

Mutual Fund

APP No.:

TRANSACTION SLIP

Please use separate transaction slip for each scheme. This Form is for use of Existing Investors only. To be filled in CAPITAL LETTERS

DISTRIBUTOR / BROKER INFORMATION (Refer Instruction No.8)

Name & Broker Code / ARN	Sub Broker / Sub Agent Code	Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

RELATIONSHIP WITH THE DISTRIBUTOR (Please tick any one of the option. Refer Instruction No. 12)

Advisory Execution Only

NATURE OF THE TRANSACTION (Please tick any one of the option. Refer Instruction No. 12)

Advisory Execution Only

EXISTING UNIT HOLDER INFORMATION (Please fill in your Folio number incase you are an existing investor) FOLIO NO.

Unitholding Option - Demat Mode Physical Mode

DEMAT ACCOUNT DETAILS - (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant. Ref. Instruction No.10) Demat Account details are compulsory if demat mode is opted above.

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

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

Investor Details (Refer Instruction No.5 & 6)

Name of First / Sole applicant	<input type="checkbox"/> KYC Acknowledgement Copy	PAN No. _____
Name of Guardian (In case of Minor)	<input type="checkbox"/> KYC Acknowledgement Copy	PAN No. _____
Name of Second Applicant	<input type="checkbox"/> KYC Acknowledgement Copy	PAN No. _____
Name of Third Applicant	<input type="checkbox"/> KYC Acknowledgement Copy	PAN No. _____

Additional Purchase (Refer Instruction No.4.2)

Cheque/ DD No. _____ Cheque/ DD Date _____ DD Charge Rs. _____ Cheque/ DD Net Amount Rs. _____

Bank Name: _____ Branch: _____ City _____

Scheme _____ Plan _____ Option _____

Redemption (Refer Instruction No.4.3 & 4.4)

Amount: Rs _____ or Units: _____ or All Units

Scheme _____ Plan _____ Option _____

***Please specify the bank details in which you wish to receive the redemption proceeds.**

Bank Account No: _____ Bank Name: _____

(Kindly note that this bank account should be one of the registered bank account in the folio else by default the redemption proceeds will be credited into the default bank account. Also this cannot be treated as change of bank mandate.)

Switch

Amount: Rs _____ or Units: _____ or All Units

From Scheme _____ Plan _____ Option _____

To Scheme _____ Plan _____ Option _____

Change of Address (With effect from February 1, 2008. Change of address request has to be submitted at POS of CVL using "KYC Details Changes" Form. If you are KYC compliant)

Add1 _____

Add2 _____ City _____

District _____ State _____ PIN* _____

Tel. No. STD Code _____ Office _____ Residence _____ Fax _____ Mobile _____

Change of Bank Details (Refer Instruction No.9)

Bank Account No: _____ A/c Type SB CA NRE NRO FCNR

Bank Name: _____

Branch & Address: _____

City _____ PIN* _____ 9 Digit MICR No. _____ **M a n d a t o r y**

IFSC Code _____ Payable City: _____

PAN & KYC Updation (Please Tick) Photocopy(ies) of PAN Card(s) Submitted herewith Photocopy(ies) of KYC letter(s) enclosed herewith

DECLARATION

I/We would like to invest in Reliance _____ subject to terms of the Statement of Additional Information (SAI), Scheme Information Document (SID), Key Information Memorandum (KIM) and subsequent amendments thereto. I/We have read, understood (before filling application form) and is/are bound by the details of the SAI, SID & KIM including details relating to various services including but not limited to ATM/ Debit Card. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act / Regulations / Rules / Notifications / Directions or any other Applicable Laws enacted by the Government of India or any Statutory Authority. I accept and agree to be bound by the said Terms and Conditions including those excluding/ limiting the Reliance Capital Asset Management Limited (RCAM) liability. I understand that the RCAM may, at its absolute discretion, discontinue any of the services completely or partially without any prior notice to me. I agree RCAM can debit from my folio for the service charges as applicable from time to time. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby declare that the above information is given by the undersigned and particulars given by me/us are correct and complete. Further I agree that the transaction charge (if applicable) shall be deducted from the subscription amount and the said charges shall be paid to the distributors. **Applicable for NRI Investors:** I confirm that I am resident of India. I/We confirm that I am/We are Non-Resident of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account/FCNR Account. I/We undertake that all additional purchases made under this folio will also be from funds received from abroad through approved banking channels or from funds in my/our NRE/FCNR Account.

