

APP No.:

**COMMON APPLICATION FORM FOR RELIANCE SIP INSURE**

All Columns marked \* are mandatory. Leave one box blank between two words.

**1. DISTRIBUTOR / BROKER INFORMATION**

Name & Broker Code / ARN	Sub Broker / Sub Agent Code
ARN 2025	

**EXISTING UNIT HOLDER INFORMATION**

For existing investors please fill in your Folio number, name & proceed to Investment & Payment Details.

FOLIO NO. \_\_\_\_\_

**2. DEMAT ACCOUNT DETAILS (Please refer to instruction 20)**

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

I/We authorize RCAM/RMF to obtain information from my DEMAT Account excluding investment details and capture in my Mutual Fund folio.

**3. APPLICANT INFORMATION (Refer Instruction No. II)**

<b>MODE OF HOLDING</b>	<input type="checkbox"/> Single	<input type="checkbox"/> Joint	<input type="checkbox"/> Any One or Survivor(s) (Default Joint)				
<b>OCCUPATION</b>	<input type="checkbox"/> Business	<input type="checkbox"/> Professional	<input type="checkbox"/> Service	<input type="checkbox"/> Retired	<input type="checkbox"/> Student	<input type="checkbox"/> House wife	<input type="checkbox"/> Others _____
<b>STATUS</b>	<input type="checkbox"/> Individual	<input type="checkbox"/> NRI Repatriable	<input type="checkbox"/> NRI Non-Repatriable	<input type="checkbox"/> Others _____			

Name of First / Sole applicant  Mr.  Ms.

1st holder PAN  PAN Proof Enclosed  \_\_\_\_\_ Date of Birth\* \_\_\_\_\_  
M a n d a t o r y [Are you KYC Compliant Please (✓) Yes  or No  ] D D M M Y Y Y Y Y Y

Name of Second Applicant  Mr.  Ms.

2nd holder PAN  PAN Proof Enclosed  \_\_\_\_\_ Date of Birth\* \_\_\_\_\_  
M a n d a t o r y [Are you KYC Compliant Please (✓) Yes  or No  ] D D M M Y Y Y Y Y Y

Name of Third Applicant  Mr.  Ms.

3rd holder PAN  PAN Proof Enclosed  \_\_\_\_\_ Date of Birth\* \_\_\_\_\_  
M a n d a t o r y [Are you KYC Compliant Please (✓) Yes  or No  ] D D M M Y Y Y Y Y Y

Mailing Address\* / Overseas Address\* (Mandatory for NRI / FII Applicant) (Please provide your complete address. P.O. Box alone is not adequate)

Add 1 \_\_\_\_\_  
 Add 2 \_\_\_\_\_ District \_\_\_\_\_  
 Add 3 \_\_\_\_\_ City \_\_\_\_\_  
 State \_\_\_\_\_ Country \_\_\_\_\_ PIN\* \_\_\_\_\_

**CONTACT DETAILS OF SOLE/FIRST APPLICANT**

Tel. No. STD Code \_\_\_\_\_ Office \_\_\_\_\_ Residence \_\_\_\_\_ Mobile no. (For Receiving SMS Alert) \_\_\_\_\_  
 Email ID \_\_\_\_\_ For receiving email alerts \_\_\_\_\_

**4. I WISH TO APPLY FOR TRANSCAT ONLINE**

I have read & understood the Terms & conditions governing Transcat online.

**I WISH TO APPLY FOR RELIANCE ANY TIME MONEY CARD (Please refer to Instruction)**

Name as you would like to appear on Any Time Money Card (Max. 19 characters)

M a n d a t o r y \_\_\_\_\_

**I/We wish to receive Account Statement/Annual Report/Quarterly Statement via email instead of physical.**

Mother's maiden name in full

\_\_\_\_\_

**5. BANK ACCOUNT DETAILS (Refer Instruction No. III) MANDATORY (For Redemption/Dividend/Any Refund Payout)**

A/c. Type  SB  Current  NRO  NRE  FCNR Account No. M a n d a t o r y \_\_\_\_\_  
 Bank M a n d a t o r y \_\_\_\_\_ Branch \_\_\_\_\_  
 Payable Branch \_\_\_\_\_  
 Location City \_\_\_\_\_  
 PIN \_\_\_\_\_ IFSC Code \_\_\_\_\_ For Credit via NEFT \_\_\_\_\_ 9 Digit MICR Code\* M a n d a t o r y \_\_\_\_\_

Received from \_\_\_\_\_ an application for allotment of Units under Reliance \_\_\_\_\_ as per details below.

