

7. BANK ACCOUNT DETAILS MANDATORY for Redemption/Dividend/Refunds, if any (Refer Instruction No. III)

IFSC Code **9 Digit MICR Code***
Bank Name
Account No. **A/c. Type** ✓ SB Current NRO NRE FCNR
Branch Address **Branch City**
PIN

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.

8. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each Plan/Option. Multiple cheques not permitted with single application form (Refer instruction no. IV) PAYMENT BY CASH IS NOT PERMITTED.

Scheme	Plan	Option	Dividend Frequency (if applicable)	DD Charge Rs.	Net Cheque / DD Amount Rs.	Cheque / DD No. & Date	Bank / Branch
	<input type="checkbox"/> Retail <input type="checkbox"/> Institutional	<input type="checkbox"/> Growth Option <input type="checkbox"/> Bonus Option <input type="checkbox"/> Dividend Reinvestment <input type="checkbox"/> Dividend Payout					

SIP ENROLLMENT DETAILS Opted for SIP: Yes No

(Mandatory if opted for SIP) Type of SIP: Normal SIP Micro SIP Mode of SIP: PDC Auto Debit / ECS (Refer Ins No. I-12)

Note : 1. In case you have opted for SIP through ECS / Auto Debit mode it is mandatory to submit SIP Enrolment Cum Auto Debit / ECS Mandate Form

2. In case you have opted for SIP through Post dated cheques (PDC) it is mandatory to submit SIP Enrolment Form for Post dated cheques. The form is available on RMF website / DISC of RMF.

STP ENROLLMENT DETAILS Opted for STP: Yes No (Incase you have opted for STP it is mandatory to submit STP Enrolment Form)

9. I WISH TO APPLY FOR TRANSCAT ONLINE Yes No **OR** **I WISH TO APPLY FOR INVEST EASY FOR INDIVIDUALS** Yes No
 (Mandatory Enclosure : ECS MANDATE REGISTRATION FORM)

Note : 1) If you have opted for Transact Online facility IPIN will be issued to you which can be used for transacting seamlessly through Online Mode.

2) If you have opted for Invest Easy facility IPIN will be issued to you which can be used to transact through Online mode on RMF website, transact through Call Center & through Mobile. Further, in order to transact through Call Centre and / or Transact through Mobile investor has to mandatorily fill and submit "ECS Mandate Registration form - Invest Easy". The form is available on RMF website / DISC of RMF.

10. NOMINATION (Refer to Instruction No.V)

(Mandatory if mode of holding is single) In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio

Applicant Details	Nomination Required	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 Name:	<input type="checkbox"/> Yes							1st App.
2nd App Name:	<input type="checkbox"/> No							2nd App.
3rd App Name:								3rd App.

11. DECLARATION AND SIGNATURE

I/We would like to invest in Reliance _____ subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services 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 Capital Asset Management Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors. **Applicable for NRI investors:** 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.

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

(To be filled in by the Applicant)

Please collect your time stamped acknowledged slip for future references

Received from Mr/Ms/M/s : _____

APP No. : _____

an application for allotment of

Units under Reliance _____ as per details below.

Growth Option Bonus Option Dividend Reinvestment Dividend Payout

Cheque / DD No. _____ Dated _____ Rs. _____

drawn on _____

Time Stamp & Date of receiving office



IVR. "Self Help" Option (24 x 7)

IVR

Investor can avail below facilities

1. NAV
2. Account balance
3. Account statement
4. Last 5 transactions
5. Latest Dividend declared

For more details :

Call : Toll free : 1800-300-1111 | 30301111

SIP ENROLMENT cum AUTO DEBIT/ECS MANDATE FORM

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

DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code	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.
ARN- (ARN stamp here)		

APPLICANT DETAILS

Name of Sole/1st holder	PAN No. <input type="text"/> M A N D A T O R Y <input type="checkbox"/>	<input type="checkbox"/> KYC Acknowledgement Copy
Name of 2nd holder	PAN No. <input type="text"/> M A N D A T O R Y <input type="checkbox"/>	<input type="checkbox"/> KYC Acknowledgement Copy
Name of 3rd holder	PAN No. <input type="text"/> M A N D A T O R Y <input type="checkbox"/>	<input type="checkbox"/> KYC Acknowledgement Copy

Unitholding Option - Demat Mode Physical Mode

DEMAT ACCOUNT DETAILS - (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant.) Demat Account details are compulsory if demat mode is opted above.

