

SIP AUTO DEBIT (ECS) MANDATE

Application to be submitted at least 21 working days before the commencement of SIP Please read the instructions carefully, before filling up the application

REGISTRATION CUM MANDATE FORM FOR ECS (Debit clearing / Auto Debit)

First Investment in SIP vide a cheque and subsequent investments via ECS or Auto Debit, available in select cities only.

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

INVESTOR AND INVESTMENT DETAILS

FOLIO NO. _____ Name of Sole/
(for existing Investor) 1st applicant _____

SIP SUBSCRIPTION DETAILS (Separate Mandate Form is Required for Investment in each Scheme / Plan)

| | | | | |
|-------------|---|--|---|---|
| SCHEME NAME | <input type="checkbox"/> Growth Option Rs. _____ Each SIP Amount | <input type="checkbox"/> Bonus Option Rs. _____ Each SIP Amount | <input type="checkbox"/> Dividend Reinvestment Rs. _____ Each SIP Amount | <input type="checkbox"/> Dividend Payout Rs. _____ Each SIP Amount |
|-------------|---|--|---|---|

(SIP Amount in Rupees _____)

Frequency (Please ☒ Monthly (default) ☐ Quarterly) SIP Date: ☐ 2nd ☐ 10th ☐ 18th ☐ 28th

Enrolment Period: From _____ (MM-YYYY) To _____ (MM-YYYY)

1st SIP Instalment Cheque No. _____ Dated _____ (Note: Cheque should be drawn on the same bank, as per details provided below.)

I/We hereby, authorise Reliance Mutual fund and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / auto debit to account for collection of SIP payments.

PARTICULAR OF BANK ACCOUNT

Accountholder Name as in Bank Records _____ Date of Birth* _____

Bank Name _____ Account Type ☐ SB ☐ Current ☐ Cash Credit

Branch _____ Account No. _____

Branch _____

City _____

PIN _____ 9 Digit MICR Code* _____

(*Mandatory : Please enter the 9 digit number that appears after your cheque number)
MICR code starting and / or ending with 000 are not valid for ECS.

Mandatory Enclosures:
☐ Blank cancelled cheque ☐ Copy of cheque

DECLARATION

I/We hereby, declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS/Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information. I/We would not hold the user institution responsible. I/We will also inform Reliance Mutual Fund about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

Place: _____ Date: _____

SIGNATURE/S

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

FOR OFFICE USE ONLY (Not to be filled in by Investor)

| | |
|---------------------------------|-----------------------------|
| Recorded on _____ | Scheme Code _____ |
| Recorded by _____ | Credit Account Number _____ |
| Bank use Mandate Ref. No. _____ | Customer Ref. No. _____ |

Authorisation of the Bank Account Hoder (to be signed by the Account Holder)

SIGNATURE/S (As in Bank Records)

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

This is inform you that I/We have registered with Reliance Mutual Fund through their authorised Service Provider TechProcess Solutions Ltd. 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.

Bank Account Number

CHECKLIST BEFORE SUBMITTING APPLICATION

Please ensure that:

- ☐ The application form is completed in all respect and signed by all the applicants.
- ☐ Bank Account Details are entered completely and correctly
- ☐ Income Tax Permanent Account Number (PAN) of ALL the applicants are mentioned (mandatory for investment amount of Rs.50,000/- or more).
- ☐ If PAN is not available, Form 60 or Form 61 in duplicate, with requisite address proof has been attached.
- ☐ The Plan & Option is indicated clearly.
- ☐ The Cheque / DD is drawn in favour of Scheme Name and duly signed.
- ☐ Application Number is mentioned on the reverse of the Cheque / DD.
- ☐ If the payment is being by way of Pay Order / Cheque issued from NRE or FCNR account, the Banker's Account Debit Certificate specifying the source account or a photocopy of the Cheque is attached with the application form.
- ☐ If the application is made under SIP, a photocopy of the Cheque or a cancelled cheque is attached with the SIP Auto Debit Form.
- ☐ If the application is made under a Power of Attorney, a duly attested copy thereof is attached with the Application.

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) (36 CENTERS)

AGRA, AHMEDABAD, ALLAHABAD, AMRITSAR, BANGALORE, BHOPAL, BHUBANESHWAR, CHANDIGARH, CHENNAI, COCHIN, GUWAHATI, GWALIOR, HYDERABAD, INDORE, JAIPUR, JALANDHAR, KANPUR, KOLKATA, LUCKNOW, LUDHIANA, MANGALORE, MUMBAI, NAGPUR, NEW DELHI, PANJIM, PATNA, PUNE, RAIPUR, RAJKOT, SURAT, THIRUVANANTHAPURAM (TRIVANDRUM), TRICHUR, VADODARA, VARANASI, VIJAYWADA, VIZAG.