APP No.:

Cheque / DD No. \_\_\_\_\_ Dated \_\_\_\_\_ Rs. \_\_\_\_\_ drawn on \_\_\_\_\_

Signature, Date & Stamp of receiving office

**6. INVESTMENT & PAYMENT DETAILS (Separate Application Form is required for investment in each plan/Option PAYMENT BY CASH IS NOT PERMITTED. (Refer instruction no.IV for the schemes eligible for SIP Insure**

Scheme	Plan	Option	Net Cheque / DD Amount Rs.	Cheque / DD No. & Date	Bank / Branch

**7. SIP ENROLLMENT DETAILS**

SIP Date:  2  10  18  28 Frequency: Monthly (Minimum Tenor 3 Years)

**Enrolment Period :**

SIP Amount	3 Years	5 Years	7 Years	10 Years	15 Years
Rs. 2000/-					
Rs. 3000/-					
Rs. 5000/-					
Rs. 10000/-					
Rs. 15000/-					

**For any other Amount Tenure Please fill the below detail:**  Monthly (Minimum Tenure 3 Years / Minimum Amount Rs. 2000/-)

SIP Amount Rs. \_\_\_\_\_ Start Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ End Date: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

**8. DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS - IF ANY**

RMF will endeavour to provide payment of Dividend / Redemption / Refund (if any) through ECS, NEFT, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.

**9. NOMINATION**

Nominee's Name  Mr.  Ms.

\_\_\_\_\_

Date of Birth\*

DDMMYY

Name of Parent/ Guardian In case of Minor  Mr.  Ms.

\_\_\_\_\_

Relation with Minor / Designation

Address of Nominee /Guardian

\_\_\_\_\_

\_\_\_\_\_

City \_\_\_\_\_ PIN \_\_\_\_\_

Specimen Signature of  
Nominee/Minor Nominee's Guardian

**10. DECLARATION**

I/We would like to invest in Reliance \_\_\_\_\_ subject to terms of the Offer Document and subsequent amendments thereto. I/We have read the instructions and the Offer Document before filling the Application 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. **Declaration :** I have read and understood the Terms and Conditions governing the investment under Reliance \_\_\_\_\_ Fund of Reliance Mutual Fund and those relating to various services including, but not limited to ATMs/ Debit Card. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Managements Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM debit from my folio for the service charges as applicable from time to time. I confirm that I am resident of India. I have read and understood the Terms and Conditions relating to Transact Online (Online Transaction)

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 \_\_\_\_\_ ( Name of the investor) as the beneficial owner under the Reliance Group Term Plan issued by Reliance Life Insurance Company Limited do hereby nominate Reliance Capital Asset Management Limited, a company formed under the Companies Act, 1956 having corporate office at Express Building, 4th & 6th Floor, 14-'E' - Road, Opp. Churchgate Station, Churchgate, Mumbai 400 020 (Including its assignees, executors and administrator)

I understand that the sum insured (i.e the claim proceeds) under the Reliance SIP Insure facility shall be utilized to invest in the same scheme(s) under the same distributor code in which I have invested, in the name of my nominee as per terms and conditions stated in Reliance SIP Insure Facility, as may be amended from time to time.

To enable the same, the cheque representing the claim proceeds is being sent to RCAM (by Reliance Life Insurance Company Ltd) purely for facilitating the settlement of the claim towards securing my outstanding SIP installments as on the date of death, to the exclusion of claims of all my legal heirs, in terms of priority.

\_\_\_\_\_  
Signature Sole / 1<sup>st</sup> applicant

\_\_\_\_\_  
Signature 2<sup>nd</sup> applicant

\_\_\_\_\_  
Signature 3<sup>rd</sup> applicant

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

Express Building, 4th Floor, 14 E Road  
Churchgate, Mumbai 400 020

Call : 30301111 Toll free: 1800-300-11111  
www.reliancemutual.com

**RELIANCE Mutual Fund**  
Anil Dhirubhai Ambani Group

## INSTRUCTIONS TO HELP YOU COMPLETE THE MAIN APPLICATION FORM

### I GENERAL INSTRUCTION:

1. Please read the Key Information Memorandum and the Offer Document 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 designated branches of the collecting banks appointed by 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. 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. Joint applicant with a Minor shall be permitted only where the Minor (represented by guardian) is the 1st named applicant / beneficiary and only natural parents shall be permitted as joint applicants with a minor and the Holding basis shall be 'Former or survivor' only. A Court-appointed Guardian shall not be permitted to apply as a joint applicant.