National Securities Depository Limited	Depository participant Name <input type="text"/>	Central Depository Securities Limited	Depository participant Name <input type="text"/>
	DP ID No. <input type="text"/>		Target ID No. <input type="text"/>
	Beneficiary Account No. <input type="text"/>		

Enclosures (Please tick any one box) : Client Master List (CML) Transaction cum Holding Statement Cancelled Delivery Instruction Slip (DIS)

INITIAL INVESTMENT DETAILS (Refer Instruction No.13)

Cheque/ DD No. _____ Cheque/ DD Date _____ DD Charge Rs. _____ Cheque/ DD Net Amount Rs. _____
Bank Name: _____ Branch: _____ City: _____

SCHEME DETAILS (In case you are investing in Reliance Regular Savings Fund please mention the Option details mandatorily i.e Equity, Debt or Balanced.)

SCHEME NAME _____ Plan _____ Option _____

SIP DETAILS

Frequency	Enrollment Period: (Please ✓ any one)	SIP Date	SIP Amount
<input type="checkbox"/> Monthly (default)	<input type="checkbox"/> REGULAR From: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> To: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> 2 <input type="checkbox"/> 10 (default)	_____ (in figures)
<input type="checkbox"/> Quarterly (Please ✓ any one)	<input type="checkbox"/> PERPETUAL (Default) (Refer Instruction No. 14)	<input type="checkbox"/> 18 <input type="checkbox"/> 28	_____ (in words)
		(Select any one SIP Date)	

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 ✓ SB Current NRO NRE FCNR
Bank Name M a n d a t o r y
Account No. M a n d a t o r y (Core Banking Account Number)
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.

Mandatory Enclosures:

Blank cancelled cheque 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 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. 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 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 transaction will happen next working day and allotment of units will happen as per the Terms and Conditions listed in the 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 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, jointly and severally indemnified from time to time, against all claims, actions, suits, for any loss, damage, costs, charges and expenses incurred by the Bank and, 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 _____ 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. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/limiting the Reliance Capital Asset Management Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors. **Applicable for NRI Investors:** 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/S AS PER RELIANCE MUTUAL FUND RECORDS (MANDATORY)

Sole/ 1 st applicant/ Guardian Authorised Signatory	
2 nd applicant / Authorised Signatory	
3 rd applicant Authorised Signatory	

SIGNATURE/S AS PER BANK RECORDS (MANDATORY)

Sole/ 1 st applicant/ Guardian Authorised Signatory	
2 nd applicant / Authorised Signatory	
3 rd 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. _____

SYSTEMATIC TRANSFER PLAN (STP) ENROLMENT FORM

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

DISTRIBUTOR / BROKER INFORMATION

Name & Broker Code / ARN	Sub Broker / Sub Agent Code	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.
ARN- (ARN stamp here)		

2. EXISTING UNIT HOLDER INFORMATION FOLIO NO.

3. APPLICANT DETAILS

Name of Sole/1st holder	PAN No. <input type="text"/> M A N D A T O R Y <input type="checkbox"/>	<input type="checkbox"/> KYC Acknowledgement Copy
Name of 2nd holder	PAN No. <input type="text"/> M A N D A T O R Y <input type="checkbox"/>	<input type="checkbox"/> KYC Acknowledgement Copy
Name of 3rd holder	PAN No. <input type="text"/> M A N D A T O R Y <input type="checkbox"/>	<input type="checkbox"/> KYC Acknowledgement Copy

4. SYSTEMATIC TRANSFER PLAN (STP) SCHEME DETAILS (Refer Instruction No.1 & 5)

Name of 'Transferor' Scheme/Plan/Option

Name of 'Transferee' Scheme/Plan/Option

5. STP DETAILS (Refer Instruction No.6)

<input type="checkbox"/> Fixed Transfer STP (Refer Instruction No.7&9) STP Frequency (Please ✓ any one)					OR	<input type="checkbox"/> Capital Appreciation STP (Refer Inst No.8&9) STP Frequency (Please ✓ any one)	
<input type="checkbox"/> Daily (Minimum One Month)	<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly		<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Quarterly
First execution date will be on or after 7 calendar days from the date of submission of the form (excluding date of submission)	1 st , 8 th , 15 th & 22 nd of every month	1 st & 15 th of every month	* _____ of every month <small>*Incase the Investor has not specified any date then the default date would be 10th</small>	* _____ of the starting month of every Quarter	1 st of every Month	1 st of the starting month of every Quarter	
Amount of Transfer per Instalment Rs. <input type="text"/>							

