

### SIP / SIP INSURE ENROLLMENT DETAILS

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

## Wealth Sets You Free

APP No.

DISTRIBUTOR / BROKER INFORMATION (Ref. Instruction No. 12 & 13)				
Name & Broker Code / ARN	Sub Broker / Sub Agent ARN Code	*Employee Unique Identification Number	Sub Broker / Sub Agent Code	RIA Code**
ARN- ARN-87761 <sup>(a)</sup>	ARN-	E075033		

\*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.

++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser:

SIGN HERE	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory
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Upfront commission shall be paid directly by the investor to the AMFI registered distributor based on the investor's assessment of various factors including the service rendered by the distributor.

REQUEST FOR ■ Registration of SIP<sup>5</sup> ■ Registration of SIP Insure ■ Registration of Micro SIP <sup>(6)</sup> Default option if not selected)[illegible]

**INITIAL INVESTMENT DETAILS**

Cheque/ DD No./Cash Deposit Slip No. \_\_\_\_\_ Cheque / DD / Cash Deposition Date \_\_\_\_\_ DD Charge ₹ \_\_\_\_\_

Net Amount ₹ \_\_\_\_\_ Bank Name: \_\_\_\_\_ Branch: \_\_\_\_\_ City: \_\_\_\_\_

**UNITHOLDING OPTION -** ☐ Demat Mode ☐ Physical Mode (Ref. Instruction No. 23) Demat Account details are compulsory if demat mode is opted. Not applicable if you have opted for SIP Insure.

<b>National Securities Depository Limited</b>	Depository Participant Name _____								<b>Central Depository Securities Limited</b>	Depository Participant Name _____									
	DP ID No.		I	N						Target ID No.									
	Beneficiary Account No.																		

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

**NOMINATION - I wish to Nominate** ☐ Yes ☐ No (Nomination is mandatory if you have opted for SIP Insure) (Ref. Instruction No. 26 to 29)

In case of existing investor, nomination details mentioned in the below table will replace the existing details registered in the folio. Signature of applicants is mandatory if you do not wish to nominate.

[illegible]

**SIP DETAILS** Refer Instruction No. 13. Please refer respective SID/KIM for product labeling. Refer SIP Insure instructions in case you have opted for SIP Insure.

Scheme / Plan / Option	Frequency (Please / any one)	Enrollment Period (Please / any one)	SIP Date (Please / any one)	SIP Amount	Reliance STEP-UP Facility (Optional) (Refer Instruction No. 25)		
	<input type="checkbox"/> Monthly (Default)  <input type="checkbox"/> Quarterly  <input type="checkbox"/> Yearly	<input type="checkbox"/> <b>REGULAR</b> From : ____/____/____ To : ____/____/____ <input type="checkbox"/> <b>PERPETUAL</b> (Default) (Refer Instruction No. 5) From : ____/____/____ To : 12 / 9 / 9	<input type="checkbox"/> 2 <input type="checkbox"/> 7 <input type="checkbox"/> 10 <input type="checkbox"/> 18 (Default) <input type="checkbox"/> 23 <input type="checkbox"/> 28 <input type="checkbox"/> _____ (Any other date from 1 <sup>st</sup> to 28 <sup>th</sup> of a given month)	₹ _____ (in figures)	Amount ₹ _____ (Multiples of ₹ 100 only)	Frequency <input type="checkbox"/> Half-yearly  <input type="checkbox"/> Yearly (Default)	Count Increase SIP amount _____ time(s) (Default 1 time)

\*\* In case of Reliance Tax Saver Fund, Reliance Retirement fund - Income Generation Plan & Reliance Retirement fund- Wealth Creation Plan, the Step up minimum Amount should be ₹ 500 and in multiples of ₹ 500/-  
Note: STEP-UP facility is not applicable for SIP Insure registrations.

## DECLARATION AND SIGNATURE

I/We would like to invest in Reliance \_\_\_\_\_ subject to terms of the Statement of Additional Information (SAI) and Investment Information Document (SID) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound to the details of the SAI and SID including details relating to various services being provided but limited to AT&T, and I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I acknowledge and agree that I/We have read and understood the details of the Reliance Nippon Life Insurance Management Limited (RNAML) and understand that the RNAM may, at its sole discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RNAM can debit from my folio for the service charges as applicable from me/us. The ARN holder has disclosed to me/us all the commissions in the form of trail commission or any other model, payable to him for the different compelling Services of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further, I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors.

