

### Change in Bank Details for SIP Enrolment via ECS

(Please refer list of Autodebit banks in Terms & Conditions Point No.1 Overleaf) **TO BE FILLED IN CAPITAL LETTERS. PLEASE (✓) WHEREVER APPLICABLE**

#### APPLICANT DETAILS

Folio No.	
Name of Sole/1st holder	PAN No. <input type="checkbox"/> M A N D A T O R Y <input type="checkbox"/> KYC Compliant <input type="checkbox"/>

#### SCHEME DETAILS

Scheme Name _____
Plan _____ Option _____

#### EXISTING SIP DETAILS

Frequency (Please ✓) <input type="checkbox"/> Monthly or <input type="checkbox"/> Quarterly	SIP Date <input type="checkbox"/> 2 <input type="checkbox"/> 10 <input type="checkbox"/> 18 <input type="checkbox"/> 28
SIP AMOUNT _____ (in figures)	_____ (in words)
<input type="checkbox"/> REGULAR Enrollment Period: From: [M][M][Y][Y] To: [M][M][Y][Y]	<input type="checkbox"/> PERPETUAL (Default) Enrollment Period: From: [M][M][Y][Y] To: [1][2][9][9]

#### NEW BANK ACCOUNT DETAILS

1st/Sole Accountholder Name as in Bank Records	_____
2nd Accountholder Name as in Bank Records	_____
3rd Accountholder Name as in Bank Records	_____
A/c. Type ✓ <input type="checkbox"/> SB <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR	Account No. <input type="checkbox"/> M a n d a t o r y _____ (Core Banking Account Number)
Bank <input type="checkbox"/> M a n d a t o r y _____	_____
Branch Address _____	City _____
PIN _____	9 Digit MICR Code _____ IFSC Code _____

\*Mandatory: Please enter the 9 digit number that appears after your cheque number. MICR code starting and / or ending with 000 are not valid for ECS.

<b>Mandatory Enclosures:</b>
<input type="checkbox"/> Blank cancelled cheque <input type="checkbox"/> Copy of cheque

#### DECLARATION

I/We wish to inform you that I/we have registered with Reliance Mutual Fund 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 authorised Service Provider(s) and representative to raise a debit on my/our above mentioned account with your branch. I/We hereby authorize you to honour all such requests received through authorised Service Provider(s) and representative to debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Mutual Fund or the authorised Service Provider(s) and representative responsible. If the date of debit to my/our account happens to be a non business day as per the Mutual Fund or a Bank holiday, execution of the SIP will happen on the day of Holiday/next working day and allotment of units will happen as per the Terms and Conditions listed in the Statement of Additional Information & Scheme Information Document of the Mutual Fund. The above mentioned Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of this service, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond the above mentioned Banks reasonable control and which has the effect of preventing the performance of this service by the above mentioned Bank. I/We shall not dispute or challenge any debit, raised under this mandate, on any ground whatsoever. I/We shall not have any claim against the Bank in respect of the amount so debited pursuant to the mandate submitted by me/us. I/We shall keep the Bank and authorised Service Provider(s) and representative, jointly and or severally indemnified from time to time, against all claims, actions, suits, for any loss, damage, costs, charges and expenses incurred by the Bank and authorised Service Provider(s) and representative, by reason of their acting upon the instructions issued by the above named authorized signatories/beneficiaries. This request for debit mandate is valid and may be revoked only through a written letter withdrawing the mandate signed by the authorized signatories/beneficiaries and acknowledged at your counters and giving reasonable notice to effect such withdrawal.

I/We would like to invest in Reliance \_\_\_\_\_ Fund subject to terms of the Statement of Additional Information (SAI) and Scheme Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound to the details of the SAI and SID. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. 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. **Applicable for NRI Investors:** I/We undertake that all 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/S AS PER RELIANCE MUTUAL FUND (MANDATORY)

Sole/ 1 <sup>st</sup> applicant/ Guardian Authorised Signatory	_____
2 <sup>nd</sup> applicant / Authorised Signatory	_____
3 <sup>rd</sup> applicant Authorised Signatory	_____

#### SIGNATURE/S AS PER BANK RECORDS (MANDATORY)

Sole/ 1 <sup>st</sup> applicant/ Guardian Authorised Signatory	_____
2 <sup>nd</sup> applicant / Authorised Signatory	_____
3 <sup>rd</sup> applicant Authorised Signatory	_____

#### FOR OFFICE USE ONLY (Not to be filled in by Investor)

Recorded on _____	Scheme Code _____
Recorded by _____	Credit Account Number _____
Bank use Mandate Ref. No. _____	Customer Ref. No. _____