Enrolment Period (Please ✓ any one)

REGULAR From: To:
 PERPETUAL From: To: (Default)

Only for Daily STP Enrolment Period

From: To:

6. DECLARATION & SIGNATURE/S

I/We would like to opt for Systematic Transfer Plan subject to terms of the Scheme Information Document and subsequent amendments thereto. I/We have read the instructions of the Enrolment Form, Scheme Information Document of the Transferor and Transferee Scheme and Statement of Additional Information before filling up the Enrolment Form. I/We have understood the details of the scheme and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. 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 TO NRIs ONLY**; I am a 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.

Place:

Date:

SIGNATURE		
<input type="text"/>	<input type="text"/>	<input type="text"/>
Sole/ 1 st applicant/Guardian Authorised Signatory	2 nd applicant / Authorised Signatory	3 rd applicant Authorised Signatory

Acknowledgement Receipt of STP Application Form (To be filled in by the Unit holder)

FOLIO NO.

APP No.:

Received from _____ STP application

Amount of Transfer per Instalment Rs. _____

From Scheme / Plan / Option _____

to Scheme / Plan / Option _____

Mode & Frequency of STP _____

Stamp of receiving branch

& Signature

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

I. GENERAL INSTRUCTION:

1. Please read the Key Information Memorandum (KIM), Statement of Additional Information (SAI) and the Scheme Information Document (SID) 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 of Reliance Mutual Fund.
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.
4. 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. In case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Co./Body Corp./Society/Trust etc should sign under their official seal, designation. A list of Authorised Signatories with their names & designations duly certified / attested by the bankers should be attached with the application form.
5. Please note that if no Plan is ticked / indicated in the Application form, the units will, by default, be allotted under the Growth Plan of the Scheme. Similarly, Growth Option of the Growth Plan and Dividend Reinvestment Option of the Dividend Plan shall be the default sub-options.
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. 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.
10. Investors can opt for Special facilities like Systematic Investment Plan, Systematic Transfer Plan, Reliance Smart STEP, Trigger, Systematic Withdrawal Plan, Dividend Transfer Plan, Reliance SIP Insure and Invest Easy available in selected Schemes. Please fill separate Transaction / Enrolment Form available on our website and at our DISCs.
11. 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.
12. In case the new investor has selected Auto debit/ECS mode for SIP then a separate SIP Enrolment cum Auto debit /ECS mandate form has to be submitted along with Common Application Form. In case an existing investor has selected Auto debit/ECS mode for SIP then only SIP Enrolment cum Auto debit/ECS mandate form has to be submitted.

II. APPLICANT'S INFORMATION:

1. In case the application is made under a Power of Attorney (PoA), a duly certified copy thereof, duly notarised should be submitted with the application. The POA document should contain the signatures of both the Applicant & the constituted Attorney.
2. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application, as the case may be, along with a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
3. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person to should be provided.
4. Date of Birth of the minor is mandatory while opening the account /folio.
5. 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 along with 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.
6. **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 for further details.

7. 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").

i) **Requirement for the existing investors in mutual funds (upto December 31, 2011):** For the existing investors in mutual funds who have already complied with the KYC requirement (defined for the purpose of this addendum as KYC compliant) and have the KYC compliance letter issued to them by CDSL Ventures Limited are exempt from following the new KYC procedure effective January 01, 2012 for the purpose of making additional investment with any SEBI registered mutual fund. If, however, the KYC compliant investors would like to deal with any SEBI registered intermediary other than mutual funds, they will have to follow the new KYC compliance procedure.

ii) **Requirement for the new investors in mutual funds (From January 1, 2012):** With effect from January 01, 2012, all investors other than KYC compliant investors as defined above are required to follow the new KYC compliance procedure while making any investing with the Fund:

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 or on the website of Association of Mutual Funds In India i.e. www.amfiindia.com or on the website of any authorised KRA's.

