefits of wealth creation through systematic investment and the convenience of investing through one time bank mandate, popularly known as **Portfolio SIP (P- SIP)**

### What is P SIP?

**A Unique & simple investment solution** that will provide an opportunity to invest systematically and create wealth across equity debt and gold asset classes;

**Investments have been made easy through Portfolio SIP - Answers for all your questions!!!**

**Where?** Diversification across different asset classes

**What?** Customised solutions based on an individual's risk profile

**How?** Convenience of investing through one bank mandate across multiple schemes

**When?** Systematic portfolio creation does away with timing of the market

## 3 SIMPLE STEPS TO REGISTER FOR PSIP

**Step 1: Fill up FAST Enrollment cum Registration Form.**

**Step 2: Fill up the Risk Profiler to help us know your Risk Profile.**

**Step 3: Fill up the PSIP section of Wealth creation form to achieve your financial goals.**

**FAST ENROLLMENT / REGISTRATION FORM**

To be filled In Capital letters in Blue / Black ink only.

**Goal Planning - Wealth Creation**

Mode of Investment	<input type="checkbox"/> Lumpsum	<input type="checkbox"/> Reliance Portfolio SIP		
Investment Horizon	<input type="checkbox"/> < 5 Years	<input type="checkbox"/> > 5 Years		
Plan for	<input type="checkbox"/> Self	<input type="checkbox"/> Wife	<input type="checkbox"/> Child	<input type="checkbox"/> Other
Plan to Achieve by	Y   Y   Y   Y			
For Whom (Name)				
Investment Objective	<input type="checkbox"/> Retirement	<input type="checkbox"/> Home	<input type="checkbox"/> Higher Education	
	<input type="checkbox"/> Marriage	<input type="checkbox"/> Travel	<input type="checkbox"/> Others	

**2. GENERAL INFORMATION**

MODE OF HOLDING :  Single  Joint (Default)  Any one or Survivor

**3. FIRST APPLICANT DETAILS**

NAME

PAN\* (1st Applicant/Guardian)  PAN / PEKRN\* (Guardian)

Name of Guardian if first applicant is minor  Mr./Ms./M/s

Guardian's Relationship With Minor\*  Father  Mother  Court Appointed Guardian #Date of Birth (Mandatory in case of minor) D | D | M | M | Y | Y | Y | Y Proof of Date of Birth and Guardian's Relationship with Minor\*  Birth Certificate  Passport  Others (please specify)

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

STATUS\*\* :  Individual  NRI

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

\*In case First applicant is minor then details for Guardian will be required ^Mandatory for all type of Investors. It is mandatory for investors to be KYC compliant through a Key Registered Agency (KRA) appointed by SEBI prior to investing in Reliance Mutual Fund. Refer instruction no. 12 & 13

**4. SECOND APPLICANT DETAILS**

NAME  PAN / PEKRN\*

OCCUPATION^ :  Professional  Agriculturist  Housewife  Retired  Government Service/Public Sector STATUS^:  NRI  Business  Forex Dealer  Student  Private Sector Service  Others \_\_\_\_\_  Resident Individual

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

**5. THIRD APPLICANT DETAILS**

NAME  PAN / PEKRN\*

OCCUPATION^ :  Professional  Agriculturist  Housewife  Retired  Government Service/Public Sector STATUS^:  NRI  Business  Forex Dealer  Student  Private Sector Service  Others \_\_\_\_\_  Resident Individual

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

**Acknowledgement Receipt of Fast Enrollment / Registration Form (To be filled in by the Unit holder)**

Received from \_\_\_\_\_ for Fast Enrollment / Registration Form

Stamp of receiving branch

**6. FATCA and CRS DETAILS For Individuals/HUF (Mandatory) Non Individual Investors should mandatory fill separate FATCA/CRS details form**

# Please indicate all Countries, other than India, in which you are a resident for tax purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.

Sole/First Applicant/Guardian			Second Applicant			Third Applicant		
Country #	Tax Identification Number	Identification Type	Country #	Tax Identification Number	Identification Type	Country #	Tax Identification Number	Identification Type
1			1			1		
2			2			2		
3			3			3		

In case Country of Tax Residence is only India then details of Country of Birth & Nationality need not be provided. \*In case Tax Identification Number is not available, kindly provide its functional equivalent \$

Sole/First Applicant/Guardian		Second Applicant		Third Applicant	
Country of Birth		Country of Birth		Country of Birth	
Country of Nationality		Country of Nationality		Country of Nationality	

**7. CONTACT DETAILS OF SOLE / FIRST APPLICANT (Refer Instruction No. 19 - 22)**

## 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 NRIs)

City \_\_\_\_\_ Pin Code \_\_\_\_\_ State \_\_\_\_\_

Email ID \_\_\_\_\_

Mobile + (Country Code) \_\_\_\_\_ Tel. No. \_\_\_\_\_ 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. 16, 17 & 18)**

Bank Name

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

Branch Address \_\_\_\_\_ Branch City \_\_\_\_\_

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. NOMINATION - I wish to Nominate  Yes  No (Mandatory if mode of holding is single) (Refer Instruction No. 26)**

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

Nominee Name	Guardian Name (in case Nominee is Minor)	Date of Birth of Minor	Allocation (%)	Sign of Nominee	Sign of Guardian	Signature of Applicants
						1st App.
						2nd App.
						3rd App.

**10. DECLARATION**

I/We would like to invest in Reliance Mutual Fund 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 Nippon Life Asset Management Limited (RNLAM) liability. I understand that the RNLAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RNLAM 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.
- I have read and understood Instruction no. XIII and hereby agree to abide by the same. I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962 and the information provided by me /us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete.

First / Sole Applicant / Guardian  Second Applicant  Third Applicant

**ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)**

Reliance Centre, 7th Floor South Wing,  
Off Western Express Highway, Santacruz (East),  
Mumbai - 400 055.