## INSTRUCTIONS cum TERMS AND CONDITIONS

### SIP payment through Auto Debit via Standing Instruction and Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

#### LIST OF CITIES FOR SIP FACILITY VIA ECS (DEBIT CLEARING) (87 CENTERS)

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

- (1) Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda/ Bank of India/ Punjab National Bank/ Kotak Mahindra Bank/ING Vysya Bank/ Citibank NA/HDFC Bank/ ICICI Bank/ AXIS Bank/ HSBC/ IDBI Bank/ State Bank of India / Union Bank Of India / Corporation Bank. The above list is subject to change from time to time. The list may undergo changes from time to time.
- (2) Electronic Clearing System (ECS) facility will be available in the selected cities. A city where ECS facility is available presently is mentioned above. The list may be modified/ updated/ changed/ removed at any time in future entirely at the discretion of Reliance Capital Asset Management Limited (RCAM) without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice. In such a case, the RCAM at its sole discretion may accept Post Dated Cheques (PDC's) from the investors for the balance period.
- (3) The bank account provided for ECS should participate in local MICR clearing. In case MICR code is not provided or incorrect code is mentioned on the application form, the application for SIP will be liable to be rejected.
- (4) The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India/Banks. Reliance Mutual Fund (RMF) / RCAM, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold RMF / RCAM, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of Auto Debit /ECS / local holidays.
- (5) Please read the Key Information Memorandum, Statement of Additional Information (SAI) and Scheme Information Document (SID) of respective Scheme(s) carefully before investing.
- (6) Investors are required to submit the form atleast 20 working days before the next SIP Installment date for ECS Clearing.
- (7) For change in Bank Details for SIP Enrolment via ECS investor has to submit blank cancel cheque or copy of the cheque.
- (8) "Perpetual SIP" will be the default option incase end date for enrolment period is not provided. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished. In case the SIP end date is not mentioned while submitting the application, the SIP mandate will be construed to be perpetual, till instruction to the contrary is received from the investor.
- (9) The provisions mentioned in the respective SID regarding Applicable NAV, Risk Factors, Load etc. shall be applicable. The provision for "Minimum Application Amount" as specified in the respective SID will not be applicable for SIP Investments.
- (10) Allotment of units would be subject to realisation of credit.
- (11) 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) The Unit holders can choose to opt out from the SIP at any point of time by submitting a written request to the nearest DISC. Such request for discontinuation should be received at least 15 days prior to the next due date of the SIP. On receipt of such a request, the SIP will be discontinued for the respective scheme(s).
- (13) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN"
- (14) The ECS Mandate Form along with common Application Form in all respects should be submitted at any of the Designated Investor Service Centre (DISCs) of RCAM or Karvy Computershare Pvt. Ltd.
- (15) 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.
- (16) RCAM reserves the right to reject any application without assigning any reason thereof. RCAM in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- (17) In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.
- (18) **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: A Micro SIP is a Systematic Investment Plan, where the aggregate of SIP installments in a rolling 12 month period or in a financial year i.e. April-March does not exceed Rs 50,000/- Micro SIP benefit is available to individuals, NRI's, Minors and Sole Proprietors etc. HUF's, PIO's and any other entities/ persons etc. are not eligible to avail the Micro SIP facility. The AMC will reject the application where they find that documents are deficient or where the installment total will exceed Rs 50,000/- per year. Barring investors availing the Micro SIP facility, other investors are supposed to furnish a certified copy of the PAN card with the application form. Eligible Micro SIP investors are required to submit any one of the following photo identification document as a proof of identification in lieu of PAN: 1. Voter Identity Card; 2. Driving License; 3. Government / Defense identification card; 4. Passport; 5. Photo Ration Card; 6. Photo Debit Card; 7. Employee ID cards issued by companies registered with Registrar of Companies; 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament; 9. ID card issued to employees of Scheduled Commercial / State / District Cooperative Banks; 10. Senior Citizen / Freedom Fighter ID card issued by Government; 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI; 12. Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); and 13. Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO.

\*Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, provided that sufficient documentary evidence shall have to be submitted to Reliance Mutual Fund for verifying that they are residents of State of Sikkim.

Applications not complying with the above requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any.

Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website [www.reliancecmul.com](http://www.reliancecmul.com) for further details.

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

As per the AMFI guidelines, on and from January 1, 2011, it will be mandatory for all individual investors\* to provide attested / certified copy of 'Know Your Customer' Acknowledgement ("KYC Acknowledgement") issued by CDSL Ventures Limited (CVL) for all fresh investment transactions, including additional purchases, switches and transactions under fresh SIP/STP facilities registered from above date, irrespective of the value of such transactions. It may be further noted that for the purpose of above KYC compliance, the KYC Acknowledgement should be provided by (i) in case of application in joint names, by each joint applicant (ii) in case of application in name of a minor, by such minor's parent / guardian signing the application; and (iii) in case of application made under a power of attorney, by both the investor as well as the power of attorney holder. a. Investors exempted from submission of KYC acknowledgement: 1. Investors residing in state of Sikkim: In lieu of KYC acknowledgement, investors residing in the State of Sikkim should provide proof of identification and proof of address (as per specified documents list) (if proof of identification also includes address, a separate address proof is not necessary). Proof of address should contain address in the State of Sikkim. The address mentioned in the application form should be the same as in the address proof. Such documentary proofs should be self-attested or attested by the distributor / any competent authority. 2. Micro SIP: Submission of KYC acknowledgement is not mandatory in case of investments as Micro SIPs. However, for such cases the proof of identification and proof of address (as specified in the above documents list) (if the proof of identification also includes address the separate address proof is not necessary) may be submitted along with the application as part of the regulatory requirement. Such documentary proofs should be self attested or attested by the distributor/ any competent authority. The KYC status will be validated with the records of the Central Agency before allotting units. Reliance Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions without a valid KYC compliance may be rejected. Where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

- (20) If the investment is done on behalf of the minor then the guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the documents for the change in status are provided. In case of existing standing instructions including STP, SIP and SWP registered prior to the minor attaining majority, the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by RMF along with the required documents for status change. The standing instruction shall be terminated within 30 days from the date of receiving the instruction.

#### (21) Communication for the investors. :

If the investor(s) has/have provided his/their email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), RMF / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s).

The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request.

With effect from October 1, 2011, in accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the investor whose transaction has been accepted by the RCAM/RMF shall receive the following:

- (i) On acceptance of the application, a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.
- (ii) Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month on or before 10th of the immediately succeeding month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month by physical/e-mail mode. CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor. The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.
- (iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.

CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RCAM/RMF for each calendar month on or before 10th of the immediately succeeding month.

Further, CAS detailing holding of investment across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.