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. For Further details investors are requested to refer SAI.

8. In case of NRI/FII investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.

9. 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.

III. BANK DETAILS:

1. 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.

2. 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 like 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) Custodian on behalf of an FII 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.

3. 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.

4. 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.

IV. INVESTMENT & PAYMENT DETAILS:

1. 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 outstanding cheques/draft are not permitted. Application received with outstanding 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 cheque is different, then RCAM will endeavor to reject the application however in case the application gets accepted then the same will be processed as per the scheme name mentioned on the application form.

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. (Separate application form is required for investment in each plan/option.)

INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

2. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
3. 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.
4. **TRANSACTION CHARGES**
 - 1) In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Capital Asset Management Limited (RCAM)/ 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. Distributors shall be able to choose to 'opt out' of charging the transaction charge. However, the 'opt-out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor. 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) RCAM 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.
- V. **NOMINATION FOR UNITS HELD IN PHYSICAL MODE:**
 1. 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.
 2. 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.
 3. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
 4. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
 5. 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.
 6. 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.
 7. On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
 8. The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
 9. Nomination in respect of units stands rescinded, upon the transfer of units.
 10. 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
 11. 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.
 12. 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, nonexpression 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.
 13. 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 SAI.
 14. 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.
 15. 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"
 16. Power of Attorney (POA) holder cannot sign the Nomination form.
 17. Nomination is not allowed in a folio held on behalf of a minor.
 18. If the investor does not fill in the nomination details under Point no - 10 of the Application form then by default it shall be treated as his consent not to register the nomination in the folio/account.
 19. 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.
- VI. **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. For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement. CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RCAM/RMF for each calendar month on or before 10th of the immediately succeeding month. Further, CAS detailing holding of investment across all schemes of all mutual funds at the end of every six months (i.e. September/ March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical. The statement of holding of the beneficiary account holder for units held in Demat will be sent by the respective DPs periodically.
 - (iv) Investor has to mandatorily provide either Email Id or Mobile No.
- VII. **SEBI circular of June 30, 2009 on removal of entry load**

In terms of SEBI circular no. 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
- VIII. **Benefits**
 1. Mobile No.: 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
 2. E-Mail ID: The Account Statement will be e-mailed instantly to your registered email address as and when you transact with Reliance Mutual Fund.
 3. IFSC/Micro Code: With Reliance E-dividend you can have your dividend credited in your account through the Electronic Clearing Service (ECS) / National Electronic Fund Transfer (NEFT).
- IX. **MICRO SIP**
 1. Pursuant to SEBI letter dated June 19, 2009 addressed to AMFI, and in compliance with AMFI Guidelines dated July 14, 2009, investment in Micro Schemes such as Systematic Investment Plan (SIP) where aggregate of installments in a rolling 12 months period or in a financial year i.e. April to March does not exceed Rs 50,000 per year per investor (hereinafter referred as "Micro SIP"), will be exempted from the requirement of Permanent Account Number (PAN) with effect from August 01, 2009. This exemption will be applicable only to investments by individuals (including Joint Holders who are individuals, NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs. However pursuant to SEBI circular 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 Micro SIP investors will have to mandatorily provide the KYC Acknowledgement copy.
 2. In case the first Micro SIP installment is processed and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.
- X. **Units held in the dematerialised form**
 1. With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of RMF in dematerialized (demat) form is being provided to the investors in terms of the guidelines/procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.
 2. The Unit holders are given an Option to hold the units by way of an Account Statement (Physical form) or in Dematerialized ("Demat") form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The Unit holder intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by RMF) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.
 3. Unit Holders opting the units in the demat mode , can submit redemption/switch only through DP or through stock exchange platform.
 4. Unit holders opting for investment in demat mode can not opt for facilities like STP, DTP, SWP, Trigger, ATM, Salary Advantage & Smart Step.
 5. In case, the Unit holder desires to hold the Units in a Dematerialized /Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a Demat/Remat Request Form to their Depository Participants.
 6. Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).
 7. Demat facility will not be available for Daily, Weekly &Fortnightly Dividend plans/ options. This option will not be available to NRI investors.