### II. APPLICANT'S INFORMATION:

8. 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.
9. 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, alongwith a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
10. In case of non-individual applicants, i.e. HUF / Companies / AOP / BOI / Trusts / Societies / FII's etc. the name, email-ID and telephone number of the contact person to should be provided.
11. **Permanent Account Number (PAN)**  
As per SEBI circular number MRD/DoP/Cir- 05/2007 dated April 27, 2007, PAN shall be the sole identification number for all participants transacting in the securities market, irrespective of the amount of transaction w.e.f. July 2, 2007. Accordingly, it is mandatory for investor's to provide their PAN alongwith a self attested copy of PAN card.  
If the investment is being made on behalf of a minor, the PAN of the minor or father or mother or the guardian, who represents the minor, should be provided. Applications received without PAN/PAN card copy will be rejected.
12. **Prevention of Money Laundering & Know Your Customer (KYC):**  
In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines issued by SEBI regarding the Anti Money Laundering (AML), all intermediaries, including Mutual Funds, have to formulate and implement a Client Identification Process, commonly referred to as Know Your Customer or KYC Process, verify and maintain the record of identity and address (es) of investors. The investor's must ensure that the amount invested in the scheme is derived only through legitimate sources and does not involve and is not designed for the purpose of any contravention or evasion of the provisions of all the applicable laws, rules and regulations, directions issued by the appropriate authority (the applicable laws) in force from time to time including the Prevention of Money Laundering Act, the Income Tax Act, 1961, or the Prevention of Corruption Act, 1988, etc.  
Pursuant to the above, the AMC may seek information or obtain and retain documentation used to establish Customers' identity. It may re-verify identity and obtain any missing or additional information for this purpose.  
Reliance Mutual Fund / Reliance Capital Trustee Co. Limited / Reliance Capital Asset Management Limited reserve the right to take all steps and actions, including recording investor(s) / unitholder(s) telephonic calls, and / or obtain and retain documentation for establishing the identity of the investor, proof of residence, source of funds etc. in accordance with the applicable laws, from the investor(s) / unitholder(s), as may be required, to ensure the appropriate identification / verification / re-verification of the investor(s) / unitholder(s), the source of funds etc. under its KYC Policy. The AMC, under powers delegated by the Trustee, shall have absolute discretion to reject any application, prevent further transactions by a Unit Holder, delay processing redemption as per applicable laws or regulations if
  - (i) after due diligence, the investor / Unit Holder / a person making the payment on behalf of the investor does not fulfil the requirements of the "Know Your Customer" as determined by the AMC or the AMC believes that the transaction is suspicious in nature as regards money laundering.

- (ii) the AMC determines in its sole discretion that the application does not or will not comply with any applicable laws or regulations.

In this regard the AMC reserves the right to reject any application and effect a mandatory Redemption of Units allotted at any time prior to the expiry of 30 days from the date of the allotment. If the payment for Purchase of Units are made by a third party (e.g. a power of attorney holder, a financing agency, a relative, etc.), the investor / applicant may be required to give such details of such transaction so as to satisfy the AMC of the source and / or consideration underlying the transaction.

13. In case of NRI/FII investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
14. 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:

15. 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. Wherever possible / availability of electronic credit service, RMF will give instruction to the investor's bank for direct / electronic credit for dividend / redemption payments and such instructions will be adequate discharge of RMF towards the said payment. In case the credit is not affected by the unitholder's banker for any reason RMF reserves the right to make the payment by a cheque / DD, in case it is not possible to make the payment through electronic credit. 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 9 digit 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.
16. **DIRECT CREDIT OF REDEMPTION / DIVIDEND PROCEEDS / REFUND - IF ANY** RMF will endeavour to provide payment of Dividend / Redemption / Refund (if any) through ECS, NEFT, Cheque, Demand Draft or Direct Credit into investors bank account wherever possible.

### IV. INVESTMENT & PAYMENT DETAILS:

17. Payment should be made by crossed cheques, / Demand Draft/payorder, favouring the scheme name: "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR "Reliance Equity Fund" OR "Reliance Regular Saving Fund-Equity Option" OR "Reliance Regular Saving Fund-Balanced Option" OR "Reliance Equity Advantage Fund" "Reliance Banking Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" 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.  
**If the Scheme name on the application form and on the cheque is different, then the units will be allotted as per the Scheme name mentioned in 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 designated investor service 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.) If the Scheme name on the Application Form and on the Cheque is different, then the units will be allotted as per the Scheme name mentioned in the Application Form.
18. Please mention the application serial no. on the reverse of the cheque/demand draft tendered with the application.
19. In case the payment is made through 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.
20. If the DP ID is mentioned, RMF will use the same for downloading the data from depositories (NSDL/CDSL) in future if found feasible.