☐ I confirm that I am resident of India. ☐ I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External /Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/ our NRE/FCNR Account.

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


I understand that the insurance claim and the payment of the sum insured shall be made directly by Reliance Nippon Life Insurance Company Ltd (RNLIC) subject to the terms and conditions of insurance, read along with the Certificate of Insurance of the group term insurance policy, Scheme Information Document and Statement of Additional Information. In the event my nominee is minor at the time of claim, I authorise RNLIC to make the payment only on collection of lawful guardian details under the policy.

Signed at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_

**By signing this SIP enrolment form I/We understand that the amount will be debited from the Bank account mentioned in One Time Bank Mandate / Invest Easy - Individuals Mandate Form.**

SIGN HERE	First / Sole Applicant / Guardian / Authorised Signatory	Second Applicant / Authorised Signatory	Third Applicant / Authorised Signatory

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



**RELIANCE**  
MUTUAL  
FUND

*Wealth Sets You Free*

## ACKNOWLEDGMENT SLIP ( Please retain this slip)

Received from Mr/Ms/Ms : \_\_\_\_\_ Request for: ☐ Registration of Sip ☐ Registration of Sip Insure ☐ Registration of Micro Sip

Scheme Name	Plan	Option	Payment Details	
_____	_____	_____	Amount ₹ _____ Instrument No/Cash Deposit Slip No. _____ Date : _____ Drawn on Bank _____	<b>Time Stamp &amp; Date of receiving office</b>  

## INSTRUCTIONS cum TERMS AND CONDITIONS FOR SIP / SIP INSURE / MICRO SIP

- (1) Auto Debit facility is offered only to the investors maintaining their bank accounts with Bank of Baroda / Bank of India / HDFC Bank / ICICI Bank / AXIS Bank / State Bank of India / Union Bank of India / Allahabad Bank / Punjab National Bank / Central Bank of India / Bank of Maharashtra. 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](http://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 RNAM at its sole discretion may accept Post Dated Cheques (PDCs) from the investors for the balance period.
- (2) Reliance Mutual Fund (RMF) / RNAM, 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 / RNAM, 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.
- (3) Investors are required to submit One Time Bank Mandate Form and SIP Enrollment Form along with a photo copy/cancelled cheque of Debit Bank Account (as mentioned on the One Time Bank Mandate Form) atleast 21 working days before the first SIP Installment date for NACH Debit & Auto Debit. Clearing. In case One Time Bank Mandate form is already registered in the folio then the subsequent SIP registration request provided in the same folio will be processed with in 12 calendar days.
- (4) 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 or 21 calendar days as applicable (Refer point 3). 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 2059. 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.
- (5) 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. The investor can choose the SIP Dates from 1<sup>st</sup> to 28<sup>th</sup> of any given month for SIP registered through One Time Bank Mandate. For SIP registered through Auto Debit, SIP Debit date shall continue to be 2nd, 10th, 16th and 28th of any given month. 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 investing.
- (6) 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.
- (7) In case of three consecutive failures due to insufficient balance in bank account while processing request for SIP, RNAM shall reserve the right to terminate the SIP without any written request from the investor.
- (8) 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 Change of bank details for One Time Bank Mandate. The existing SIP registration will not get cancelled. The investor has to submit the Change of bank details for One Time Bank Mandate atleast 21 business days prior to the next SIP Debit date.
- (9) 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.
- (10) Investors may note that all the transactions executed through Invest Easy such as "Online Transactions" (whether on our website or through any other application using the internet) "Transactions through call center", "Transactions through SMS", "Transactions through Mobile Phone" or any other facility as offered by RMF from time to time using the IPIN / One Time Password (OTP) will be considered as transaction through the mentioned broker (ARN) mentioned on this "SIP Enrollment Details" Form.
- (11) 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.
- (12) For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN".
- (13) Investors are required to clearly indicate the plans/options in the application form of the scheme. Investor may note that following shall be applicable for default plan
- | Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor      | Default Plan to be captured         |
|----------|---------------------------------------|-------------------------------------|-------------------------------------|
| 1        | Not mentioned                         | Not mentioned                       | Direct Plan                         |
| 2        | Not mentioned                         | Direct Plan                         | Direct Plan                         |
| 3        | Not mentioned                         | Regular Plan/Other than Direct Plan | Direct Plan                         |
| 4        | Mentioned                             | Direct Plan                         | Direct Plan                         |
| 5        | Direct                                | Not mentioned                       | Direct Plan                         |
| 6        | Direct                                | Regular Plan/Other than Direct Plan | Direct Plan                         |
| 7        | Mentioned                             | Regular Plan/Other than Direct Plan | Regular Plan/Other than Direct Plan |
| 8        | Mentioned                             | Not mentioned                       | Regular Plan/Other than Direct Plan |
- In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load. Similarly, in the absence of clear indication as to the choice of option (Growth or Dividend Payout), by default, the units will be allotted under the Growth Option of the default /selected plan of the scheme.
- (14) Applications should be submitted at any of the Designated Investor Service Centre (DISCs) of RNAM or Kany Computershare Pvt. Ltd.
- (15) Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing Account.
- (16) RNAM reserves the right to reject any application without assigning any reason thereof. RNAM in consultation with trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- (17) No entry load will be charged with effect from August 1, 2009. Exit Load as applicable in the respective Scheme at the time of enrolment of SIP will be applicable.
- (18) In order to transact through Call Center, SMS, online mode whether through RMF website or any other application using the internet and /or through Mobile or any other device, the investor needs to have the IPIN, issued by RNAM. 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 RNAM / RMF, investor can execute transaction through Call Center, Transaction through mobile WAP (Web Access Portal) Site, Transaction through RMF website. If only the mobile number of the investor is registered with RNAM/RMF, investor can execute transaction only through SMS. For further details investors are requested to refer SAI.
- (19) 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 RNAM with respect to the concerned folio.
- (20) **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), 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 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/Distributors or visit our website [www.reliancecmutual.com](http://www.reliancecmutual.com) for further details.
- (21) **Prevention of Money Laundering and Know Your Client (KYC):** SEBI has prescribed uniform uniform