CHECKLIST

Please ensure that:

1. Your Application Form is complete in all respect, Name, Address & contact details are mentioned in full, signed by all applicants.
2. Bank Account Details are entered completely and correctly. Permanent Account Number (PAN) of all the applicants are mandatory. (Refer instruction no. II-6)
3. For KYC please Refer instruction no. II-7
4. Appropriate Scheme Name, Plan & Option is mentioned clearly.
5. The Cheque / DD is drawn in favour of "Reliance "(chosen scheme) dated and dully signed.
6. Application Number is mentioned on the reverse of the Cheque / DD.
7. Documents as listed alongside are submitted along with the Application (as applicable to your specific case).
8. Your emailid or mobile number is updated.
9. Your IFSC code / MICR code is updated in order to get electronic payouts in to your bank account.

Document	Compa-nies	Trusts	Socie-ties	Partner-ship Firms	Fils	Investments through Consti-tuted Attorney
1. Resolution/Authorisation to invest	✓	✓	✓	✓	✓	
2. List of Authorised Signatories with Specimen Signatures(S)	✓	✓	✓	✓	✓	✓
3. Memorandum & Articles of As-sociation	✓					
4. Trust Deed		✓				
5. Bye-Laws			✓			
6. Partnership Deed				✓		
7. Overseas Auditor's Certificate					✓	
8. Notarised Power of Attorney						✓
9. Proof of PAN	✓	✓	✓	✓	✓	✓
10. KYC	✓	✓	✓	✓	✓	✓

All documents above should be originals / true copies certified by the Director / trustee / Company Secretary / Authorised Signatory / Notary Public.

INSTRUCTIONS TO FILL THE SIP ENROLMENT CUM AUTO DEBIT /ECS MANDATE FORM

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, Bhillwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, 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, Siiguri, 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 / Allahabad Bank / Federal 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 following documents atleast 21 working days before the first SIP Installment date for Auto Debit & ECS Clearing.:
New Investors are required to submit the following documents:
(a) Common Application Form with SIP Enrolment & Auto Debit/ECS Mandate Form.
(b) The Initial investment amount cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for SIP installments
(c) A photo copy/cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements.
- Existing Investors are required to submit SIP Enrolment cum Auto Debit/ECS Mandate Form.**
- (7) An investor can opt for Monthly or Quarterly frequency. In case the investor has not specified the frequency then by default the frequency will be treated as Monthly.
- (8) SIP Auto debit / ECS facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th. An investor shall have the option of choosing for 1 or more than 1 SIP in the same scheme and in the same month however more than one SIP on the same debit date is not allowed. To register multiple SIPs in the same scheme /same month, please submit separate Auto Debit and ECS Mandate Form. 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 of every month/quarter as per the frequency defined by the investor.
- (9) The first SIP cheque /draft could be of any Business day but subsequent cheques or ECS / Auto Debit Transactions should be dated 2nd, 10th, 18th or 28th and there should be minimum gap at least 21 business Days between th 1st SIP and the 2nd SIP or as specified by RCAM from time to time. In case the criteria are not met the SIP would start on the same date from the next month. Investors should check the same at the Designated Investor Service Centre of Reliance Mutual Fund before investing. If the date on the cheque/draft/ECS/Auto Debit Transactions is a non - Business Day for the scheme ,then the units shall be allotted on the next Business Day.
- (10) Investors can also start an SIP directly without any initial investment. In this option the Investors can submit the application for SIP on any working day but the subsequent installment date of SIP shall be 2nd / 10th / 18th / 28th with a minimum gap of at least 21 working days between the submission of application form and the 1st SIP, as may be specified by RCAM from time to time.
- (11) Please refer the SID of the respective schemes for minimum SIP Application amount.
- (12) For MICRO SIP maximum SIP amount can be Rs.4000/- Per Month or Rs. 12000/- Per Quarter.
- (13) SIP is available in selected schemes of Reliance Mutual Fund. The initial cheque should be drawn in favour of the respective scheme 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.
- (14) 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.
- (15) 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.
- (16) In case an investor wishes to change the bank account details for the existing SIP registered through Auto debit mode, then he has to provide a cancellation for the existing SIP and register fresh SIP with the new bank details.
- (17) 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.
- (18) Allotment of units would be subject to realisation of credit.
- (19) 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.
- (20) 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).
- (21) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN.
- (22) 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 Kavya Computershare Pvt. Ltd.
- (23) 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.
- (24) 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.
- (25) 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.