### V. NOMINATION:

- (a) Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly.
  - (b) Only one person, resident or NRI, including minors, can be nominated. Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
  - (c) Nomination of an NRI is subject to requirements, if any prescribed by RBI and SEBI from time to time.
  - (d) Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
  - (e) Unitholder being either parent or lawful guardian on behalf of a minor and an eligible institution, societies, bodies corporate, HUF, AOPs, BOLS and partnership firms shall have no right to make any nomination.
  - (f) The nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, karta of HUF or power of attorney holder.
  - (g) On registration of nomination a suitable endorsement shall be made on the statement of account or in the form of a separate letter.
  - (h) The facility of nomination is available to a unitholder under SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
- (i) Nomination in respect of units stands rescinded, upon the transfer of units.
  - (j) On cancellation of nominations, the nomination shall stand rescinded and RMF shall not be under any obligation to transfer the units in favour of the nominee
  - (k) Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. Nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
  - (l) Where there are two or more unitholders one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
  - (m) Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units.

### VI. E-MAIL COMMUNICATION :

21. Investors desirous of receiving statements/Annual Report through email need to indicate their email id in the relevant box provided in the application form.

## INSTRUCTIONS WITH REGARD TO RELIANCE ANY TIME MONEY CARD

1. The card shall be issued only to Resident Individuals. The card shall not be issued to Minors, HUF, NRI, Pvt/ Public Ltd Companies, Partnership Firms, Proprietorship Firms, Trusts etc. No card shall be issued for subscriptions through DDs/third party cheques. Please note: The card will be sent only after realisation of cheque and allotment of units.
2. The Card will offer instant liquidity to the unitholder upto a permissible limit as fixed/ determined by the Bank for ATM/PoS withdrawals or 50% of withdrawal limit as set by RMF, from time-to-time, whichever is lower.
3. Only one card can be issued against one folio/ account. This shall be issued only to the 1st holder where the mode of holding is any one or survivor.
4. Redemption facility through this card will be purely optional and in addition to the conventional method of redemption i.e. physical redemption request to be submitted at the Designated Investor Service Centres of the Reliance Mutual Fund. Investor can opt for any mode of redemption as per his choice and convenience.
5. The Trustees reserves the right to discontinue/ modify/ alter the said facility on a prospective basis subject to compliance with the prevailing SEBI guidelines and Regulations.
6. The applicable charges for the facility, which shall be levied by Reliance Mutual Fund/ HDFC Bank / VISA, shall be borne by the investor on an actual basis and shall be intimated to the investors from time to time. Currently one cash withdrawal and one balance enquiry will be free, per month, per card at HDFC Bank ATMs only.
7. Please change your PIN immediately on receipt
8. Please sign on the reverse of the ATM card on the signature panel immediately on receipt of the card.
9. Withdrawals through ATM or PoS terminals can be stopped temporarily or permanently for want of any statutory compliance
10. Please retain a copy of transaction slip generated by the ATM after completion of transaction as confirmation of the transaction done.
11. If your card ever gets lost or stolen, please call us at 30301111 or 1800-300-11111 immediately. We will hot list your ATM card (no transactions shall be possible thereafter through the hot listed card).
12. In order to receive the credit back on void transactions done on your card, please send/fax a copy of void transaction slip to the address mentioned at the back of the card.
13. ATM card is valid in India and abroad. You cannot make foreign currency transactions in Nepal and Bhutan (i.e. transactions in currencies other than local currency of Nepal/ Bhutan or Indian Rupees).
14. While using the card outside India, you are doing so strictly in accordance with RBI's Exchange Control Regulations, as prevailing from time to time. The onus of ensuring compliance with the regulations is on you, the holder of the card.
15. SEBI guidelines on uniform cut off timings for redemption shall also be applicable to the aforesaid facility of alternative means of redemption.
16. Please read the terms and conditions carefully, which will be provided in the welcome kit of the card.

## INSTRUCTIONS FOR RELIANCE SIP INSURE FACILITY

### Eligibility

- All individual investors enrolling for investments via SIP and opting for 'Reliance SIP Insure'
- Only individual investors whose completed age at entry is greater than 20 years and less than 46 years.
- In case of multiple holders in the any scheme, only the first unit holder will be eligible for the insurance cover.

**Documents to be submitted:** It is mandatory for each investor to sign and submit the following documents under this facility;

- Application Form
- ECS/ Direct Debit Form
- Personal Statement of Health
- Authorization Mandate (forms part of Application Form)

**Grant of insurance cover is discretionary on part of Life Insurance Company (as there is no pre-medical test) and the cover is subject to non-medical underwriting in the form of self-declaration of health by the insured person.**

**Terms & Conditions for availing Life Insurance Cover on SIP investments**

### Age Limit

- Only individual investors whose completed age at entry is greater than 20 years and less than 46 years.
- 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.