Toll free: 1800-300-11111 | www.reliancemutual.com



## Copy to be retained by Investor / Financial Advisor Risk Profiler

- 1. What is your Investment Horizon? How long can you keep your money invested in the market before needing access to it?**

A. Up to two years    B. Two to three years  
C. Three to five years    D. Five years to Ten years  
E. Ten years and more
- 2. The age group you belong to:**

A. Less than 25 years    B. 25 - 35 years    C. 36 - 50 years  
D. 51 years above
- 3. How well do you understand investing in the markets?**

A. I am a novice. I don't understand the markets at all.  
B. I have basic understanding of investing. I understand the risks and basic investment concepts like diversification.  
C. I have an amateur interest in investing. I have invested earlier on my own. I understand how markets fluctuate and the pros and cons of different investment classes.  
D. I am an experienced investor. I have invested in different markets and understand different investment strategies. I have my own investment philosophy.
- 4. My current and future income sources (example: salary, business income, etc) are:**

A. Very unstable    B. Unstable    C. Some what stable  
D. Stable    E. Very Stable
- 5. From the following 5 possible investment scenario, please select the option which defines your investment objective?**

A. I cannot consider any Loss  
B. I can consider Loss of 4% if the possible Gains are of 10%  
C. I can consider Loss of 8% if the possible Gains are of 22%  
D. I can consider Loss of 14% if the possible Gains are of 30%  
E. I can consider Loss of 25% if the possible gains are of 50%
- 6. If your investment outlook is long-term (more than five years), how long will you hold on to a poorly performing portfolio before cashing in?**

A. Immediately liquidate if there is an erosion of my capital
- 7. Volatile investments usually provide higher returns and tax efficiency. What is your desired balance?**

A. Preferably guaranteed returns, before tax efficiency  
B. Stable, reliable returns, minimal tax efficiency  
C. Some variability in returns, some tax efficiency  
D. Moderate variability in returns, reasonable tax efficiency  
E. Unstable, but potentially higher returns, maximizing tax efficiency
- 8. If a few months after investing, the value of your investments declines by 20%, what would you do?**

A. Cut losses immediately and liquidate all investments. Capital preservation is paramount.  
B. Cut your losses and transfer investments to safer asset classes.  
C. You would be worried, but would give your investments a little more time.  
D. You are ok with volatility and accept decline in portfolio value as a part of investing. You would keep your investments as they are.  
E. You would add to your investments to bring the average buying price lower. You are confident about your investments and are not perturbed by notional losses.
- 9. Which of these scenarios best describes your "Risk Range"? What level of losses and profits would you be comfortable with?**

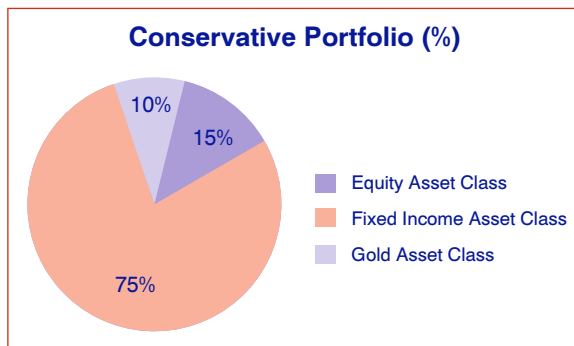
Select	Choice	Worst year	Best Year
A	Investment A	1 %	15 %
B	Investment B	-5 %	20 %
C	Investment C	-10 %	25 %
D	Investment D	-14 %	30 %
E	Investment E	-18%	35%

Below is the score-card that we will use to determine your risk profile, which in turn shall determine your asset allocation mix.

Question no:	A	B	C	D	E	Score
1	1	2	3	4	5	
2	1	2	3	4	-	
3	1	2	3	4	-	
4	1	2	3	4	5	
5	1	2	3	4	5	
6	1	2	3	4	5	
7	1	2	3	4	5	
8	1	2	3	4	5	
9	1	2	3	4	5	
Total						

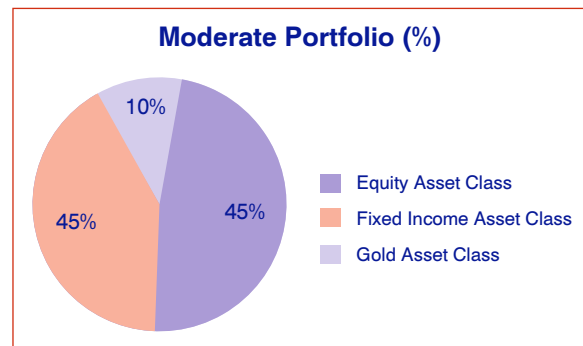
**Conservative** Score grid 8 - 19

You are an investor who is prepared to accept lower returns with lower levels of risk in order to preserve your capital. The negative effects of taxation and inflation will not be of concern to you, provided your initial investment is protected. As a conservative investor, you might expect your portfolio to be allocated approximately 15% in growth assets, with the remainder in defensive assets and an allocation to gold.



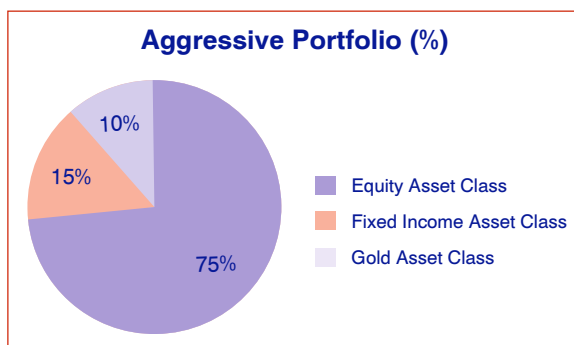
**Moderate** Score grid 20 - 29

You are an investor who would like to invest in both income and growth assets. You will be comfortable with calculated risks to achieve good returns, however, you require an investment strategy that adequately deals with the effects of inflation and tax. As a moderate investor, you might expect your portfolio to be allocated approximately 45% in growth assets, with the remainder in defensive assets and an allocation to gold.



**Aggressive** Score grid > 30

You are an investor who is comfortable with a high volatility and high level of risk in order to achieve higher returns over long term. Your objective is to accumulate assets over long term by primarily investing in growth assets. As an aggressive investor, you might expect your portfolio to be allocated up to 75% in growth assets and an allocation to gold.



Based on my assessment of various factors including the services rendered by my financial advisor to me for my investments in FAST including P-SIP investment, I hereby agree to pay \_\_\_\_\_ to my financial advisor having ARN No \_\_\_\_\_ favoring \_\_\_\_\_ by cheque no \_\_\_\_\_ dated \_\_\_\_\_.

I understand this payment shall be over & above the regular commission which my advisor shall receive from the Mutual Fund for my/our investments; which he/she has already disclosed to me in accordance with the clause 4(d) of SEBI Circular No. SEBI/IMD/CIR No. 4/168230/09 dated June 30,2009 which mandates distributors to disclose all the commissions (in the form of trail commission or any other mode) payable to them for the different competing scheme of various mutual fund from amongst which the scheme is being recommended.