INSTRUCTIONS TO FILL THE STP ENROLMENT FORM

- (1) Systematic Transfer Plan (STP) is a special facility available in selected Schemes of RMF. It is a facility wherein unit holders of designated open ended schemes of Reliance Mutual Fund (RMF) can opt to transfer a fixed amount (capital) or variable amount (capital appreciation) at regular intervals to another designated open ended scheme of RMF.
- (2) Unit holders are advised to read the Statement of Additional Information (SAI), Scheme Information Document (SID) and Key Information Memorandum (KIM) of the respective Transferor & Transferee Scheme(s) available at all the Designated Investor Service Centers (DISC), brokers / distributors and on our website www.reliance mutual.com carefully before investing.
- (3) New Unit holders are required to fill up Common Application Form for investing in Transferor Scheme alongwith STP Enrolment Form. Existing Unit holders in Transferor Scheme are required to provide their Folio No. and submit only STP Enrolment Form.
- (4) Please submit separate enrolment form for more than one Transferor and / or Transferee schemes.
- (5) An investor whether existing or new is required to select any one of the Transferor Scheme and any one of the Transferee Scheme. Unit holders should clearly mention from and to which scheme / option he / she wish to transfer their investment. Please note that if no Transferor Scheme or Transferee Scheme is mentioned or in case of an ambiguity the application is liable to be rejected.
- (6) An investor has to opt between the Fixed Systematic Transfer Plan & Capital Appreciation Systematic Transfer Plan. In case none of the plans or options are mentioned in the application form or in case of an ambiguity the application for enrolment will be rejected. Further in case plans are not mentioned but options are mentioned, the plan will be selected on the

INSTRUCTIONS TO FILL THE STP ENROLMENT FORM

- basis of sub - option selected.
- (7) Unit holders are required to select any one of the frequency option under Fixed Systematic Transfer Plan. The frequency options available are Daily Option - where STP will be executed on Daily basis, Weekly Option - where STP will be executed on 1st, 8th, 15th and 22nd of every month, Fortnightly Option - where STP will be executed on 1st and 15th of every month, Monthly Option - where STP will be executed on any pre-specified date of every month to be chosen by the unit holders, Quarterly Option - where STP will be executed on any pre-specified date of the first month of the quarter to be chosen by the unitholder. If an investor does not mention any frequency or ticks on multiple frequencies or the frequency is unclear on the STP application form, the default frequency shall be considered as monthly.
 - (8) Unit holders are required to select any one of the option under Capital Appreciation Systematic Transfer Plan. The options available are Monthly Option - where STP will be executed on 1st of every month, Quarterly Option - where STP will be executed 1st of the starting month of every quarter. If an investor does not mention any frequency or ticks on multiple frequencies or the frequency is unclear on the STP application form, the default frequency shall be considered as monthly.
 - (9) Under Fixed Systematic Transfer Plan, minimum of Rs. 100 and in multiples of Rs. 100 each will be transferred on execution date subject to applicable exit load of the transferor Scheme in case of Daily Option. Minimum of Rs. 1000 and in multiples of Rs 100 thereof in case of Weekly / Fortnight / Monthly option and Rs. 3000 and in multiples of Rs 100 thereof in case of Quarterly option can be transferred on STP execution date subject to applicable exit load. However applications not in multiple of Rs.100 will be processed for the nearest lower multiple of Rs.100, subject to minimum amount specified. However under Capital Appreciation STP, minimum of Rs. 500 and above thereof in case of Monthly option or Quarterly option can be transferred on STP execution date subject to applicable exit load. In case the capital appreciation amount is less than Rs.500 on any STP due date, the systematic transfer will not be processed for that due date.
 - (10) Unit holders are required to mention date of execution in case of Monthly and Quarterly Option under both the plans. If an investor opts for Monthly or Quarterly frequency but does not mention the STP Date or mentions multiple STP dates or the STP date is unclear on the STP application form, the default STP date shall be treated as 10th of every month/quarter as per the frequency defined by the investor.
 - (11) In case execution date mentioned is a non - transaction or non - working day, the STP will be executed on next business / transaction / working day.
 - (12) The minimum balance amount that an unitholder (new or existing) has to maintain in his folio to opt for STP facility for all the eligible schemes is Rs 5,000 or the minimum application amount as stated in the SID of the respective Transferor scheme, whichever is higher. In case of insufficient balance in the account / folio, the application for enrolment of STP will be rejected.
 - (13) Unitholder has to ensure to maintain minimum balance in accordance with Plans selected in the Transferor Scheme on the transfer date / execution date under Fixed Systematic Transfer Plan. In case of insufficient balance / unclear units on the date of transfer in the folio, STP for that particular due date will be rejected. However, future STPs will continue to be active. Also if the investor continues to have insufficient balance /unclear units for three consecutive months, RCAM will have the right to discontinue the future STPs at its own discretion.
 - (14) Please note that no transfers will take place if there is no minimum capital appreciation amount (except for last transfer leading to closure of account). The capital appreciation, if any, will be calculated from the enrolment date of the STP under the folio, till the first transfer date. Subsequent capital appreciation, if any, will be the capital appreciation between the previous STP date (where transfer has been processed and paid) and the next STP date.
 - (15) Minimum number of transfers required for a STP shall be two. In case of Daily STP, minimum number of transfer is one month.
 - (16) In case the investor opts for Daily STP and provides the enrolment period in MM/YYYY format, then the first execution date will be the 7th calendar day from the date of submission of the form (excluding date of submission).
 - (17) An investor who opts for perpetual option, his STP will continue forever with no end date unless a written request for cancellation is given by the investor in this regard.
 - (18) If an investor does not mention STP start date, or the STP start date is unclear/not expressly mentioned on the STP Application form, then by default STP would start from the next subsequent cycle after meeting the minimum registration requirement of 7 working days as per the defined frequency by the investor. If an investor does not mention STP end date or the STP end date is unclear, it will be considered as perpetual STP.
 - (19) The Enrolment form completed in all respects can be submitted at any of the Designated Investor Service Centre (DISC) of RCAM at least seven calendar days before the commencement of first execution date of STP. In case the required time of seven calendar days are not met then the STP will be processed from the next STP cycle.
 - (20) 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. Exit Load as applicable in the respective Transferor and Transferee Scheme at the time of enrolment / registration will be applicable.
 - (21) STP facility is available for all sub options except for Daily Dividend Option (wherever applicable) of the mentioned Transferor Scheme
 - (22) Unit holders should note that Unit holders' details and mode of holding (single, joint, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. Units will be allotted under the same folio number.
 - (23) For Direct Investments, please mention "Direct" in the column "Name & Broker Code / ARN".
 - (24) All valid transfer requisitions would be treated as switch-out / redemption for the Transferor Scheme and switch-in/ subscription transactions for the Transferee scheme and would be processed at the applicable NAV (subject to applicable exit load) of the respective schemes. The difference between the NAVs of the two Schemes/ Plans will be reflected in the number of units allotted. All valid transactions would be processed as per the applicable cut off timing on the business days as mentioned in the respective SID.
 - (25) The provision of 'Minimum Redemption Amount' as specified in the Scheme Information Document of the opted Transferor Schemes and 'Minimum Application Amount' specified in the Scheme Information Document of the opted Transferee Schemes will not be applicable.
 - (26) This facility will not be available for units which are under any Lien / Pledged / lock-in period or DEMAT Mode.
 - (27) The Unit holders may approach/ consult their tax consultants in regard to the treatment of the transfer of units from the tax point of view.
 - (28) Unit holders can discontinue STP facility by providing a written notice to the DISC atleast 7 calendar days (excluding day of submission) prior to the due date of the next transfer date. The following information need to be mentioned while submitting a cancellation request (a) Folio holder Name (b) Folio Number (c) Transferor Scheme (d) Transferee Scheme (e) STP Amount (f) Frequency (g) Cancellation effective date.
 - (29) STP will be automatically terminated if all the units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of the unit holder.
 - (30) The application is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently after detailed scrutiny / verification at the back office of the Registrar.
 - (31) RCAM in consultation with Trustees reserves the right to withdraw this offering, modify the procedure, frequency, dates, load structure with prior notice in accordance with the SEBI (Mutual Funds) Regulations 1996 read with various amendments and circulars issued thereto and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.