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 (CVL/MF) then there will be no effect on subsequent Purchase/Additional Purchase for 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.

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

- (ii) 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 and complete the IPV requirements.

Update of 'missing / not available' KYC information along with IPV is currently a one-time requirement and needs to be completed with any one of the mutual funds i.e. need not be done with all the mutual funds where investors have existing investments. The said form is available on RMF's website i.e. [www.reliancecmutual.com](http://www.reliancecmutual.com) or on the website of Association of Mutual Funds in India i.e. [www.amfiindia.com](http://www.amfiindia.com) or on the website of any authorised KRA's. Once the same is done then the KYC status at CVL-KRA will change to 'Verified by CVL KRA' after due verification. In such 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.

- (22) **Communication for the investors:** In accordance with SEBI Circular No. Cir/ IND/ DF/16/ 2011 dated September 8, 2011 and SEBI Circular no. CIR/MD/DP/31/2014 dated November 12, 2014 the investor whose transaction has been accepted by the RNAM/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:

- 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.
- Investors having MF investments and not having Demat account shall receive a Consolidated Account Statement from the MF industry containing details of transactions across all Mutual Fund schemes by email / physical mode. The word 'transaction' shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan and systematic transfer plan transactions. CAS shall not be received by the Unit holders for the folio(s) wherein the PAN details are not updated. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RNAM/RMF for each calendar month on or before 10th of the immediately succeeding month.

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

- (23) **Units held in the dematerialized 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. This option is not applicable if investor has opted for SIP Insure registration.

- (24) Employee Unique Identification Number (EUIIN) would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leave the employment of the distributor.