Reliance Mutual Fund has prepared the "Risk Profiler" to assist an individual to determine his risk profile by answering certain questions, which will ultimately assist him in determining his asset allocation. The questions provided are on the basis of sources believed to be reliable. Risk profile of an individual also depends upon various factors including age, strength of income, family situation, current financial picture, and overall tendencies and investment disposition etc. Readers are advised to seek independent professional advice and arrive at an informed investment decision before making any investments. None of The Sponsor, The Investment Manager, The Trustee, their respective directors, employees, affiliates or representatives shall be liable for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including lost profits arising in any way from the information contained in this material.

Signature of the Investor

**INVEST EASY REGISTRATION FORM (Not applicable for investors who have already opted for Invest Easy)**

**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

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**

**EXISTING FAST FOLIO NO.**

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

**Invest Easy Registration for Transaction over SMS, Call, Mobile, Internet etc (Applicable for individual investor only)**

Email ID  Mobile no.  (Country Code)  (For Receiving Transaction Alerts via SMS)

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)** : 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)

**DECLARATION :** I/We would like to invest in schemes of Reliance Mutual Fund 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 Nippon Life Asset Management Limited (RNLAM) liability. I understand that the RNLAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RNLAM 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 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

Investors are requested to note that the amount mentioned in One Time Bank Mandate should be the maximum amount that you would like to invest in schemes of RMF on any transaction day.



**ONE TIME BANK MANDATE**

(NACH / Direct Debit Mandate Form)  
(Applicable for Lumpsum Additional Purchases as well as SIP Registration)

Reliance Nippon Life Asset Management Limited  
(formerly Reliance Capital Asset Management Limited)  
**A Reliance Capital Company**

APP No.

UMRN  (For Office Use Only) Date

Create  Modify  Cancel   
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) IFSC  MICR

an amount of Rupees  ₹

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

Reference / Folio No.  Email ID:

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

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

**PERIOD**  
From:  To:  Or  Until Cancelled

1  Signature of Account Holder  
2  Signature of Account Holder  
3  Signature of Account Holder

1  Name of Account Holder  
2  Name of Account Holder  
3  Name of Account Holder

This is to confirm that the declaration (as mentioned overleaf) has been carefully read, understood & made by me / us. I am authorizing the User Entity / Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / Corporate or the bank where I have authorized the debit.

**Acknowledgement Receipt (To be filled in by the Unit holder)**

APP No.:

Received from  One Time Bank Mandate Registration and Invest Easy Application in Folio



# INSTRUCTIONS FOR ONE TIME BANK MANDATE REGISTRATION FORM / INVEST EASY

- (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) "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](http://www.npci.org.in).
- (3) The investor agrees to abide by the terms and conditions of NACH Debit / Auto Debit facility of Reserve Bank of India/Banks. Reliance Mutual Fund (RMF) / RNLAM, 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 / RNLAM, 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 / local holidays.
- (4) Please read the Key Information Memorandum, Statement of Additional Information (SAI) and Scheme Information Document (SID) of respective Scheme(s) carefully before investing.
- (5) 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.
- (6) Investor 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 / One Time Password (OTM) will be considered as transaction through the mentioned broker (ARN) on the One Time Bank Mandate Registration Form.
- (7) 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.
- (8) The One Time Bank Mandate Form should be submitted at any of the Designated Investor Service Centre (DISCs) of RNLAM or Karvy Computershare Pvt. Ltd.
- (9) 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.
- (10) RNLAM reserves the right to reject any application without assigning any reason thereof. RNLAM 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.
- (11) 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 Nippon Life Asset Management Limited ('RNLAM'). 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.
- (12) 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 RNLAM with respect to the concerned folio.
- (13) **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 RNLAM.
  - (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, RNLAM 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 centre 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 RNLAM.
  - (vi) If the investor(s) believes there has been any unauthorized transaction effected, the investor shall notify the RNLAM immediately.
- (14) **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](http://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](http://www.reliance mutual.com) or call our investor care at 1800-300-11111.
- (15) If only the mobile number of the investor is registered with RNLAM / 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.
- (16) If only the email id of the investor is registered with RNLAM / RMF, investor can execute the following transactions:
  - Transaction through Call Center.
  - Transaction through mobile WAP (Web Access Portal) Site.
  - Transaction through RMF website
- (17) 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.
- (18) 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.

Invest Easy Registration Form / 19th May 2016 / Ver 1.8

\*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 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.

**WEALTH CREATION PORTFOLIO - FAST**

EXISTING FAST FOLIO NO. \_\_\_\_\_

**1. DISTRIBUTOR / BROKER INFORMATION**

Name & Broker Code / ARN	Sub Broker / Sub Agent ARN Code	*Employee Unique Identification Number	Sub Broker / Sub Agent Code

\*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

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' 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. MODE OF INVESTMENT (Refer Instruction No. 8, 9 & 10)**

<input type="checkbox"/> Reliance Portfolio SIP through SIP (Reliance PSIP) This facility will help you to register SIP directly into various equity, Debt & Gold schemes(as per the selected portfolio or as per the investor choice) on pre determined dates as per the selected frequency.	<input type="checkbox"/> Reliance Portfolio SIP through STP (Reliance PSTP) This facility will help you to register SIP into Reliance Liquid Fund Treasury Plan and then Auto Switch (STP) into various equity, Debt & Gold schemes(as per the selected portfolio or as per the investor choice) on pre determined dates as per the selected frequency.	<input type="checkbox"/> Lumpsum This facility will help you to make Lumpsum Purchase in Reliance Liquid Fund Treasury Plan and then Auto switch into various equity, Debt & Gold schemes(as per the selected portfolio or as per the investor choice) on pre determined dates as per the selected frequency.
--	--	--

**3. SIP REGISTRATION DETAILS# (Applicable for both Reliance PSIP and Reliance PSTP)**

Note : 1) In case you have opted for Reliance PSIP please fill in the SIP registration details and proceed to Point 6 below (Default).  
2) In case you have opted for Reliance PSTP please fill in the SIP registration details and proceed to Point 4 and then Point 6 below.