**Nomination:** It is mandatory to have nomination for the investments in the respective schemes.

**Commencement of Insurance Cover:** The Insurance cover shall commence after "waiting period" of 90 days from the commencement of SIP installments. However the waiting period will not be applicable in respect of accidental deaths.

**Amount of Life Insurance Cover Available :** An amount equivalent to the aggregate balance of unpaid SIP installments, subject to a maximum of Rs.10 lakhs per investor across all schemes / plans and folios, which will be invested in the Nominee's account, in the same scheme/s under which the deceased investor has enrolled for SIP at the applicable price based on the closing NAV on the date on which the cheque for insurance claim settlement is received by the AMC from the insurance company, subject to completion of requisite procedure for transmission of units in favour of the nominee.

**'Free life insurance cover provided as a part of an add on feature called as 'Reliance SIP Insure' arranged and funded by Reliance Capital Asset Management Limited through "Reliance Group Term Insurance Scheme" of Reliance Life Insurance Company Limited for insuring the outstanding SIP Insure installments. Subject to Conditions'**

**Designated Schemes in which Reliance SIP Insure will be offered;**

- Reliance Growth Fund – Retail Plan
- Reliance Vision Fund – Retail Plan
- Reliance Equity Opportunities Fund – Retail Plan
- Reliance Equity Fund – Retail Plan
- Reliance Equity Advantage Fund- Retail Plan
- Reliance Regular Savings Fund – Equity option
- Reliance Regular Savings Fund – Balanced option
- Reliance Banking Fund
- Reliance Pharma Fund
- Reliance Media & Entertainment Fund
- Reliance Diversified Power Sector Fund – Retail Plan

### SIP Amount

**Minimum Investment per installment: Rs.2000 per month. There is no upper limit. Maximum Insurance cover of Rs.10 lakhs per investor across all MF plan /schemes & Folios in which Reliance SIP Insure will be offered**

### SIP Tenure

- Minimum Period of Contribution : 3 years and in multiples of 1 year thereafter. Maximum Tenure: 15 years OR till attaining 55 years of age, whichever is earlier (e.g., a person can register an SIP of maximum 10 yrs at the age of 45 yrs.) The insurance cover ceases when the investor becomes 55 years of age.

### Load structure;

- The Entry Load under Reliance SIP Insure shall be same as applicable to normal purchase /additional purchase transactions.
- However, there will be an **Exit Load of 2%**, if the accumulated units acquired or allotted under Reliance SIP Insure are redeemed or switched out to another scheme before the maturity of SIP tenure as opted in the respective scheme either by the SIP-Insure unitholder or by the nominee, as the case may be. However, if the units are redeemed on completing the opted SIP tenure, there will not be any exit load in the respective scheme.

### SIP dates

- SIP auto debit facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th of every month
- The first SIP installment could be submitted on any working day. However the subsequent installments can be dated 2nd, 10th, 18th or 28th of every month
- Please submit the required documents for SIP atleast 21 working days before the first SIP date for ECS (Debit Clearing) or Direct Debit facility.
- The first SIP cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for subsequent installments, i.e. The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit) /Auto Debit. In case the first cheque is issued from an account which is different from ECS Auto Debit Account, then a specimen cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements.

**Frequency of SIP:** Monthly basis

### Mode of payment:

SIPs will be accepted only through ECS Auto Debit or Direct Electronic Debit to the investor's bank account under this facility

### Cessation of Insurance Cover:

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

- At the end of mandated Reliance SIP Insure tenure, i.e., upon completion of payment of all the monthly installments as registered.
- Discontinuation of SIP installments midway by the investor i.e., before completing the opted SIP tenure /installments.
- Redemption / switch-out of units purchased under Reliance SIP Insure before completion of the mandated SIP tenure / installments
- In case of default in payment of two consecutive monthly SIP installments or four separate occasions of such defaults during the tenure of the SIP duration chosen.

Note – There is no provision for revival of insurance cover, once the insurance cover ceases as stated above

### 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 –

- Death due to suicide
- Death within 90 days from the commencement of SIP installments except for death due to accident.
- Death due to pre-existing illness, disease(s) or accident which has occurred prior to the start of cover.

APP No.:

**AUTO DEBIT / ECS MANDATE FORM**

Application to be submitted at least 21 working days before the commencement of SIP  
TO BE FILLED IN CAPITAL LETTERS. PLEASE (✓) WHICHEVER IS APPLICABLE

Please read the instructions carefully, before filling up the application.  
Leave one box blank between two words.

