## OTM + SIP Form / 18th Feb 2016 / Ver 1.5



## SIP ENROLLMENT DETAILS

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

APP No.

Triatadi i dila																
	/ BROKER INFORMATIO Broker Code / ARN		er / Sub Ag	ent ARN C	ode	*Employe	e Unique Identif	icatio	n Numb	er	Sub l	Broker	/ Sub Agent	Code		
113651			E164733													
*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.																
Sole / 1st Applicant / Guardian Authorised Signatory						2nd Applicant Authorised Signatory				3rd Ap	3rd Applicant Authorised Signatory					
Upfront commissio APPLICANT	n shall be paid directly by the in	nvestor to the AM	//FI register	red distribu	itor based		r's assessment o	of vario	ous facto	rs includir	g the sen	vice rer	ndered by th	e distr	ibutor.	
Name of Sole/1st holder						PAN No / PEKRN. MANDATORY KYC Acknowledgement C							ent Copy			
Name of 2nd holder						PAN No / PEKRN. MANDATORY					KYC Acknowledgement Copy					
Name of 3rd holder PAN No / PEKRN. MANDATORY KYC Acknowledgement										nt Copy						
INITIAL INVESTMENT DETAILS																
Cheque/ DD No./Cash Deposit Slip No Cheque / DD / Cash Deposition Date DD Charge Rs																
Net Amount Rs.		Bank Name:							:			_ City _		_		
UNITHOLDING OPTION - Demat Mode Physical Mode (Ref. Instruction No. 24) Demat Account details are compulsory if demat mode is opted.)																
	pository rticipant Name					Central Depositor	Depository  participant		9							
Depository DF		N				Securities						$\overline{\Box}$		$\top$		
	neficiary Account No.	: Client M	laster Lis	t (CML)	Пт	Limited	um Holding St	atem	ent [	Cano	elled De	elivery	Instructio	n Sli	n (DIS)	
Enclosures (Please tick any one box): Client Master List (CML) Transaction cum Holding Statement Cancelled Delivery Instruction Slip (DIS)  Invest Easy Registration for Transaction over SMS, Call, Mobile, Internet etc (Applicable for Individual Investor only)																
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	ve the IPIN through below					. , -										
	(Refer Instruction No. 14. If the in		vest in Direction		se mentior <b>ollment</b>		SIP Date	ame. P	lease ref	er respectiv			duct labeling)  STEP-UI		ility	
So	heme / Plan / Option		e√ any one)		Please√ any		(Please√any one)	S	IP Am	ount			(Optional)	)		
			Monthly (Default)	REGU		o: <u>M M / Y Y</u>	□ 2 □10				Amou		Frequency		Count	
			Quarterly	☐ PERP	ETUAL (I	Default)	(Default)	Rs			Rs		☐ Half-year		crease P amount	
		□Y	early		Instruction	No. 5) o:1 2 / 9 9	□ 18 □ 28		(in figur	es)	(Multiple	es of	Yearly (Default)		ne(s) efault 1time)	
DECLARATION: I/W	e would like to invest in Reliance						ns of the Statement o	f Addition	onal Inforn	nation (SAI),			n Document (S			
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 islare 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 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 white the CAIM may, at the subscription of the services or any other account details provided in my One Time Bank Mandate Form. I/We have not received nor been induced by any rebate or white the CAIM may, at the subscription of the CAIM may, at its absolute the RCAIM may, at its advantage and supplications. In the CAIM may, at its advantage and supplications or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the defined by the U.S. commodity Futures 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 Transaction charge (if applicable) shall be deducted from the securities and complete, printing and the subscription have been remitted from abroad through approved 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 for subscription have be																
	enrolment form I/We unders	tand that the an	nount will l	be debited	from the	Bank accoun	t mentioned in C	ne Ti	me Banl	( Mandate	/ Invest	Easy -	Individuals	Mand	ate Form.	
<b>⊗</b> F			X						X							
Investors are requ	ested to note that the amount	mentioned in O					•	ou wo	uld like	to invest i	n scheme	s of RI	MF on any tr	ansac	tion day.	
RELIANCE  ONE TIME BANK MANDATE  (NACH / Direct Debit Mandate Form)  (Applicable for Lumpsum Additional Purchases as well as SIP Registration)  APP No.																
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Or Until Cancelled 1 2 Name of Account Holder Name of Account Holder Name of Account Holder Name of Account Holder							ıt Hol	der								