- (25) **Reliance STEP-UP Facility:** Under this facility the investor can increase the SIP installment (excluding MICRO SIP) at pre-defined intervals by a fixed amount. This facility is available for all categories of investors. 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 ₹100/- and in multiples of ₹100/- (except for Reliance Tax Saver (ELSS) Fund, Reliance Retirement fund - Income Generation Plan & Reliance Retirement fund-Wealth Creation Plan for which the minimum amount shall be ₹500/- and in multiple of ₹500/-). 3. Monthly SIP offers STEP-UP frequency at half yearly and yearly intervals. Quarterly and Yearly SIP offers STEP-UP frequency at yearly interval only. In case STEP-UP frequency is not indicated, it will be considered as Yearly by Default. 4. There should be clear indication about STEP-UP Count i.e. the number of times the SIP installment amount should be increased. In case STEP-UP amount is mentioned and STEP-UP count is not indicated, it will be considered as 1 (One) by Default. 5. The date for Reliance STEP-UP Facility will correspond to the registered SIP. The enrolment period specified in the Reliance STEP-UP form 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.

Please note that this option is not applicable if investor has opted for SIP Insure registration.

- (26) **Nomination**

- 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. The nomination for your folio will also be considered for the purpose of SIP Insure if opted for insurance.
  - Only one 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.
  - Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time.
  - Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
  - 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.
  - On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
  - The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
  - Nomination in respect of units stands rescinded, upon the transfer of units.
  - 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.
  - 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 unitholder of the scheme.
  - 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, nonexercise 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.
  - Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.
  - 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.
  - Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with new Nominee Name than the same shall supercede the existing nominee details in the folio.
- (27) If the investor does not select any option in the "Request for" section in the SIP / SIP Insure Enrollment form then by default the request will be considered for SIP registration.
- (28) If the investor enters the nominee details in the main application form used for account opening and also specifies the nominee details in the SIP / SIP Insure Enrollment form then the nominee details entered in the account opening form (main application form) will be considered.
- (29) In case of existing investor, nomination details mentioned in the SIP / SIP Insure Enrollment form will replace the existing nominee details registered in the folio.

UMRN (For Office Use Only)

Date: DD MM YY YY

Create ☒  
Modify ☒  
Cancel ☒

Sponsor Bank Code (For Office Use Only)

Utility Code (For Office Use Only)

I/We hereby authorize **Reliance Mutual Fund** to debit (tick ✓)☐ SB ☐ CA ☐ CC ☐ SB-NRE ☐ SB-NRO ☐ Other

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

With Bank (Name of Destination Bank)

IFSC

MICR

an amount of Rupees

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

Reference 1	Folio No.	Email ID:
Reference 2	Appln No.	Mobile / Phone No:

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

From : DDMMYYYY	1	2	3
To: 31122099	Signature of Account Holder	Signature of Account Holder	Signature of Account Holder
Or <input type="checkbox"/> Until Cancelled	1 Name as in Bank Record	2 Name as in Bank Record	3 Name as in Bank Record

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

## SIP INSURE INSTRUCTIONS

- (I) Eligibility
- All individual investors enrolling for investments via SIP and opting for 'Reliance SIP Insure'
  - Only individual investors whose entry age is 18 years & more and less than 51 years at the time of investment.
  - In case of multiple holders in the any scheme, only the first unit holder will be eligible for the insurance cover.
  - 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. The investor can choose the SIP Dates from 1st to 28th of any given month. More than one SIP for the same debit date shall be acceptable.
- Documents to be submitted: It is mandatory for each investor to sign and submit the following documents under this facility:
- Application Form (Nomination is mandatory for all investors with mode of holding as single, Joint & Any one or Survivor)
  - SIP Insure Enrollment / One Time Bank Mandate (OTBM)
  - Authorization Mandate (forms part of Application Form)
5. Reliance SIP Insure facility will not be extended to investors applying under the category of Micro SIPs.

## Terms &amp; Conditions for availing Life Insurance Cover on SIP investments

- (II) Age Limit
- Only individual investors whose entry age is 18 years & more and less than 51 years at the time of investment.
  - Cover ceasing age is restricted to 55 years.
- Charges of Insurance Cover: The insurance cover comes at no extra cost to the investors who are registered/ willing to invest through Reliance SIP Insure in designated schemes that offer this facility.
- (III) Commencement of Insurance Cover
- The Insurance cover shall commence after "waiting period" of 45 days from the commencement of SIP installments. However the waiting period will not be applicable in respect of accidental deaths.
- (IV) Amount of Life Insurance Cover Available
- Under Reliance SIP Insure, the investors are provided with life insurance cover without any extra cost (i.e. free of cost) under a Group Term Insurance scheme. The cost of the insurance premium will be borne by the AMC. The Life Insurance Cover under 'SIP Insure' facility will be as per the following clause:
- Year 1 - 10 Times the equivalent # Monthly SIP Installment
  - Year 2 - 50 Times the equivalent # Monthly SIP Installment
  - Year 3 onwards - 120 Times the equivalent # Monthly SIP Installment
- The above applies to all the frequencies / options