Frequency (Please / any one)	Enrollment Period (Please / any one)		SIP Date (Please / any one)	SIP Amount (Minimum Rs. 5000 & in multiples of Rs. 100)	Reliance STEP-UP Facility## (Optional) (Ref Ins No.13)		
	Amount	Frequency			Count		
<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> REGULAR From: MM/YY	<input type="checkbox"/> PERPETUAL (Default) From: MM/YY	<input type="checkbox"/> 2 <input type="checkbox"/> 10 (Default)	Rs. _____ (in figures)	Rs. _____ (Multiples of Rs. 1000 only)	<input type="checkbox"/> Half-yearly <input type="checkbox"/> Yearly (Default)	Increase SIP amount time(s) (Default 1time)
<input type="checkbox"/> Quarterly	To: MM/YY	To: 1 2 / 9 9 (Refer Instruction No. 11. a)	<input type="checkbox"/> 18 <input type="checkbox"/> 28	_____ (in words)			

#In case the investor has opted for Portfolio SIP through STP however has not provided the requisite details under Section 4 then by default it will be treated as Portfolio SIP through SIP.

##Step Up facility is applicable only for Reliance PSIP

**4. RELIANCE PSTP (Refer Instruction No. 9)**

**A. SYSTEMATIC INVESTMENT PLAN (SIP) DETAILS**  
Scheme Name : Reliance Liquid Fund Treasury Plan \* \_\_\_\_\_ Option  
(\* all sub options except for daily and weekly dividend option)

**B. SYSTEMATIC TRANSFER PLAN (STP) INTO WEALTH CREATION** (Minimum gap of 15 calendar days from the date of SIP Transaction)  
STP Date [D | D | M | M | Y | Y] (Please tick the required portfolio under Option 6 below for the required schemes in which you wish to opt for STP)  
Note : The Frequency and Enrolment period for STP will remain the same as SIP of Reliance Liquid Fund Treasury Plan.

**5. LUMPSSUM INVESTMENT (Refer Instruction No. 10) (If the investor wishes to invest in Direct Plan please mention Direct Plan against the scheme name)**

**A. INVESTMENT & PAYMENT DETAILS** (Minimum Investment: Rs. 50000 & in multiples of Rs. 100 thereafter / Additional Investment: Rs.10000 & in multiples of Rs.100 thereafter)  
I Would like to invest an amount of ₹ \_\_\_\_\_ in Reliance Liquid Fund Treasury Plan \* \_\_\_\_\_ Option  
Cheque/ DD No. \_\_\_\_\_ Cheque / DD Date \_\_\_\_\_ Cheque/ DD Net Amount Rs. \_\_\_\_\_  
Bank Name: \_\_\_\_\_ Branch: \_\_\_\_\_ City \_\_\_\_\_  
(\* all sub options except for daily dividend option)

**B. AUTO SWITCH INTO WEALTH CREATION**  
Auto Switch Amount \_\_\_\_\_ or  All Units Auto Switch Date [D | D | M | M | Y | Y]  
(Default All Units) (Minimum 7 calendar days from the date of Investment/Switch)

**6. WEALTH CREATION THROUGH ASSET ALLOCATION (Select any one Portfolio from "1 to 4" mentioned below) Please refer last page of the application for product labeling**  
Select any one option:  Growth Plan Growth Option (Default)  Dividend Plan (Payout Option) (Frequency: Quarterly if applicable else as and when dividend is declared)

1. (Investors Risk Profile) Aggressive Portfolio <input type="checkbox"/>		Equity/Debt/Gold	75/15/10
Asset Class	Categories	Scheme Name	Asset Allocation
Equity	Diversified Mid Cap	Reliance Growth Fund	45%
	Diversified Multi Cap	Reliance Regular Savings Fund - Equity Option	30%
Debt	Short term Debt	Reliance Regular Savings Fund - Debt Option	15%
Gold	Gold	Reliance Gold Savings Fund	10%

**Acknowledgement Receipt (To be filled in by the Unit holder)**

Received from \_\_\_\_\_ Wealth Creation Portfolio Application in Folio \_\_\_\_\_ APP No.:

for  Lumpsum Investment  Portfolio SIP through SIP  Portfolio SIP through STP in the below mentioned investor risk profile

Aggressive  Moderate  Conservative  Investors Choice

Registration Details

Recommended Portfolios



Recommended Portfolios

2 (Investors Risk Profile) Moderate Portfolio <input type="checkbox"/>			Equity/Debt/Gold	45/45/10
Asset Class	Categories	Scheme Name	Asset Allocation	
Equity	Diversified Multi Cap	Reliance Equity Opportunities Fund	25%	
	Diversified Large Cap	Reliance Focused Large Cap Fund	20%	
Debt	Short term Debt	Reliance Regular Savings Fund - Debt Option	45%	
Gold	Gold	Reliance Gold Savings Fund	10%	

Recommended Portfolios

3 (Investors Risk Profile) Conservative Portfolio <input type="checkbox"/>			Equity/Debt/Gold	15/75/10
Asset Class	Categories	Scheme Name	Asset Allocation	
Equity	Diversified Large Cap	Reliance Vision Fund	15%	
Debt	Short Term Debt	Reliance Regular Savings Fund - Debt Option	45%	
	Long Term Debt	Reliance Dynamic Bond Fund	30%	
Gold	Gold	Reliance Gold Savings Fund	10%	

Investors choice

4. Investors Choice (Your choice of investment. Total Asset allocation should be 100%)		
Scheme Name	Plan & Option	Asset Allocation %
		Minimum Amount as per scheme
		Minimum Amount as per scheme
		Minimum Amount as per scheme
		Minimum Amount as per scheme
	<b>Total</b>	<b>%</b>

OR

Investors choice

4. Investors Choice (Your choice of investment. Total Asset allocation should be total of the amount invested)		
Scheme Name	Plan & Option	Asset Allocation Amount
		Minimum Amount as per scheme
		Minimum Amount as per scheme
		Minimum Amount as per scheme
		Minimum Amount as per scheme
	<b>Total</b>	

## 7. DECLARATION & SIGNATURE/S

### Note:

- The % allocation to various asset classes (Equity , Debt or Gold) will be considered at the time of executing the SIP transactions.
- Reliance Small Cap Fund has a maximum cap of ₹ 5 Lakh on subscription in the scheme. Accordingly amount over and above ₹ 5 Lakh will be switched into Reliance Regular Saving Fund - Equity option if the investor has opted for Reliance Small Cap Fund in the investor choice option.
- Investors are requested to ensure that the allocation in Reliance Tax Saver ELSS Fund through Investor Choice Option should be minimum Rs 500 and in multiples of Rs 500. The same shall be applicable for initial investment through Reliance PSIP and further if the investor opts for Step up in the scheme.