SIGNATURE/S

Sole / 1st applicant/Guardian/ Authorised Signatory

2nd applicant

3rd applicant

ACKNOWLEDGEMENT SLIP (To be filled by the investor)

Folio/Account No: _____

Received from Mr./Mrs. _____

Additional Purchase Redemption Switch Change of Address Change of Bank Account PAN & KYC Updation

INSTRUCTIONS

- Please read the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before investing / switching to other schemes for risk factors & terms applicable to Schemes / Plans.
- For additional purchase, the cheque / Demand Draft should be drawn in favour of the name of the scheme (e.g. Reliance Equity Fund) and crossed A/c Payee and payable locally at the place of the ISC, where the application is being submitted. Outstation cheque / DD will not be accepted.
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.
- In case of multiple holders, the dividend (where applicable) & redemption amount, will be paid to the first unit holder.
- BANK DETAILS:**
 - 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.
 - Purchase Application requests should necessarily mention the pay-in bank account details i.e. bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank account wherein he is one of the joint bank account holder. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, demand draft etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents as required by the fund like bank certificate, bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details.
 - In special cases where the Third Party payment is permitted like i.e (i) Payment by parents/ grandparents/ related persons on behalf of the minor (other than the registered guardian) in consideration of natural love and affection or as gift for value not exceeding Rs 50000 for each purchase (ii) Payment by an employer on behalf of the employee under Systematic Investment Plans through Payroll deductions or (iii) Custodian on behalf of an FII or a client. For the above mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.
 - Direct Credit of Redemption / Dividend Proceeds / Refund if any -RMF will endeavor to provide direct / electronic credit for dividend / redemption payments into the investors bank account directly. In case the direct credit is not affected by the unit holder's banker for any reason then RMF reserves the right to make the payment to the investor by a cheque / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, RMF will not be held responsible. Please provide the MICR Code/IFSC code on the right bottom of your Cheque for us to help you in future for ECS/NEFT credit of dividend and redemption payout.
 - RMF offers to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank account". Default bank account will be used for all dividend and redemption payouts unless investor specifies one of the existing registered bank account in the redemption request for receiving redemption proceeds. A new non-registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default Bank account. The investor will have to initially get the non registered bank account registered in the folio and then apply for the redemption request. Also if no registered bank account is mentioned at the time of redemption then by default the redemption proceeds will be credited into the default Bank account.
- Transaction charges of Rs 100 (existing investor) or Rs 150 (new investor) will be deducted for investment of Rs 10000 and above for investments being made through distributors having valid ARN. The units will be allotted to the investor on the net subscription amount. In case of investment through SIP with total amount aggregating to Rs 10000 and above, the transaction charge will be recovered in 3 or 4 installments.
- Permanent Account Number (PAN)**
SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase.
*Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his / her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification *includes fresh/ additional purchase, Systematic Investment. Micro SIP: A Micro SIP is a Systematic Investment Plan, where the aggregate of SIP installments in a rolling 12 month period or in a financial year i.e. April-March does not exceed Rs 50,000/- Micro SIP benefit is available to individuals, NRI's, Minor and Sole Proprietors only, HUF's, PIO's and any other entities / persons etc. are not eligible to avail the Micro SIP facility. The AMC will reject the application where they find that documents are deficient or where the installment total will exceed Rs 50,000/- per year. Barring investors availing the Micro SIP facility, other investors are supposed to furnish a certified copy of the PAN card with the application form. Eligible Micro SIP investors are required to submit any one of the following photo identification document as a proof of identification in lieu of PAN: 1. Voter Identity Card; 2. Driving License; 3. Government / Defense identification card; 4. Passport; 5. Photo Ration Card; 6. Photo Debit Card; 7. Employee ID cards issued by companies registered with Registrar of Companies; 8. Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Officers / Elected Representatives to the Legislative Assembly / Parliament; 9. ID card issued to employees of Scheduled Commercial / State / District Cooperative Banks; 10. Senior Citizen / Freedom Fighter ID card issued by Government; 11. Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI; 12. Permanent Retirement Account No. (PRAN) card issued by New Pension System (NPS) subscribers by CRA (NSDL); and 13. Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO.
* Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission, provided that sufficient documentary evidence shall have to be submitted to Reliance Mutual Fund to certify that they are residents of State of Sikkim. Applications non-complying with the above requirement may not be accepted / processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres/ Karvy/ Distributors or visit our website www.reliancecmutual.com for further details.
- Prevention of Money Laundering and Know Your Client (KYC)**
As per the AMFI guidelines, on and from January 1, 2011, it will be mandatory for all individual investors to provide attested / certified copy of Know Your Customer Acknowledgement ("KYC Acknowledgement") issued by CDSL Ventures Limited (CVL) for all fresh investment transactions, including additional purchases, switches and transactions under fresh SIP/STP facilities registered from above date, irrespective of the value of such transactions. It may be further noted that for the purpose of above KYC compliance, the KYC Acknowledgement should be provided by (i) in case of application in joint names, by each joint applicant (ii) in case of application in name of a minor, by such minor's parent / guardian signing the application; and (iii) in case of application made under a power of attorney, by both the investor as well as the power of attorney holder. a. Investors exempted from submission of KYC acknowledgement: 1. Investors residing in state of Sikkim. In lieu of KYC acknowledgement, investors residing in the State of Sikkim should provide proof of identification and proof of address (as per specified documents list) (if proof of identification also includes address, a separate address proof is not necessary). Proof of address should contain address in the State of Sikkim. The address mentioned in the application form should be the same as in the address proof. Such documentary proofs should be self-attested or attested by the distributor / any competent authority. 2. Micro SIP: Submission of KYC acknowledgement is not mandatory in case of investments as Micro SIPs. However, for such cases the proof of identification and proof of address (as specified in the above documents list) (if the proof of identification also includes address the separate address proof is not necessary) may be submitted along with the application as part of the regulatory requirement. Such documentary proofs should be self-attested or attested by the distributor / any competent authority. The KYC status will be validated with the records of the Central Agency before allotting units. Reliance Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions without a valid KYC compliance may be rejected. Where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non-compliance of KYC requirements, the Trustee /

AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

- Communication for the investors**
If the investor(s) has/have provided his/his email address in the application form or any subsequent communication in any of the folio belonging to the investor(s), RMF / Asset Management Company reserves the right to use Electronic Mail (email) as a default mode to send various communication which include account statements for transactions done by the investor(s).
The investor(s) may request for a physical account statement by writing or calling RMF's Investor Service Center/ Registrar & Transfer Agent. In case of specific request received from the investor(s), RMF shall endeavor to provide the account statement to the investor(s) within 5 working days from the receipt of such request.
With effect from October 1, 2011, in accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the investor whose transaction has been accepted by the RCAM/RMF shall receive the following:
(i) On acceptance of the application, a confirmation by way of email and/or SMS within 5 Business Days from the date of receipt of transaction request will be sent to the Unit holders registered e-mail address and/or mobile number.
(ii) Thereafter, a Consolidated Account Statement (CAS) shall be issued for each calendar month on or before 10th of the immediately succeeding month to the Unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month by physical/e-mail mode.
CAS shall contain details relating to all the transactions carried out by the investor across all schemes of all mutual funds during the month and holding at the end of the month including transaction charges paid to the distributor.
The word "transaction" shall include purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.
(iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their Permanent Account Number (PAN). In case of a specific request received from the Unit holders, RCAM / RMF will provide the account statement to the investors within 5 Business Days from the receipt of such request. In the event the account has more than one registered holder, the first named Unit holder shall receive the CAS/account statement.
CAS shall not be received by the Unit holders for the folio(s) not updated with PAN details. The Unit holders are therefore requested to ensure that the folio(s) are updated with their PAN. For Micro SIP and Sikkim based investors whose PAN details are not mandatorily required to be updated Account Statement will be dispatched by RCAM/RMF for each calendar month on or before 10th of the immediately succeeding month.
Further, CAS detailing holding of investment across all schemes of all mutual funds at the end of every six months (i.e. September / March), shall be sent by mail/e-mail on or before 10th day of succeeding month as the case may be, to all such Unit holders in whose folios no transaction has taken place during that period. The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is available, unless a specific request is made to receive in physical.
8. For Direct Investment Please Mention "Direct in the Column "Name & Broker Code/ARN"
9. Change of name: The investor has to provide any of the below documents as a proof of the old bank account: 1) Cancelled Original Cheque (bearing account number and first unit holder name on the face of the cheque). 2) Original bank account statement / True copy of the bank account statement if original bank account statement is brought to Designated investor Service Centre ("DISC") of RMF for physical verification. 3) True copy of the Bank passbook. Original Bank passbook should also be brought to DISC for verification. Original Bank passbook will be returned across the counter after due verification. 4) Duly stamped original letter from the existing banker on the letter head of the bank confirming the closure of account in case the bank account is closed. The investor needs to provide Cancelled Original Cheque of new Bank mandate as a proof of the new bank account.
10. **Units held the dematerialised form**
With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of RMF viz. open ended, close ended, Interval in dematerialized (demat) form is being provided to the investors in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.