**REGISTRATION CUM MANDATE FORM FOR AUTODEBIT/ECS (Debit clearing)**

- New SIP Registration - by existing investor
- Change in Bank Account for an existing Investor with Reliance Mutual Fund (Applicable only for ECS)
- New SIP Registration - by new investor (Also attach the new application form duly filled & signed)

**APPLICANT DETAILS**

Folio No.		
Name of Sole/1st holder	PAN No. MANDATORY	KYC : Yes / No
Name of 2nd holder	PAN No. MANDATORY	KYC : Yes / No
Name of 3rd holder	PAN No. MANDATORY	KYC : Yes / No

SCHEME NAME \_\_\_\_\_ Option \_\_\_\_\_ Plan \_\_\_\_\_ SIP Amount | M | I | N | I | M | P | M | R | S | 2 | 0 | 0 | 0 | / |

Frequency (Please ✓)  Monthly (default)      SIP Date  2     10     18     28

Enrollment Period: From: | M | M | Y | Y | To: | M | M | Y | Y | (Minimum tenor 3 years)

**BANK ACCOUNT DETAILS**

Accountholder Name as in Bank Records \_\_\_\_\_ Date of Birth\* | D | D | M | M | Y | Y | Y | Y |

A/c. Type ✓  SB     Current     NRO     NRE     FCNR    Account No. | M | a | n | d | a | t | o | r | y |

Bank | M | a | n | d | a | t | o | r | y |  
Branch \_\_\_\_\_  
Address \_\_\_\_\_  
Branch City \_\_\_\_\_

PIN | \_\_\_\_\_ | 9 Digit MICR Code\* | M | a | n | d | a | t | o | r | y |

**Mandatory Enclosures:**  
 Blank cancelled cheque     Copy of cheque

\*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.

**DECLARATION**

This is to inform you that I/We have registered with Reliance Mutual Fund through their authorised Service Provider TechProcess Solutions Ltd / respective banks for the RBI's Electronic Clearing Service (Debit Clearing) / Auto Debit Facility and that my payment towards my investment in Reliance Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorised the representative carrying this ECS / Auto Debit to account mandate form to get it verified & executed. 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 Bank responsible. If the date of debit to my/ our account happens to be a non business day as per the Mutual Fund or a Bank holiday, execution of the SIP will happen on the next working day and allotment of units will happen as per the Terms and Conditions listed in the Offer 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.

**SIGNATURE/S AS PER RELIANCE MUTUAL FUND (MANDATORY)**

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

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

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

Place : | \_\_\_\_\_ | Date: | D | D | M | M | Y | Y | Y | Y |

Place : | \_\_\_\_\_ | Date: | D | D | M | M | Y | Y | Y | Y |

**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. \_\_\_\_\_

## TERMS AND CONDITIONS

### SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI)

#### LIST OF CITIES FOR SIP AUTO DEBIT FACILITY VIA ECS (DEBIT CLEARING) (66 CENTERS)

AGRA, AHMEDABAD, ALLAHABAD, AMRITSAR, AURANGABAD, BANGALORE, BARDWAN, BARODA, BHILWARA, BHOPAL, BHUBANESHWAR, CALICUT, CHANDIGARH, CHENNAI, COCHIN, COIMBATORE, DEHRADUN, DELHI, DHANBAD, DURGAPUR, ERODE, GORAKHPUR, GUWAHATI, GWALIOR, HUBLI, HYDERABAD, INDORE, JABALPUR, JAIPUR, JALANDHAR, JAMMU, JAMNAGAR, JAMSHEDPUR, JODHPUR, KANPUR, KAKINADA, KOLHAPUR, KOLKATA, LUCKNOW, LUDHIANA, MANGALORE, MUMBAI, MYSORE, NAGPUR, NASIK, NELLORE, PANJIM, PATNA, PONDICHERRY, PUNE, RAIPUR, RAJKOT, RANCHI, SALEM, SHIMLA, SHOLAPUR, SILIGURI, SURAT, THIRUPUR, TIRUPATI, TRICHUR, TRIVANDRUM, UDAIPUR, VARANASI, VIJAYWADA, VIZAG,

1. This facility is offered only to the investors having bank accounts in select cities (ECS) and select banks (HDFC Bank, ICICI Bank, Axis Bank and HSBC Bank).
2. Please submit the following documents atleast 21 working days before the first SIP date for ECS (Debit Clearing):  
**New Investors** - Application Form with SIP ECS Form / SIP Auto Debit Form.  
  
\* The first SIP cheque should be issued from the same bank account which is to be debited under ECS/Auto Debit for subsequent installments. i.e The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit) /Auto Debit.  
  