- This facility is offered only to the investors having bank accounts in select cities mentioned above.
- Please submit the following documents atleast 21 working days before the first SIP date for ECS (Debit Clearing):

| New Investors | Existing Investors |
|--|--|
| <input type="checkbox"/> Application Form for the respective Scheme(s) | <input type="checkbox"/> First SIP Cheque* |
| <input type="checkbox"/> First SIP Cheque* | <input type="checkbox"/> SIP ECS/ Auto Debit Facility Form |
| <input type="checkbox"/> SIP ECS/ Auto Debit Facility Form | |

* The first SIP cheques should be issued from the same bank account which is to be debited under ECS for subsequent installments. i.e The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit).

In case the first cheque is issued from an account which is different from ECS Debit Account, then a specimen cancelled cheque from ECS Debit Account (as mentioned on the application form should be submitted along with other requirements).

- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- 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.
- MICR code starting and / or ending with 000 are not valid for ECS.
- SIP auto debit facility is available only on specific dates of the month i.e. 2nd or 10th or 18th or 28th.
- The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
- 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.
- 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.
- Reliance Mutual Fund / Reliance Capital Asset Management Limited reserves the right to reject any application without assigning any reason thereof.
- Please read the Key Information Memorandum and Offer Document of respective Scheme(s) for Applicable NAV, Risk Factors, Load and other information.
- 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.
- Allotment of units would be subject to realisation of credit.
- 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 Index Fund" OR "Reliance NRI Equity Fund" OR "Reliance Banking Fund" OR "Reliance Pharma Fund" OR "Reliance Media and Entertainment Fund" OR "Reliance Diversified Power Sector Fund" OR "Reliance Tax Saver (ELSS) Fund" OR "Reliance Equity Fund". Debt Funds : "Reliance Income Fund" OR "Reliance Medium Term Fund" OR "Reliance Liquid Fund" OR "Reliance Floating Rate Fund" OR "Reliance Gilt Scheme" OR "Reliance NRI Income Fund" OR "Reliance Short Term Fund" OR "Reliance Monthly Income Plan" OR "Reliance Liquidity Fund" OR "Reliance Regular Savings Fund" OR "Reliance Fixed Tenor Fund" OR "Reliance Fixed Maturity Fund Series I" OR "Reliance Fixed Maturity Fund Series II" OR "Reliance Fixed Horizon 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.
- An investor can opt for Monthly or Quarterly frequency.
- (a) The provision for "Minimum Application Amount" as specified in the respective scheme offer document will not be applicable for SIP Investments.
For e.g. the minimum application amount for 1st investment in Reliance Growth Fund Growth Option is Rs. 5,000/-. However, in case of SIP, an investor can enter the Scheme with minimum instalment amount of Rs. 1,000 or Rs 500 under Monthly option and Rs 1500 under Quarterly option.
- (b) The Minimum SIP amount per execution (per instalment) in case of Monthly SIP option will be as under:
(A) Rs 500 X 12 cheques or (B) Rs 1000 X 6 cheques
Under Quarterly option, the minimum amount per execution will be Rs. 1500 X 4 cheques
The minimum no. of cheques required in case of SIPs as stated above will be including the cheque required for account/ folio opening. Thus the minimum aggregate value of the SIP investment should be at least Rs 6000.
- Only one SIP per month or per quarter is permitted per Folio / Account.
- 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.
- All SIP cheque except the 1st cheque must be dated 2nd or 10th or 18th or 28th of a month.
- All SIP cheques including the 1st cheque under Monthly and Quarterly SIP should be of the same amount.
- The first SIP cheque could be submitted on any working day. However the subsequent cheques should be dated 2nd or 10th or 18th or 28th. For example if an investor wishes to have a monthly SIP of Rs 5000/- each for 6 months, starting from July to December, then he will have to submit:
a. First cheque for Rs 5000 on any date in July.
b. 5 post dated cheques of equal amount i.e. Rs 5000. All these cheque should bear the same date of different months (to be chosen by an investor from the following available dates- 2nd, 10th, 18th or 28th of a month) .
- The gap between the 1st cheque / installment & the 2nd cheque / installment should be atleast 21 working days. However subsequent cheques should have a gap of atleast a month or a quarter depending upon the frequency chosen.
- The cheque should be drawn in the favour of the scheme/plan chosen (e.g. "Reliance Growth Fund") and crossed "A/C Payee Only" and payable locally and drawn on any bank, which is situated at and is a member of the Bankers Clearing House located at the place where the SIP application is submitted. Outstation cheque will not be accepted.
- Please write the SIP Form number / the first applicant's name on the reverse of the cheque accompanying the SIP Form.
- Returned / Dishonored cheque will not be presented again for collection.
- 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.
Investors choosing Direct Debit Facility / ECS are required to fill up the prescribed SIP Auto Debit Application Form in addition to this form.
- 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 and balance post-dated cheques(if applicable) will be returned to the unit holder.

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

Trade World, 'B' Wing, 7th floor, Kamala Mills Compound,
S. B. Marg, Lower Parel (W), Mumbai - 400 013.

Call : 30301111 www.reliancemutual.com

RELIANCE Mutual Fund
Anil Dhirubhai Ambani Group