## Feb 2016 / Ver 1.5 Form / 18th 망

## INSTRUCTIONS cum TERMS AND CONDITIONS

- Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda / Bank of India / Andhra Bank / Kotak Mahindra Bank / ING Vysya Bank / HDFC Bank / ICICI Bank / AXIS Bank / HSBC / IDBI Bank / State Bank of India / Lonion Bank Of India / Corporation Bank / AXIS Bank / Federal Bank / Oriental Bank of Commerce. The above list is subject to change from time to time. "National Automated Clearing House (NACH)" is Direct Electronic Debit mode implemented by National Payments Corporation of India (NPCI), list of banks is available on NPCI website www.npci.org.in. The said list is subject to modifications. The investor agrees to abide by the terms and conditions of NACH Debit / Auto Debit facility of Reserve Bank of India / Banks. If any city / bank is removed from the above mentioned list RCAM at its sole discretion may accept Post Dated Cheques (PDCS) from the investors for the balance period..

  Reliance Mutual Fund (RMF) / RCAM, its registrars and other service providers shall not be held responsible or will not be liable for any damages and will not compensate for any loss, damage etc. incurred to the investor. The investor assumes the entire risk of using this facility and takes full responsibility. Investor will not hold RMF / RCAM, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit / Auto Debit / local holidays.

  Investors are required to submit One Time Bank Mandate Form and SIP Enrollment Form along with a photo copy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Forn) atleast 21 working days before the first SIP Installment date for NACH Debit & Auto Debit (Clearing).

- Clearing.

  An investor can opt for Monthly, Quarterly or Yearly frequency for SIP. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly. If an investor does not mention SIP start date appropriately, the SIP will by default start from the next month after meeting the minimum registration requirement of 21 working days. If an investor does not mention SIP end date appropriately the tenure of SIP will be treated as perpetual i.e. the end date shall be considered as December 2099. In case an investor, who has opted for Perpetual SIP, subsequently intends to discontinue the same, a written communication thereof will be required to be furnished.
- An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme same plan and in the same month. SIP debit dates shall be 2nd, 10th, 18th or 28th. More than one SIP for the same debit date shall be acceptable. If an investor does not mention SIP Date in the application form or multiple SIP dates are mentioned in the SIP Mandate or the SIP Date is unclear in the application form / SIP Mandate, the default SIP date shall be treated as 10th as per the frequency defined by the investor in case the criteria are not met the SIP would start on the same date from the next month. Investors should check the same at the Designated Investor Service Centre of Reliance Mutual Fund before investion.
- For details about the Scheme and its facility please refer the SID, SAI & KIM of the respective schemes / Addendum issued from time to time carefully before investing.
- In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, RCAM shall reserve the right to terminate the SIP without any written request from the investor.
- In case an investor wishes to change the bank account details for the existing SIP registered through Auto debit / NACH Debit mode, then he has to provide a cancellation for the existing SIP/One Time Bank Mandate and register fresh SIP with the new bank details.
- In case the Investor wishes to cancel the One Time Bank Mandate / SIP , Investor will have to submit an One Time Bank Mandate Cancellation Form or SIP cancellation form , 21 business days prior to discontinuation.
- Investors may note that all the transactions executed through Invest Easy such as "Online Transactions" (whether on our website or through any other application using the internet) "Transactions through call center", "Transactions through SMS", "Transactions through Mobile Pronor or any other facility as offered by RMF from time to time using the IPIN / One Time Password (OTTP) will be considered as transaction through the mentioned broker (ARN) mentioned on this "SIP Enrollment Details" Form.
- 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.

  For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN.
- For Direct investment Please Mention "Direct in the Column "Name & Proker Code/ARIN. Investors subscribing under Direct Plan of XYZ Fund will have to indicate the Scheme / Plan name in the application form as "XYZ Fund Direct Plan". Investors should also indicate "Direct" in the ARN column. In case ARN code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, ARN code will be ignored and the application will be processed under Direct Plan. If the investor does not mention "Direct" against the scheme name and the ARN code is also not provided the default allotment would be made in the "Direct Plan.

- provided the default allotment would be made in the "Direct Plan.

  Applications should be submitted at any of the Designated Investor Service Centre (DISCs) of RCAM or Karry Computershare Pvt. Ltd.

  Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.