I/We would like to invest in Reliance Mutual Fund 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 Nippon Life Asset Management Limited (RNLAM) liability. I understand that the RNLAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RNLAM 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.

 I have read and understood Instruction no. XIII and hereby agree to abide by the same. I hereby declare that the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962 and the information provided by me /us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true, correct and complete.

<input checked="" type="checkbox"/> First / Sole Applicant / Guardian	<input checked="" type="checkbox"/> Second Applicant	<input checked="" type="checkbox"/> Third Applicant
---	--	---

## GENERAL INSTRUCTIONS

- (1) Please read the Key Information Memorandum (KIM), Statement of Additional Information (SAI) and the Scheme Information Document (SID) of the respective schemes carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
- (2) The application form must be filled in English in BLOCK letters using Black or Dark Blue colored ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the Designated Investor Service Center (DISC) of Reliance Mutual Fund (RMF).
- (3) The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favoring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/ communication. Also, please provide Telephone No./E-mail id. of the first applicant, so as to facilitate faster and efficient communication.

All applicants must sign the form, (quoting existing Folio no, if any). Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal.

- (4) If you have invested through a distributor kindly specify the Name and ARN Code of the distributor else for Direct Investment please Mention "Direct" in the Column "Name & Broker Code/ARN". In case nothing is specified then by default the Broker Code will be treated as Direct.

Transaction charges of Rs 100 (existing investor) or Rs 150 (new investor) will be deducted for investment of Rs 10000 and above for investments being made through distributors having valid ARN and opted in for transaction charges. The units will be allotted to the investor on the net subscription amount. In case of investment through SIP with total amount aggregating to Rs 10000 and above, the transaction charge will be recovered in 3-4 installments.

- (5) Investors are required to clearly indicate the plans/options in the application form of the scheme.

Investor may note that following shall be applicable for default plan

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme.

- (6) In case of Mode of Holding is not mentioned for Joint Holder's the default mode of holding would be Joint.
- (7) If the investment is done on behalf of the minor then the minor shall be the sole holder in the folio /account. Joint holding will not be allowed in the folio/account opened on behalf of the minor.
- (8) Guardian in the folio on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian.
- (9) The guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Investment Plan (SIP) after the date of the minor attaining majority till the documents for the change in status are provided.
- (10) Date of Birth of the minor is mandatory while opening the account /folio.
- (11) In case the investment is done on behalf of the minor the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted alongwith the application form as evidence:
  - i. Birth certificate of the minor, or
  - ii. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
  - iii. Passport of the minor, or
  - iv. Any other suitable proof evidencing the date of birth of the minor.
  - v. In case of court appointed legal guardian, supporting documentary evidence shall be provided.
  - vi. In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted as per point. i - iv above.

### (12) 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 across the counter after verification \*includes fresh/ additional purchase, Systematic Investment. Micro SIP & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof 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.reliancecmutual.com](http://www.reliancecmutual.com) for further details.

### (13) 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/Cir-21/2011 dated October 05, 2011, MIRSD/Cir-23/2011 dated December 02, 2011 and MIRSD/Cir-26/2011 dated December 23, 2011 informing SEBI registered intermediaries as 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 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 permitted to apply 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/Cir-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 (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs 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 standard KYC Application forms available in the website [www.cvlkra.com](http://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 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 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. 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](http://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 or non-individual investors as appropriate). The said form is available on RMF's website i.e. [www.reliancecmutual.com](http://www.reliancecmutual.com) or on the website of Association of Mutual Funds In India i.e. [www.amfiindia.com](http://www.amfiindia.com) or on the website of any authorised KRA's..

- (14) Payment should be made by crossed cheques, /Demand Draft/payorder, favouring the scheme name and marked "Account Payee" payable locally in the city where the application is submitted. Post dated or outstation cheques/draft are not permitted. Application received with outstation cheque/demand draft shall be rejected. With a view to avoid fraudulent practices, it is recommended that investors may also make the payment instrument (cheque, demand draft, pay order, etc.) favoring either of the following: (a) "XYZ Scheme A/c Permanent Account Number" (b) "XYZ Scheme A/c First Investor Name" (Investors are urged to follow the order of preference in making the payment instrument). If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s), given that the same constitutes a valid legal document between the investor and the AMC. PAYMENT BY CASH IS NOT PERMITTED. Investors from such centers, who do not have a facility to pay by local cheque, as there are no Collection Centres of RMF, will be permitted to deduct the actual DD commission's charges. Documentary proof, thereof is to be attached, if not attached the AMC reserves the right to call for the same at a later date. The amount of the DD commission charges will be limited to the actual charges paid or DD charges of State Bank of India, whichever is lower.

Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.

In case the payment is made through Demand Draft or Bankers Cheque or Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the Bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE / FCNR Account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit Letter / Certificate from the bankers.

- (15) All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detail scrutiny/verification at the back office of the registrars.

- (16) As per the SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected.

Purchase Application requests should necessarily mention the pay-in bank account details i.e bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations where Third Party payment is permitted i.e (i) Payment by parents/ grandparents/ related persons on behalf of the minor (other than the registered guardian) in consideration of natural love and affection or as gift for value not exceeding Rs 50000 for each purchase (ii) Payment by an employer on behalf of the employee under Systematic Investment Plans through Payroll deductions or (iii) Payment by Corporate to its Agent/Distributor/Dealer (similar arrangement with principal-agent relationship), on account of commission/incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum / one-time subscription (iv) Custodian on behalf of an FI or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.

Direct Credit of Redemption / Dividend Proceeds / Refund if any -RMF will endeavor to provide direct / electronic credit for dividend / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's banker for any reason then RMF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, RMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of dividend and redemption payout.

- (17) RMF offers facility to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank account". Default bank account will be used for all dividend and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. A new non - registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default Bank account. The investor will have to initially get the non registered bank account registered in the folio and then apply for the redemption request. Also if no registered bank account is mentioned at the time of redemption then by default the redemption proceeds will be credited into the default Bank account.
- (18) In accordance with the AMFI Best Practice Guideline Circular No. 17/2010-11 dated October 22, 2010 and Circular No. 39/ 2013-14 dated August 23, 2013 and to reduce operational risk, Investor(s) are requested to note that any one of the following documents shall be required to

submit as a proof of Bank Account Details (for Redemption/Dividend), in case the cheque provided along with fresh subscription/new folio creation does not belong to the Bank Account Details specified in the application form for redemption / dividend payments w.e.f. March 1, 2014.

- a) Cancelled original cheque of the Bank Account Details with first unit holder name and bank account number printed on the face of the cheque; (or)
- b) Self attested copy of bank statement with current entries not older than 3 months; (or)
- c) Self attested copy of bank passbook with current entries not older than 3 months; (or)
- d) Bank Letter duly signed by branch manager/authorized personnel.

(19) **Communication for the investors. :**

In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MRD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the RNLAM/RMF shall receive a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request, same will be sent to the Unit holders registered e-mail address and/or mobile number.

Thereafter, a Consolidated Account Statement ("CAS") shall be issued in line with the following procedure:

1. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.
2. The CAS shall be generated on a monthly basis and shall be issued 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.
3. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)]
4. Investors having MF investments and holding securities in Demat account shall receive a Consolidated Account Statement containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode.
5. Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.

The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan and systematic transfer plan transactions.

CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. 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 RNLAM/RMF for each calendar month on or before 10th of the immediately succeeding month.

In case of a specific request received from the Unit holders, RNLAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request.

- (20) It is advisable for investors to provide either Email Id or Mobile No.
- (21) It is mandatory for NRI Investors to provide a valid email id and or mobile number. The same shall be required for opening a new folio / zero balance folio. In absence of valid email id and /or mobile number, RNLAM reserves the right to reject the application.
- (22) If the investor has provided 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. The investor may request for a physical account statement by writing or calling RMF's Investor Service Centre/ Registrar & Transfer Agent. In case of specific request received from the investor, RMF shall endeavor to 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 despatch of the account statement.
- (23) In terms of SEBI circular SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
- (24) Investor providing their mobile numbers will get alerts on the move for Purchase, Dividend or Redemption, SIP Debit alert after it reflects in your account or two days prior to SIP debit.
- (25) Investors providing their email id will receive the Account Statement within 5 business days to their registered email address as and when they transact in any Scheme of RMF.

(26) **Nomination:**

- a. Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding.
- b. Multiple nominee (Resident, NRI, Including Minor) can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- c. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
- d. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
- e. Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AoPs, BOLS and partnership firms shall have no right to make any nomination.
- f. The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
- g. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
- h. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
- i. Nomination in respect of units stands rescinded, upon the transfer of units.
- j. On cancellation of nominations, the nomination shall stand rescinded and RMF shall not be under any obligation to transfer the units in favour of the nominee.
- k. Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
- l. Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
- m. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer SA1.
- n. In case of a Zero Balance Folio Holder, nomination mentioned in Zero Balance Folio form shall be taken as default unless Scheme specific nomination has been made.
- o. Where a folio has joint holders, all joint holders should sign the request for Nomination/ cancellation of nomination, even if the mode of holding is not "joint".
- p. Power of Attorney (POA) holder cannot sign the Nomination form.
- q. Nomination is not allowed in a folio held on behalf of a minor.
- r. If the investor does not fill in the nomination details then by default it shall be treated as his consent not to register the nomination in the folio/account.

s. Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee Name than the same shall supercede the existing nominee details in the folio.

(27) **TRANSACTION CHARGES**

- 1) In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Nippon Life Asset Management Limited (RNLAM)/ RMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. The distributors shall have an option to either "Opt-in / Opt-out" from levying transaction charge based on the type of product. Therefore, the "Opt-in / Opt-out" status shall be at distributor level, basis the product selected by the distributor at the Mutual Fund industry level. Such charges shall be deducted if the investments are being made through the distributor/ agent and that distributor / agent has opted to receive the transaction charges as mentioned below:

- For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
- For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.

The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested. The statement of account shall clearly state that the net investment as gross subscription less transaction charge and give the number of units allotted against the net investment.

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

**Transaction charges shall not be deducted if:**

- (a) The amount per purchases /subscriptions is less than Rs. 10,000/-;
  - (b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ DTP, etc.
  - (c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
  - (d) Subscription made through Exchange Platform irrespective of investment amount.
- 2) RNLAM will endeavor to check if the investor is an existing or a new investor to Mutual Fund. In case the investor is found to be an existing investor then transaction charges of Rs 100 will be applicable else the investor declaration will be considered and transaction charges will be levied accordingly.
  - 3) If the investor has not ticked / not signed the declaration then by default investor will be treated as an existing investor and transaction charges of Rs 100 will be deducted for investment of Rs. 10000 and above.
- (28) Please contact your nearest Investor Service Centre or write to the Registrars, Ms. Karvy Computer share Pvt. Ltd., Karvy Selenium, Tower B, Plot Nos. 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad – 500032. or send an email to customer\_care@reliancecmul.com.
  - (29) Employee Unique Identification Number (EUIDN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.

- (30) Ultimate Beneficial Owners(s): Pursuant to SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 on Anti Money Laundering Standards and Guidelines on identification of Beneficial Ownership issued by SEBI vide its Circular No. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than individuals) are required to provide details of 'Ultimate Beneficial Owner(s) (UBO(s))' and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s). Further, the Prevention of Money Laundering Rules, 2005 also require that every banking company, financial institution (including Mutual Funds) and intermediary, as the case may be, shall identify the beneficial owner. In case the investor or owner of the controlling interest is a company listed on a stock exchange or is a majority owned subsidiary of such a company, the details of shareholders or beneficial owners are not required to be provided. Non-individual applicants/investors are mandated to provide the details on 'Ultimate Beneficial Owner(s) (UBO(s))' by filling up the declaration form for 'Ultimate Beneficial Ownership'.

Providing information about beneficial ownership will be applicable to the subscriptions received from all categories of investors except individuals and a Company listed on a stock exchange or is a majority owned subsidiary of such a Company. Proof of Identity of the UBO such as Name/s, Address & PAN/Passport together with self attested copy\* along with the declaration form for 'Ultimate Beneficial Ownership' are required submitted to Reliance AMC/its RTA. (\*Original to be shown for verification and immediate return). In case of any change in the beneficial ownership, the investor should immediately intimate Reliance AMC / its Registrar / KRA, as may be applicable, about such changes. Please contact the nearest Investor Service Centre (ISC) of Reliance Mutual Fund or log on to our website [www.reliancecmul.com](http://www.reliancecmul.com) for the Declaration Form.

- (31) a. Foreign Account Tax Compliance Act ("FATCA"): In accordance with the relevant provisions of the Foreign Account Tax Compliance Act ("FATCA") as contained in the United States Hiring Incentives to Restore Employment ("HIRE") Act, 2010, there is a likelihood of withholding tax being levied on certain income/ receipt sourced from the subjects of United States of America ("US") with respect to the schemes, unless such schemes are FATCA compliant. In this regard, the respective governments of India and US have agreed on the principal terms of a proposed Inter-Governmental Agreement (IGA) and the same is likely to be executed in near future. In terms of this proposed IGA, Reliance Mutual Fund ("RMF") and/ or Reliance Nippon Life Asset Management Limited ("RNLAM"/ "AMC") are likely to be classified as a "Foreign Financial Institution" and in which case RMF and/ or RNLAM would be required, from time to time, to (a) undertake the necessary due-diligence process; (b) identify US reportable accounts; (c) collect certain required information/ documentary evidence ("information") with respect to the residential status of the unit holders; and (d) directly or indirectly disclose/report/ submit such or other relevant information to the appropriate US and Indian authorities. Such information may include (without limitation) the unit holder's folio detail, identity of the unit holder, details of the beneficial owners and controlling persons etc. In this regard and in order to comply with the relevant provisions under FATCA, the unit holders would be required to fully cooperate & furnish the required information to the AMC, as and when deemed necessary by the latter in accordance with IGA and/ or relevant circulars or guidelines etc, which may be issued from time to time by SEBI/ AMFI or any other relevant & appropriate authorities. The applications which do not provide the necessary information are liable to be rejected. The applicants/ unit holders/ prospective investors are advised to seek independent advice from their own financial & tax consultants with respect to the possible implications of FATCA on their investments in the scheme(s).
- b. Details under FATCA/Foreign Tax Laws: Tax Regulations require us to collect information about each investor's tax residency. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should there be any change in information provided, please ensure you advise us promptly, i.e., within 30 days. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number. Foreign Account Tax compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
- c. If you are classified as a passive NFFE for FATCA purpose, please include in the section relating to Ultimate beneficial Owner (UBO), details of any specified US person having controlling interest in the foreign country information field along with your US Tax Identification Number for FATCA purposes. Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the US Hire Act 2010.
- d. Declaration under FATCA
  - a) the information provided in the Form is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962.
  - b) the information provided by me/us in the Form, its supporting Annexures as well as in the documentary evidence provided by me/us are, to the best of our knowledge and belief, true,



correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.

- c) I/We permit/authorise the Company to collect, store, communicate and process information relating to the Account and all transactions therein, by the Company and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign.
- d) I/We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided in the Form, its supporting Annexures as well as in the documentary evidence provided by us or if any certification becomes incorrect and to provide fresh self certification along with documentary evidence.
- e) I/We also agree that our failure to disclose any material fact known to us, now or in future, may invalidate our application and the Company would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by the Company if the deficiency is not remedied by us within the stipulated period.
- f) I/We hereby accept and acknowledge that the Company shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to the Company.
- g) It shall be my/our responsibilities to educate myself/ourself and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.
- h) I/We also agree to furnish such information and/or documents as the Company may require from time to time on account of any change in law either in India or abroad in the subject matter herein.
- i) I/We shall indemnify the Company for any loss that may arise to the Company on account of providing incorrect or incomplete information.

#### INSTRUCTIONS APPLICABLE FOR FAST ENROLMENT / WEALTH CREATION PORTFOLIO

- (1) To simplify the process of management & tracking of investments, RMF have taken a step forward in the form of FAST (Flexible Asset Selection Tool) which aims to provide "embedded 360 degree financial solutions" suitable for all types of investors having different goals & risk appetite during different time frames. FAST endeavors to empower our investors with customized integrated financial solutions, thus assisting one, to achieve Financial Goal through Right Planning. FAST aims to provide investment solutions in Equity, Fixed income & Gold asset classes basically known as Wealth Creation through Asset Allocation.
- (2) Under Wealth Creation, investor can opt for investments in any of the following modes - Reliance Portfolio SIP through SIP (Reliance PSIP), Reliance Portfolio SIP through STP (Reliance PSTP) or Lumpsum investment.
- (3) This form will be used for opening zero balance folio of "FAST". For a non FAST investors, a unique FAST folio number will be compulsory created for investment in FAST even if applicant is an existing investor of RMF.
- (4) Only individual investors can invest in FAST. In case an investor has existing FAST folio then the same can be quoted on the Wealth Creation Portfolio Form.
- (5) An Applicant has to provide details regarding his goal planning including his mode of investment, investment horizon, investment objective etc.
- (6) Joint applicant with a Minor shall not be permitted.
- (7) In case of NRI investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
- (8) **Reliance PSIP**
- a) Under this facility Minimum Monthly / Quarterly Investment: Rs. 5000 & in multiples of Rs. 100 thereafter for 12 months / 12 quarters.
- b) The amount specified per SIP installment should be equal to or less than the upper limit per transaction as defined on the One Time Bank Mandate Registration Form.
- c) In case the investor opts for Reliance PSIP then he will have to mandatorily submit "One Time Bank Mandate Registration Form". It will take atleast 21 working days for the registration of the SIP.
- d) Investor has to specify the required portfolio in which he wishes to opt for SIP.
- e) The Reliance PSIP facility is also available through "Invest Easy" subject to investor providing the required forms and reading the features, terms & conditions of the SID / KIM / SAI of the applicable schemes of RMF.
- f) In case Reliance PSIP is registered through Invest Easy, the default frequency would be monthly and the default SIP date would be 10th of every month. To invest in "Reliance PSIP" through SMS mode, then he has to simply type "PSIP <Amount> <Last 6 digits of the FAST Folio> <Portfolio Type>" from his registered mobile number and send to 9664001111.
- g) Please note Reliance PSIP through invest easy will not be available in investor's choice option of Reliance PSIP
- (9) **Reliance PSTP**
- a) Under this facility Minimum Monthly / Quarterly Investment: Rs. 5000 & in multiples of Rs. 100 thereafter for 12 months / 12 quarters.
- b) The amount specified per SIP installment should be equal to or less than the upper limit per transaction as defined on the One Time Bank Mandate Registration Form.
- c) In case the investor opts for Reliance PSTP then he will have to mandatorily submit "One Time Bank Mandate Registration Form". It will take atleast 21 working days for the registration of the SIP.
- d) Investor has to initially make SIP investment in Reliance Liquid Fund Treasury Plan (all sub options except for daily and weekly dividend option) and then provide STP in the form of multiple auto switch from Reliance Liquid Fund - Treasury Plan (all sub options except for daily and weekly dividend option) to various equity, Debt & Gold schemes (as per the selected portfolio or as per the investor choice). There should be atleast minimum gap of 15 calendar days between the SIP and STP transaction date. Example : If the investor has opted for SIP on 2nd Nov, then STP date can be any day from 17th Nov onwards.
- e) Reliance PSTP facility is also available through "Invest Easy" with effect from November 5, 2012 subject to investor providing the required forms and reading the features, terms & conditions of the SID / KIM / SAI of the applicable schemes of RMF. f) In case Reliance PSTP is registered through Invest Easy, the default frequency would be monthly and the default SIP / STP date would be 10th & 25th respectively of every month. To invest in "Reliance PSTP" through SMS mode, then he has to simply type "PSTP <Amount> <Last 6 digits of the FAST Folio> <Portfolio Type>" from his registered mobile number and send to 9664001111.
- g) Please note the portfolio sip through invest easy will not be available in investor's choice option of portfolio sip
- (10) **Lumpsum investment**
- a) Under Lumpsum investment Minimum Investment: Rs. 50,000 & in multiples of Rs. 100 thereafter / Additional Investment: Rs. 10,000 & in multiples of Rs. 100 thereafter.
- b) Additional investment of Rs 10,000 will be applicable if investment is done under the same wealth creation portfolio.
- c) Under Lumpsum investment "Asset Allocation" can only be done in the form of multiple auto switch from Reliance Liquid Fund - Treasury Plan (all sub options except for daily dividend option) to various equity, Debt & Gold schemes.
- d) Investor has to initially invest in Reliance Liquid Fund Treasury Plan and then provide a switch instruction for asset allocation in the respective Scheme. The switch amount and switch date which should not be less than 7 calendar days from the date of submission of application has to

be mentioned in the application form. Accordingly the amount will be switched from Reliance Liquid Fund Treasury Plan to the respective Scheme on the mentioned date. In case switch date is not mentioned, or in case of any ambiguity the auto switch will by default will happen on 7th calendar day from the date of submission of application. In case if switch amount is not mentioned the entire investments made in Reliance Liquid Fund Treasury Plan will be switched out as per the risk profile opted by the investor. In case the 7th calendar day falls on a non business day then the Auto Switch will move to the next business day.

#### (11) SIP Instructions (Applicable for Reliance PSIP)

- a) 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.
- b) Investors are required to submit following documents atleast 21 working days before the first SIP Installment date for NACH Debit & Auto Debit Clearing.:

#### New Investors are required to submit the following documents:

- (a) Fast Enrolment Form / Wealth Creation Portfolio along with One Time Bank Mandate Registration 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.
- (c) NACH Debit / Auto Debit Transactions should be dated 2nd, 10th, 18th or 28th and there should be minimum gap at least 21 business Days between the mandate registration 1st SIP or as specified by RNLAM 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 / Auto Debit Transactions is a non - Business Day for the scheme, then the units shall be allotted on the next Business Day.
- (d) Allotment of units would be subject to realisation of credit.
- (e) 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.

#### (12) Wealth Creation through Asset Allocation

- a) The objective of Asset Allocation Plan is to enable an investor to achieve his / her wealth creation goal through asset allocation in various schemes of RMF as per his / her risk profile.
- b) Under Wealth Creation, investor can opt for investment in Portfolio SIP through SIP, Portfolio SIP through STP or Lumpsum investment.
- c) Under Wealth Creation through Asset Allocation investor will have a choice of selecting Default Option (wherein schemes & % of asset allocation is prescribed by RMF) or Investor's Choice Option (wherein schemes & % of asset allocation will be decided by the investor).
- d) In case of Default Option, investors have to select his risk profile (Aggressive, Moderate or Conservative) and accordingly investments in the schemes mentioned in the application form will be made. In case of any ambiguity or if risk profile of the investor is not mentioned, the application will be liable to be rejected.
- e) Further in Default Option, investors have to select any one Growth Plan or Dividend Plan for investment to be made in the prescribed Schemes. Under Growth Plan, Growth Option shall be the sub default option and under Dividend Plan (Payout Option), Quarterly Dividend Payout Option wherever applicable or the dividend plan (wherein frequency is not defined) will be the default option.
- f) The asset allocation column (Equity, Debt or Gold) mentioned on the form is on the basis of the asset allocation pattern of the respective Scheme as mentioned in the respective SID. The categories under which Schemes are classified is on the basis of investment philosophy and strategy currently followed by the Scheme and is subject to change depending upon market conditions, fund managers perception on the market etc.
- g) In addition to default Portfolio, investors can opt to choose the asset allocation of his choice. In such case, investors can opt for any of the open ended schemes of RMF except Exchange Traded Funds and Interval Fund subject to fulfillment of minimum application amount of the opted Scheme.
- h) Investor has to fill up either percentage (%) column or amount (Rs.) column for investor choice option. In case of percentage column, schemes and % allocation for the respective scheme should be clearly mentioned. The total of all the schemes selected should be exactly 100%. In case of any ambiguity in the name of the Scheme or in the % mentioned or total percentage being less or more than 100%, the application will be liable to be rejected. Similarly in case of amount column, the application will be liable to be rejected in case of an ambiguity or does not match with the switch amount mentioned in the application form. The total amount irrespective of whether mentioned in percentage or amount should meet minimum application amount criteria and minimum additional amount criteria as applicable for each plans.

#### (13) 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:

- 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.
  - The minimum amount for STEP-UP is Rs. 1000 and in multiples of Rs. 1000 only.
  - Monthly SIP offers STEP-UP frequency at half yearly and yearly intervals. Quarterly 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.
  - 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.
  - The date for Reliance STEP-UP Facility will correspond to the registered SIP.
  - 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.
- (14) This Facility is available for Individual investors only. Folio with status Minor are not eligible for Reliance STEP-UP facility.
- (15) Investors may please note that FAST is a new offering under special product category of the respective Transferor Scheme. RNLAM reserves the right to change the load structure of Transferor Scheme and / or Transferee Schemes. However, any imposition or enhancement in the load shall be applicable on prospective investments only.
- (16) Reliance Small Cap Fund has a maximum cap of ` 5 Lakh on subscription in the scheme. Hence, the amount to be switched in this scheme exceeds the maximum investment amount criteria, the remaining balance over ` 5 Lakh will be switched into Reliance Regular Saving Fund - Equity Option, if the investor has opted for Reliance Small Cap Fund in the investor choice option.
- (17) FAST facility shall not be available for investors subscribing through demat mode.