2. The Unit holders are given an Option to hold the units by way of an Account Statement or in Dematerialized ("Demat") form. Unit holders opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form.
3. Unit holder intending to hold the units in demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund at the time of launch of the Plan) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the Depository Participant. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.
3. Unit Holders opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.
4. Unit holders opting for investment in demat mode can not opt for facilities like STP, DTP, SWP, Trigger, ATM, Salary Advantage & Smart Step.
5. In case, the Unit holder desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a Demat/Remat Request form to their Depository Participants.
6. Units held in demat form will be transferable (except in case of Equity linked Savings Schemes).
7. Demat facility will not be available for Daily, Weekly & Fortnightly Dividend plans/ options and for investment made through Systematic Investment Plan (SIP). This option will not be available to NRI investors
11. **Transaction charges:** In accordance with SEBI Circular No. IMD/ DF/13/ 2011 dated August 22, 2011, with effect from November 1, 2011, Reliance Capital Asset Management Limited (RCAM)/ RMF shall deduct a Transaction Charge on per purchase / subscription of Rs. 10,000/- and above, as may be received from new investors (an investor who invests for the first time in any mutual fund schemes) and existing investors. Such charges shall be deducted if the investments are being made through the distributor / agent and that distributor / agent has opted to receive the transaction charges as mentioned below:
For the new investor a transaction charge of Rs 150/- shall be levied for per purchase / subscription of Rs 10,000 and above; and
For the existing investor a transaction charge of Rs 100/- shall be levied for per purchase / subscription of Rs 10,000 and above.
The transaction charge shall be deducted from the subscription amount and paid to the distributor/agent, as the case may be and the balance shall be invested.
In case of investments through Systematic Investment Plan (SIP) the transaction charges shall be deducted only if the total commitment through SIP (i.e. amount per SIP installment x No. of installments) amounts to Rs 10,000/- and above. In such cases, the transaction charges shall be deducted in 3-4 installments.
Transaction charges shall not be deducted if:
(a) The amount per purchases /subscriptions is less than Rs. 10,000/-;
(b) The transaction pertains to other than purchases/ subscriptions relating to new inflows such as Switch/ STP/ DTP/, etc.
(c) Purchases/Subscriptions made directly with the Fund through any mode (i.e. not through any distributor/agent).
(d) Subscription made through Exchange Platform irrespective of investment amount.
12. As per SEBI Circular Cir/ IMD/ DF/13/ 2011 dated 22nd August 2011 the relationship of the investor with the distributor & the nature of transaction undertaken by the investor under a particular distributor code shall be categorized as:
1) **Advisory** - where a distributor represents to offer advice while distributing the product, it will be subject to the principle of 'appropriateness' of products to that customer category. Appropriateness is defined as selling only that product categorization that is identified as best suited for investors within a defined upper ceiling of risk appetite. No exception shall be made.
2) **Execution Only** - in case of transactions that are not booked as 'advisory', it shall still require:
i. The distributor has information to believe that the transaction is not appropriate for the customer, a written communication be made to the investor regarding the unsuitability of the product. The communication shall have to be duly acknowledged and accepted by investor.
ii. A customer confirmation to the effect that the transaction is 'execution only' notwithstanding the advice of in-appropriateness from that distributor be obtained prior to the execution of the transaction.
iii. The charges for such transaction shall be paid in line with the applicable regulations as specified by SEBI / AMFI from time to time.

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

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