In case the first cheque is issued from an account which is different from ECS Auto Debit Account, then a specimen cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements.
3. The bank account provided for ECS (Debit) should participate in local MICR clearing.
4. The cities in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of Reliance Mutual Fund / Reliance Capital Asset Management Limited 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 AMC at its sole discretion may accept post dated cheques (PDC's) from the investors for the balance period.
5. MICR code starting and / or ending with 000 are not valid for ECS.
6. SIP auto debit / ECS facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th.
7. The investor agrees to abide by the terms and conditions of ECS/Auto Debit facility of Reserve Bank of India (RBI).
8. Investor will not hold Reliance Mutual Fund / Reliance Capital Asset Management Limited, 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 ECS / local holidays.
9. Reliance Mutual Fund / Reliance Capital Asset Management Limited, its registrars and other service providers shall not be responsible nor liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
10. Reliance Mutual Fund / Reliance Capital Asset Management Limited reserves the right to reject any application without assigning any reason thereof.
11. Please read the Key Information Memorandum and Offer Document of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information.
12. **You can choose to change your bank account or discontinue this facility by giving fifteen days written notice to any of our Investor Service Centres.**
13. Allotment of units would be subject to realisation of credit.
14. An investor can opt for only Monthly frequency.
15. SIP is available to investors in the following Scheme(s) of Reliance Mutual Fund:  
  
Equity/Sectoral Schemes: "Reliance Growth Fund" OR "Reliance Vision Fund" OR "Reliance Equity Opportunities Fund" OR "Reliance Equity Fund" OR "Reliance Regular Saving Fund-Equity Option" OR "Reliance Regular Saving Fund-Balanced Option" OR "Reliance Equity Advantage Fund" "Reliance Banking Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund".  
  
The above list is subject to change from time to time. Please contact the nearest Designated Investor Service Centre (DISC) of Reliance Mutual Fund or Karvy Computershare Pvt. Ltd for updated list.  
  
Investors can choose any one of the following four SIP dates: 2nd, 10th, 18th or 28th
16. **Minimum investment amount**  
**Monthly SIP Option** - Minimum Rs. 2000/-.  
  
Only one SIP transaction per month is permitted.
17. SIPs will be accepted only through ECS Auto Debit or Direct Electronic Debit to the investor's bank account.
18. The applicable NAV for the 1st installment (in respect of the 1st cheque) will be as per the date & time at which the same has been received at DISC of RCAM / Karvy. If the date of the subsequent SIP cheque / installment is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.
19. Please write the SIP Form number / the first applicant's name on the reverse of the cheque accompanying the SIP Form.
20. Payments may also be accepted by direct debit to applicant's bank account by ECS or Auto Debit (with whom Reliance Mutual Fund has a tie up for this facility). For this purpose, the applicant are required to give a standing instructions in the prescribed form to the bankers to debit their bank accounts at periodic intervals and credit the subscription proceeds to Reliance Mutual Fund's bank account. Please contact the nearest DISC for details of banks offering this facility.
21. 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 folio

Express Building, 4th Floor, 14 E Road  
Churchgate, Mumbai 400 020

Call : 30301111 Toll free: 1800-300-11111

[www.reliancemutual.com](http://www.reliancemutual.com)

**RELIANCE** Mutual Fund  
Anil Dhirubhai Ambani Group

**Good Health Declaration Form****Personal Statement of Health for Group Term Life cover for Reliance SIP Insure Members of Reliance Mutual Fund (RCAM)**

# Office use only	SIP Account Number		Customer ID	
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Please note that the Group Term Life cover is applicable to members within the age group of 20 to 45 years only. Please note that the Group Term cover is available only to healthy Indians who can provide pan card as an age proof document. Each SIP Investor is allowed a maximum cover of Rs. 1,000,000 under this group term life cover scheme for all SIPs registered under Reliance SIP Insure.

**Your duty of disclosure**

You must answer all the questions in the Personal Statement of Good Health completely and accurately. This will decide whether to approve your application for life insurance. The Group Term Life cover will be approved only after underwriting acceptance of the Personal Statement of Health. If you don't tell us what we need know to make our decision, we may be able to treat this insurance as if it never existed in accordance with Section 45 of the Insurance Act, 1938. (Please read Section 45 of the Insurance Act 1938 and all other relevant declaration in the footer before signing this form.)

<b>Name of Life to be Insured</b>			
<b>Date of Birth</b>	___/___/___	<b>Gender</b>	Male   Female

I confirm that I have neither suffered nor currently suffering from any disorder of the heart or circulatory system, chest pain, high blood pressure, stroke, asthma, tuberculosis or other lung disorder, cancer, tumor of any kind, diabetes mellitus, any blood disorder, hepatitis or other liver disorder, genito-urinary or kidney disorder, mental or nervous disorder, musculoskeletal disorders, HIV infection or a positive HIV antibody ("AIDS") test. I also confirm that I am currently not undergoing or have been told to undergo any investigations, medical treatment and / or surgery.