Limits above are subject to maximum coverage of Rs. 50 lakhs per investor\*\*

\*\*Since the limit is per investor, all his existing investments in Reliance SIP Insure across all eligible schemes will be considered for calculating the maximum sum assured limit.

# Illustration for Calculation of Life Insurance Cover

Suppose a person has enrolled for SIP under quarterly frequency with installment amount of Rs 3000 per quarter for a period of 3 years and also for yearly frequency with installment amount of Rs 12000 per year for a period of 3 years

Following is the way he should calculate the eligible life insurance cover for different years

Step 1- Before he calculates as per the formula, he should find out the equivalent monthly installment for his SIP amount.

For Quarterly frequency, it is 3000/3 = Rs 1000 becomes his equivalent monthly SIP installment

For Yearly frequency, it is 12000/12 = Rs 1000 becomes his equivalent monthly SIP installment

Step 2 - Now he can refer to the formula for calculation of eligible insurance cover (under quarterly as well as yearly frequencies each) which is as follows;

The Life Insurance Cover under 'Reliance SIP Insure' facility will be as per the following clause;

- Year 1 - 10 Times the equivalent # Monthly SIP Installment = 10 \* 1000 = Rs. 10,000
- Year 2 - 50 Times the equivalent # Monthly SIP Installment = 50 \* 1000 = Rs. 50,000
- Year 3 onwards - 120 Times the equivalent # Monthly SIP Installment = 120 \* 1000 = Rs. 1,20,000

## Minimum Period of Contribution:

Monthly - 36 installments; Quarterly - 12 installments; Yearly - 3 installments

The Life Insurance Cover under "Reliance SIP Insure" facility shall be as per the above terms and conditions, subject to a maximum of Rs 50 lakhs per investor across all schemes / plans and folios across all frequencies / options, in lumpsum, which will be paid/credited to the Nominee's bank account directly by the insurance company, in the event of the death of the Unit Holder (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Insurance policy).

Note: Investors are requested to note the terms and conditions of the respective lock in period clause that shall be applicable for each SIP Insure installment under the respective Schemes (e.g. 3 years in case of Reliance Tax Saver (ELSS) Fund and 5 years in case of Reliance Retirement Fund - (Wealth Creation Scheme &amp; Income Generation Scheme)

Insurance cover would cease, if investor redeems (fully / partially) or switches out<sup>A</sup> (fully / partially) units before completion of the Reliance SIP Insure tenure or discontinues his SIP before completion of 3 yrs of the opted SIP tenure.<sup>A</sup> Switch out/ Auto Transfer between Reliance Retirement Fund - Wealth Creation Scheme to Reliance Retirement

Fund - Income Generation Scheme or vice versa will not be considered for Cessation of Insurance Cover.

However, the insurance cover will continue if the SIP stops after the minimum period of contribution (Monthly - 36 installments; Quarterly - 12 installments; Yearly - 3 installments) of the opted SIP tenure &amp; the sum assured, in such a scenario, will be equivalent to the fund value\* subject to maximum of 120 times the equivalent # Monthly SIP Installment or max sum assured limit i.e. 50 Lakhs whichever is lower. The insurance cover will be continued till the committed tenure is completed or till 55 yrs of age whichever is earlier.

\* Fund Value = Value of units, accumulated under SIP Insure, at the last successfully executed SIP date seen from the day on which SIP is discontinued.

The insurance amount as per the above sum assured clause under revised features subject to a maximum of Rs 50 lakhs per investor across all schemes / plans and folios across all frequencies / options, in lumpsum will be paid / credited to the Nominee's bank account directly by the insurance company, in the event of the death of the Unit Holder (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Insurance policy).

## Example on Max Sum Assured Calculation for more details (amount in lakhs)

Sum Assured for old SIP insure registration (A) Rs. (Max Cover - 10 lakhs)	Sum Assured for new SIP insure registration (B)Rs. (Max Cover - 21 lakhs)	Sum Assured for new SIP insure registration (B)Rs. (Max Cover - 50 lakhs)	C = (A + B+C) Rs.	Sum Assured Eligibility Lower of C or Rs.50 lakhs
10	4	25	39	39
10	20	30	60	50
7	20	28	55	50
7	13	29	49	49

Since the limit is per investor, all his existing investments in Reliance SIP Insure across all eligible schemes will be treated as per existing features and will also be considered for calculating the maximum sum assured limit, if investor is also registered under Revised Reliance SIP insure facility. In case the investor is not registered under revised Reliance SIP Insure facility the old provision shall be applicable to investor.

Type of Investors	Registrations done before 15th Oct 2015	Registrations done after 15th Oct 2015 but before 1st Jun 2018	Registrations done after 1st Jun 2018	Max Sum Assured Applicable (amt in lakhs)
Existing Investors	Yes	No	No	10
Existing Investors	No	Yes	No	21
Existing Investors	Yes	Yes	No	21
Existing Investors	Yes	No	Yes	50
Existing Investors	No	Yes	Yes	50
Existing Investors	Yes	Yes	Yes	50
New Investors	No	No	Yes	50

- (V) Designated Schemes in which Reliance SIP Insure will be offered;

- Reliance Growth Fund
- Reliance Vision Fund
- Reliance Retirement Fund
- Reliance Tax Saver (ELSS)
- Reliance Large Cap Fund
- Reliance Value Fund
- Reliance Multi Cap Fund
- Reliance Small Cap Fund
- Reliance Banking Fund
- Reliance Pharma Fund
- Reliance Power & Infra Fund
- Reliance Consumption Fund
- Reliance Focused Equity Fund
- Reliance Balanced Advantage Fund
- Reliance Equity Hybrid Fund
- Reliance Equity Savings Fund
- Reliance Hybrid Bond Fund

- (VI) SIP Amount

Monthly - Rs. 500 per month & in multiples of Re 1 thereafter  
 Quarterly - Rs. 1500 per quarter & in multiples of Re 1 thereafter  
 Yearly - Rs. 6000 per year & in multiples of Re 1 thereafter

\*I/We hereby declare that the particulars given on this mandate are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Reliance Mutual Fund, their representatives, service providers, participating banks & other user institutions responsible. I/We have read the Terms & Conditions and agree to discharge the responsibility expected of me/us as a participant/s under the scheme. I/We authorize use of above mentioned contact details for the purpose of this specific mandate instruction processing. I/We hereby confirm adherence to terms on this mandate.

**Authorisation to Bank:** I/We wish to inform you that I/we have registered with Reliance Mutual Fund for NACH / Direct Debit through their authorised Service Provider(s) and representative for my/our payment to the above mentioned beneficiary by debit to my/our above mentioned bank account. For this purpose I/We hereby approve to raise a debit to my/our above mentioned account with your branch. I/We hereby authorize you to honor all such requests received through to debit my/our account with the amount requested, for due remittance of the proceeds to the beneficiary.

FOR OFFICE USE ONLY (Not to be filled in by Investor)	
Affix Barcode	Date and Time Stamp No.

(Except for Reliance Tax Saver (ELSS) Fund & Reliance Retirement Fund where minimum installment is as follows;  
Monthly option - Rs. 500 p.m. and in multiples of Rs 500 thereafter  
Quarterly option - Rs. 1500 per quarter & in multiples of Rs 500 thereafter  
Yearly option - Rs 6000 per year & in multiple of Rs 500 thereafter  
There is no upper limit.

(VII) SIP Tenure

1. Minimum Period of Contribution: Monthly - 36 installments; Quarterly - 12 installments; Yearly - 3 installments
2. Maximum Period of Contribution for SIP: No upper limit for SIP tenure. The investor can opt for Perpetual SIP also.
3. Maximum Period of Contribution for SIP Insure (for seeking Insurance cover): Upto completion of payment of all the monthly installments as registered or till attaining 55 years of age whichever is earlier (e.g., a person can register on SIP of maximum 10 yrs at the age of 45 yrs). The insurance cover ceases when the investor attains 55 years of age or the completion of the SIP insure tenure whichever is earlier.
4. In case the investor has opted for perpetual SIP Insure then the insurance cover will cease when the investor attains 55 years of age however the SIP will still continue.

