

*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.

(VI) 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.

(VII) 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 AMFI 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[^] 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.

[^]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 121N104V01) of Reliance Nippon Life Insurance Company Limited (IRDAI Reg. No. 121). On exercising an option to become a member of insurance scheme, the death benefit (subject to the terms and conditions of the insurance, read along with the Certifi cate 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.

None of the Sponsors, the Investment Manager, the Trustee, their respective directors, employees, affiliates or representatives shall be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages, including on account of lost profits arising from the information contained in this material.

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