  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.
- applicable only to units transacted pursuant to such change on a prospective basis. 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. In order to transact through Call Center, SMS, online mode whether through RMF website or any other application using the internet and for through Mobile or any other device, the investor needs to have the IPIN, issued by RCAM. By filling this form the investor will be issued IPIN by default in case he has not opted for the same earlier. This IPIN can also be used by the investor to Transact Online. If only the email id of the investor is registered with RCAM / RMF, investor can execute Transaction through RMF website. If only the mobile number of the investor is registered with RCAM/IRMF, investor can execute transaction through SMS. For further details investors are requested to refer SAI. Kindly note that in case of a folio with joint Unitholders. having mode of operations as "either or
- Kindly note that in case of a folio with joint Unitholders, having mode of operations as "either or survivor" or "anyone or survivor any one of the Investor(s) can transact through SMS, provided that such instruction is received vide an SMS from the mobile number registered with RCAM with respect to the concerned folio.
- Permanent Account Number (PAN): SEBI has made it mandatory for all applicants (in the ca 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 / how own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in

- joint names, each of the applicants), the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification. Micro SIP & Investors residing in the state of Sikkim are exempted from the mandatory requirement of PAN proof submission however they are required to mandatorily submit KYC Acknowledgement copy. Applications not complicing with the above requirement may not be accepted/processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/Distributors or visit our website www.reliancemutual.com for Parked uniform uniform
- Investor Service Centres/Distributors or visit our website www.reliancemutual.com for further details. 
  Prevention of Money Laundering and Know Your Client (KYC): SEBI has prescribed uniform uniform KYC compliance procedure for all the investors dealing with them. SEBI also issued KYC Registration Agency ("KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV"). All investors (individual and non- individual) are required to be KYC compliant. However, applicants should note that minors cannot apply for KYC and any investment in the name of minors should be through a Guardian, who should be KYC compliant for the purpose of investing with a Mutual Fund. Should the applicant desire to change KYC related information, POS will extend the services of effecting such changes. In case of an existing investor of RMF who is already KYC Compliant under the erstwhile centralized KYC with CVL (CVLMF) then there will be no effect on subsequent Purchase/Additional Purchase (or ongoing SIPs/STPs, etc) in the existing folios/accounts which are KYC compliant. Existing Folio holder can also open a new folio with Reliance Mutual Fund with the erstwhile centralized KYC.
- centralized NTC.

  In case of an existing investor of Reliance Mutual Fund and who is not KYC Compliant as per our rect the investor will have to submit the standard KYC Application forms available in the wel www.cvlkra.com along with supporting documents at any of the SEBI registered intermediaries at time of purchase / additional purchase / new registration of SIP/STP etc. In Person Verification (IPV be mandatory at the time of KYC Submission.
- be mandatory at the time of KYC Submission.

  Investors who have complied with KYC process before December 31, 2011 (KYC status with CVL-KRA as "MF VERIFIED BY CVL.MF") 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 along with IPV is currently a one-time requirements. Updation of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. The said form is available on RMF's website i.e. www.reliancemutual.com or on the website of Association of Mutual Funds in India i.e. www.arfilindia.com or on the website of any authorised KRA's. Once the same is done then the KYC status changes 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.

  Communication for the investors: In accordance with SEBI Circular No. Cirl IMD/ DF/16/ 2011 dated
- Communication to mutual runos again.

  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 RCAM/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:

procedure

- 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.
- 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.
- 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)]
- 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.
- and securities from the Depository by email / physical mode.

  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 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 updated. The Unit holders are therefore 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 acceeding month.

- 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.

  Units held in the dematerialised form: Unitholders can have a option to hold the units in dematerialized form in terms of the guidelines / procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE). Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.
- Employee Unique Identification Number (EUIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.

Employee Unique identification Number (conveyonable to the distributor).

Reliance STEP-UP Facility: Under this facility the Investor can increase the SIP installment(including MICRO SIP) at pre-defined intervals by a fixed amount. This facility is available for individual investors only. For availing the said facilities, investors are required to note the following:

1. Investor willing to register STEP-UP should provide the STEP-UP details along with the SIP enrolment details and is also required to fill up "One time Bank Mandate Form" from which the amount shall be debited. Investors who are currently registered under Invest Easy - Individuals facility may avail this facility without registering the One Time Bank Mandate. 2. The minimum amount for Reliance STEP-UP facility is Rs. 100/- and in multiples of Rs. 100/- [except for Reliance Tax Saver (ELSS) Fund for which the minimum amount shall be Rs. 500/- and in multiple of Rs. 500/-. 3. Monthly SIP offers STEP-UP frequency at yearly intervals. Quarterly and Yearly SIP offers STEP-UP frequency at yearly interval only. In case STEP-UP frequency is not indicated, it will be considered as Yearly by Default. 4. There should be clear indication about STEP-UP count it. the number of times the SIP Installment amount should be increased. In case STEP-UP amount is mentioned and STEP-UP count is not indicated, it will be considered as 1 (One) by Default. 5. The date for Reliance STEP-UP from should be less than or equal to the enrolment period mentioned in the SIP. 6. In case of any deviation in period, the tenure of the SIP shall be considered. Folio with status Minor are not eligible for Reliance STEP-UP facility.

\*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 sing. 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.						