(VIII) Load structure

1. The Entry Load under Reliance SIP Insure shall be Nil in the respective designated schemes. 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 AWP registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor
2. Exit load structure as prevailing at the time of investment /registration of SIP in the respective eligible schemes of Reliance SIP Insure shall be applicable.

(IX) SIP dates

1. SIP auto debit facility is available only on specific dates of the month i.e. investor can choose the SIP Dates from 1st to 28th of any given month.
2. The first SIP installment could be submitted on any working day. However the subsequent installments from 1st to 28th of every month.
3. Please submit the required documents for SIP atleast 21 working days before the first SIP date for Auto Debit facility.
4. Please read Instructions cum Terms and Conditions of OTBM + SIP Enrolment Form.

(X) Frequency of SIP : Monthly, Quarterly or Yearly basis

(XI) Mode of payment

SIPs will be accepted through One Time Bank Mandate to the investor's bank account under this facility. Post dated cheques will not be accepted in case of Fresh SIP Insure requests.

(XII) Cessation of Insurance Cover

The insurance cover shall cease upon occurrence of any of the following:

1. At the end of mandated Reliance SIP Insure tenure, i.e., upon completion of payment of all the installments as registered or till attaining 55 years of age whichever is earlier
2. Discontinuation of SIP installments before completing the minimum period of contribution (Monthly -36 installments; Quarterly -12 installments; Yearly - 3 installments) of the opted SIP tenure
3. Partial or Full Redemption / switch-out<sup>^</sup> of units purchased under Reliance SIP Insure before completion of the mandated SIP tenure / installments or till attaining 55 years of age, whichever is earlier
4. In case of default in payment of three consecutive monthly /quarterly /yearly SIP installments or five separate occasions in Monthly / Quarterly/ Yearly SIP installments of such defaults during the tenure of the SIP duration chosen or till attaining 55 years of age, whichever is earlier.

<sup>^</sup>Switch out / Auto transfer between Reliance Retirement Fund - Wealth Creation Scheme to Reliance Retirement Fund-Income Generation Scheme or vice versa will not be considered for Cessation of Insurance Cover.

(XIII) Exclusions for Insurance cover

No insurance cover shall be admissible in respect of death of the SIP-Insure unitholder (the insured person) on account of -

1. Death due to suicide shall be dealt with as per IRDAI Regulations
2. Death within 45 days from the commencement of SIP installments except for death due to accident.
3. Death due to pre-existing illness, disease(s) or accident which has occurred prior to the start of cover.

(XIV)

Free life insurance cover provided as a part of an add on feature called as 'Reliance SIP Insure' is arranged and funded by Reliance Nippon Life Asset Management Limited through "Reliance Group Term Assurance Plus" (UIN 12IN104V01) of Reliance Nippon Life Insurance Company Limited (IRDAI Reg. No. 121). On exercising an option to become a member of insurance scheme, the death benefits (subject to the terms and conditions of the insurance, read along with the Certificate of Insurance, of the Group Term Assurance Plus Policy), shall be paid/ credited directly to investor's nominee by Reliance Nippon Life Insurance Company Limited. The investor is advised to refer to detailed sales brochure of Reliance Group Term Assurance Plus before deciding to opt for insurance cover. Please refer to <http://www.reliancenipponlife.com/> for more details. There is no compulsion whatsoever that this insurance cover has to be taken together with SIP. SIP is also available without insurance cover.

Reliance SIP Insure is a special feature available under selected schemes of Reliance Mutual Fund and is subject to such limits, operating guidelines, terms and conditions. Investors are requested to refer to the Scheme Information Document (SID), Statement of Additional Information (SAI), Key Information Memorandum (KIM) cum Application Form for further details.

The information herein above is meant only for general reading purposes and the views being expressed only constitute opinions and therefore cannot be considered as guidelines, recommendations or as a professional guide for the readers. Before making any investments, the readers are advised to seek independent professional advice, verify the contents in order to arrive at an informed investment decision.

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**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**