I also confirm that in the last five years no proposal for life insurance has ever been declined, postponed, withdrawn or accepted at an increased premium.

I do not participate or intend to participate in any dangerous sports such as motor racing, scuba diving, parachuting, or flying except as a paying passenger on a commercial flight.

I also confirm that I have read this health declaration form and was interpreted to me in full at the time of signing this declaration.

I confirm that I am aware of the terms & conditions of the Insurance Cover under Reliance SIP Insure Facility and understand that each SIP member under this Group Term Life Cover will be allowed a maximum of Rs 10 lacs as life cover. To ensure the same I confirm that the aggregate of life cover facilities availed under all the Mutual fund schemes offered by RCAM under Reliance SIP Insure would not exceed the aforesaid figure.

Insurance cover once refused by Reliance Life Insurance Company Limited to any SIP Investor of Reliance SIP Insure will not be accepted for part or full cover in the future.

Currently I am in good physical and mental health.

**If the declaration is negative, please provide details below**


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**Declaration by the life to be insured ( If you agree with the declaration below, please tick the check box below before signing )**

I agree and declare that I have read my Duty of Disclosure. I declare that the total life cover on my own life for Group Term Life cover for Reliance SIP Insure is limited to a maximum of Rs 1,000,000 including my other proposals under all Reliance SIP Insure. I understand that the insurance cover provided by Reliance Life Insurance Company Limited will be based on the information given in my Personal Statement of health (as above). I understand that if I do not comply with my duty to disclose all information completely and accurately, Reliance Life Insurance Company Limited may cancel the insurance or reduce the claim amount payable. All the information provided in my Personal Statement is complete and correct. I understand that if I have disclosed any adverse detail regarding my health, Reliance Life Insurance Company Limited will not provide any insurance cover before considering such further evidence of health and insurability as they may require. I authorise any person or institution that has information about my insurability (including any insurer or doctor or hospital that I may go to or have been to), to provide that information to Reliance Life Insurance Company Limited.

**SIGNATURE/S**

Signature of life to be insured:		Date:
		Place:

Reliance Life Insurance Company Limited.(Regd No.121)

Corporate Office: 1st Floor, Midas Wing, Sahar Plaza, Andheri Kurla Road, Andheri (E), Mumbai: 400 059

Group Operations / Personal Statement - RML / Ver 1.0 dt 20th Nov 2007

I .....( Name of the investor) as the beneficial owner under the Reliance Group Term Plan issued by Reliance Life Insurance Company Limited do hereby nominate Reliance Capital Asset Management Limited, a company formed under the Companies Act, 1956 having corporate office at Express Building, 4th & 6th Floor, 14-'E' - Road, Opp. Churchgate Station, Churchgate, Mumbai 400 020 (Including its assignees, executors and administrator)

I understand that the sum insured (i.e the claim proceeds) under the Reliance SIP Insure facility shall be utilized to invest in the same scheme(s) in which I have invested, in the name of my nominee as per terms and conditions stated in Reliance SIP Insure Facility, as may be amended from time to time.

To enable the same, the cheque representing the claim proceeds is being sent to RCAM (by Reliance Life Insurance Company Ltd) purely for facilitating the settlement of the claim towards securing my outstanding SIP installments as on the date of death, to the exclusion of claims of all my legal heirs, in terms of priority.

**Signature/ Left Hand Thumb impression of the investor**

Place:

Date:

**Signature of Witness**

Name

Place:

Date:

**Reliance Capital Asset Management Limited**



**Declaration for signing in vernacular or for illiterate cases**

(Reliance Life Insurance Company Limited required that this proposal is completed by the proposer. If this is not possible as the proposer does not read, write or speak English, then this proposal may be completed by another person who understands English and such person needs to complete this declaration.)

I have explained the contents of this proposal to the proposer and endeavored to ensure that the contents have been fully understood. I have accurately recorded the responses to the information sought by the proposal form and I have read the responses back to the proposer and confirmed that they are correct.

**Signature of the declarant in English:**

Place:

Date:

**Name:**

**Address:**

**Phone:**

**Exclusions:**

- a. **Death due to Suicide:** No claims are payable
- B. **Death due to pre-existing conditions:** No claims are payable for deaths due to sickness, diseases or accident which has occurred prior to the start of cover.
- c. **Death during waiting period:** No claims are payable for deaths occurring within 90 days of member joining the scheme except for death due to accident.

**Section 45 of the Insurance Act, 1938:-** 'No policy of the life insurance effected before the commencement of this Act shall after the expiry of two years from the date of commencement of this Act and no policy of life insurance effected after the coming into force of this Act shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policy holder and that the policy holder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose. Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal.