

# KARVY BAZAAR BAATEIN

A Weekly Investment Newsletter From KARVY  
A Research Product of Karvy The Finapolis

23<sup>rd</sup> May 2008 to 29<sup>th</sup> May 2008

Volume II: Issue 02

## Insure Your Way To Wealth

The major portion of life of an ordinary individual revolves around the balancing of earnings and expenses. Expenses arise to fulfil umpteen number of needs that an individual or his dependants may have. These needs could be basic sustenance need such as that of food, clothing and shelter or other needs like those associated with leisure and lifestyle.

Some of these needs would cost little and can be fulfilled through the regular earnings of a person, but there are other needs for the fulfilment of which the person is required to save for considerable time duration. These could range from an expensive gift (for example, gifting jewellery to your wife on her birthday, buying a laptop for your kid) to larger financial goals of ones life such as a dream home or lavish celebration of daughter's marriage.

In present times, just saving money for the intended future is not the complete solution for the fulfilment of the needs requiring a huge expenditure. Saving money is only the start or the first step towards the comprehensive solution. The costs are associated with factors like that of inflation and thus these costs keep on increasing with time. Something which is worth Rs.1 lakh today might cost Rs.1.25 lakhs after, say, a period of 5 years. This can, in simple terms, be described as the decrease in the purchasing power of money. So, if one saves Rs.1 lakh over 5 years, it will not be adequate to purchase your desired dream at the future date. Here, the requirement for proper investment of the savings comes into picture. When money is invested it usually changes a number of hands and is brought to use for further creation of money. As the owner of

## we are no. 1 because you are no. 1 for us

While being No. 1 in terms of Assets Under Management makes us proud, enjoying the trust of over 65 lakhs investors humbles us. Thus reinforcing our commitment to serve you better.



**RELIANCE Mutual Fund**  
Anil Dhirubhai Ambani Group

Reliance Capital Asset Management Limited

A Reliance Capital Company

Past performance is no guarantee of future results

No.1 in terms of AAUM of Rs. 99,849 crores as on April 30th, 2008. Source: www.amfiindia.com

**Sponsor:** Reliance Capital Limited. **Trustee:** Reliance Capital Trustee Co. Limited. **Investment Manager:** Reliance Capital Asset Management Limited. **Statutory Details:** The Sponsor, the Trustee and the Investment Manager are incorporated under the Companies Act 1956. **General Risk Factors:** Mutual Funds and Securities Investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved. As with any investment in securities, the NAV of the Units issued under the Scheme can go up or down depending on the factors and forces affecting the capital markets. Past performance of the Sponsor/AMC/Mutual Fund is not indicative of the future performance of the Scheme. The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond their initial contribution of Rs. 1 lakh towards the setting up of the Mutual Fund and such other accretions and additions to the corpus. The Mutual Fund is not guaranteeing or assuring any dividend / bonus. The Mutual Fund is also not assuring that it will make periodical dividend/bonus distributions, though it has every intention of doing so. All dividend/bonus distributions are subject to the availability of distributable surplus in the Schemes. For details of scheme deatures and scheme-specific risk factors, please refer to the provisions of the Offer Document (OD). OD & Key Information Memorandum cum Application Forms are available at AMC office / Investor Service Centres / AMC website / Distributors. **Please read the Offer Document carefully before investing.**

**For information on INSURANCE PRODUCTS contact: 1800 425 8283**

money, the investor is eligible to receive what is known as the return on investment. And this return on investments ensures that the value of savings appreciates thereby keeping pace with or even out-pacing the appreciating costs.

The financial goals of an individual usually involve(s) considerable costs. And hence, the achievement of these goals in turn require savings and investments over a period of time. Regular investments over a long term duration, although for small amounts, help in creation of a sizeable amount of wealth. Such investments when planned properly actually form the basis for the achievement of the main financial objectives of the life of an individual.

However, as in common knowledge, things do not always go as per plans. Human life is vulnerable to various risks or contingencies that

can delay or even put a stop to the planned activities. This risk could be in form of the hospitalization of a family member that will require expensive treatment, thus putting on hold for some time the regular investments that are necessary for the achievement of the financial objectives. More worse could be the unfortunate and untimely death of the bread winner, which will not only put an end to the investments but also cause financial embarrassment to the dependant family members for the basic sustenance needs.

Hence, there needs to be a provision to negate the financial consequences associated with the occurrence of such risks. The most popular means of this provision are the various categories of insurance plans that aim at covering an individual against the financial consequences of loss of life, property and health, etc. The requirement is just to identify the right insurance plan(s) and insure ones way to wealth.

## Reliance SIP Insure

Reliance SIP Insure is a facility providing an add-on feature of life insurance to an individual investor who opts for investment in any of the designated fund schemes of Reliance Mutual Fund. The facility helps in encouraging individual investors to save and invest regularly through the systematic investment plan (SIP) route in order to achieve their financial objectives, while taking care of the contingencies of life that threaten to derail these achievements.

This facility has been introduced by Reliance Capital Asset Management Limited, which is a subsidiary company of Reliance Capital Limited, an Anil Dhirubhai Ambani Group company.

### Main features of Reliance SIP Insure

This is a facility providing life insurance cover to the SIP investors (enrolling for this facility) of Reliance Mutual Fund at no extra cost. In the unfortunate event of death of the investor during the tenure of the SIP, the insurance company will pay for the balance amount towards the remaining unpaid SIP installments.

As such, the facility will ensure that all the SIP installments are invested as originally intended, even in the absence of the investor, thus fulfilling the purpose (the financial objective) for which the SIP was done. In other words, this facility will ensure the creation of the wealth required to achieve the desired financial objective and at the originally desired time, even in case of an unfortunate death of the investor during the investment tenure.

**No Medical Tests:** The insurance cover does not require any medical tests. The cover is available on the basis of a self-declaration of good health.

**Benefit of Rupee Cost Averaging:** Systematic Investment Plans (SIPs) provide the benefit of 'Rupee Cost Averaging' thereby eliminating the need of entering the equity markets at the right time, otherwise required in case of lump sum investments.

**Equity investments for the long term:** It is a proven fact that equity as an asset class outperforms all the other asset classes in terms of investment returns, in the long term period of investment. The facility provides a range of equity oriented fund schemes that can be opted for SIPs.

**Convenience of investment:** The facility provides the convenience of SIP investments through Auto Debit from 4 banks, namely, ICICI Bank, HDFC Bank, AXIS Bank and HSBC. Further, the electronic clearing service (ECS) is available at 65 locations throughout the country.

### Details about the Life Insurance Cover

1. Reliance SIP Insure facility provides the life insurance cover under a Group Term Insurance Policy. This policy is provided by Reliance Life Insurance Company Limited.
2. The premium for the above policy is paid by Reliance AMC. And as such, the life insurance cover is absolutely free of cost for the SIP investor.

3. In the event of untimely death of the investor during the tenure of SIP, the insurance company will pay for the balance amount towards the remaining unpaid SIP installments. This balance amount payment is subject to a maximum of Rs.10,00,000 across all designated schemes/plans and folios enrolled under this facility.

This amount will be invested 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.

4. The life insurance cover will be available on the life of the SIP investor. In case of multiple holders in the any scheme, only the first unit holder will be eligible for this insurance cover.
5. Nominee would mean the person named the nominee under the insurance cover if the SIP investment is under a single holding. If the SIP investment is under a joint holding, the nominee will be the second holder or joint holder.

### Limitations of the insurance cover

The life insurance cover shall commence after a "waiting period" of 90 days from the commencement of SIP installments. A death claim arising within this period will not be payable. However, the waiting period will not be applicable in respect of accidental deaths.

The death claim shall also not be payable in case of death of the insured investor, if death has happened due to:

- ❖ Suicide
- ❖ Pre-existing illness, disease(s) or accident which has occurred prior to the start of 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 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.

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

Grant of insurance cover is subject to non-medical underwriting in the form of self-declaration of health by the insured person.

## The Designated Schemes

The designated fund schemes of Reliance Mutual Fund in which Reliance SIP Insure will be offered are:

- 1) Reliance Growth Fund - Retail Plan
- 2) Reliance Vision Fund - Retail Plan
- 3) Reliance Equity Opportunities Fund - Retail Plan
- 4) Reliance Equity Fund - Retail Plan
- 5) Reliance Equity Advantage Fund- Retail Plan
- 6) Reliance Regular Savings Fund – Equity option
- 7) Reliance Regular Savings Fund – Balanced option
- 8) Reliance Banking Fund
- 9) Reliance Pharma Fund
- 10) Reliance Media & Entertainment Fund
- 11) Reliance Diversified Power Sector Fund – Retail Plan

## Eligibility Parameters

Reliance SIP Insure is available to individual investors enrolling for investments via SIP and opting for this facility.

**Age at entry for the investor:** min. – 25 years; max. – 45 years

The insurance cover ceases when the investor attains 55 years of age.

**Minimum tenure** of SIP is 3 years and in multiples of 1 year thereafter.

The maximum tenure for which the SIP can be done under the facility is 15 years, subject to the investor attaining 55 years of age. Hence, if for example, the age of the investor at the time enrolling for this facility

is 45 years, the maximum SIP tenure offered will be 10 years (i.e. 55 years less 45 years).

**Minimum investment** per installment is Rs.2000 per month & in multiples of Re 1 thereafter. There is no upper limit on the investment amount.

**Mode of payment** of SIP installments is only through Direct Debit & ECS. Post Dated Cheques (PDCs) shall not be accepted.

## Load Structure

The Entry Load under Reliance SIP Insure shall be same as applicable to normal purchase /additional purchase transactions in the respective designated schemes.

Also, there will 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 investor or by the nominee (after death of the investor), as the case may be.

In the event of the death of the investor before completion of SIP Insure Tenure, in case of any contingency there is an option with the nominee to redeem the amount by paying an exit load of 2% on the repurchase units.

However, if the units are redeemed on completing the opted SIP tenure, there will not be any exit load in the respective scheme.

## How does Reliance SIP Insure work?

An investor enrolls for Reliance SIP Insure for a monthly SIP of Rs.10,000 for 5 years in Reliance Growth Fund. The wealth creation over the period of five years will be as based on the total intended investments of Rs.6,00,000 (i.e. Rs.10,000 X 60 months).

Unfortunately, the investor dies after 3 years of the commencement of the SIP. The actual SIP investments that could be made by him are for Rs.3,60,000 (i.e. Rs.10,000 X 36 months). The aggregate balance amount payable by the insurance company will be equal to the unpaid SIP installments = 2 years (i.e. 24months) X Rs.10,000 = Rs 2,40,000

This Rs.2,40,000 will be paid to the insured investor's account (now nominee's account) with Reliance Mutual Fund and will be invested in Reliance Growth Fund (in the same scheme in which the deceased has earlier invested).

## Frequently Asked Questions on Reliance SIP Insure

### ❏ How much does it cost the investor to avail the facility of 'Reliance SIP Insure'?

This facility comes absolutely free of cost for investors who are registered/ willing to invest through SIP in designated schemes that offer this facility

### ❏ What is the minimum investment and term of this facility?

The minimum investment per installment is Rs.2000 per month with a minimum term of 3 years and in multiples of 1 year thereafter.

### ❏ What is the maximum tenure of this facility?

The maximum tenure is 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.

### ❏ What is the maximum amount of cover offered in 'Reliance SIP Insure'?

Maximum cover offered will be of Rs.10 lakhs per investor across all plans/schemes and folios in which Reliance SIP Insure is available.

### ❏ In case of joint holding of an account who is eligible for the insurance cover under SIP Insure Facility?

In case of Joint holders in any of the designated schemes, only the 1st holder will be eligible for the insurance cover

### ❏ Can an Investor avail 'SIP insure' facility by investing a one time lump sum investment in designated schemes?

No he cannot avail this facility through lump sum payment. This facility is available only for investors who are registered / willing to invest for the SIP under designated schemes of Reliance Mutual Fund.

### ❏ What are the documents required to be submitted to enroll for SIP Insure facility?

It is mandatory for each investor to sign and submit the following documents under this facility;

- ❖ Application Form
- ❖ ECS/ Direct Debit Form
- ❖ Personal Health Statement
- ❖ Authorization Mandate (forms a part of the application form)

### ❏ What happens if investor defaults on or dis-continues the SIP mid way of his registered tenure for this facility?

- ❖ 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, the Insurance cover expires and revival or reinstatement shall not be allowed.



**What is the mode for payment of the SIP amount?**

SIP can only be accepted through ECS Auto Debit and Direct Debit mode

**Can a minor invest?**

No, a minor cannot invest in this facility as a first holder since the insurance cover is not provided to a minor.

**What happens if one nominates a minor?**

One can nominate a minor accordingly the claim proceeds will be transmitted and invested and will be represented by the guardian.

**On what basis will be the unpaid balance SIP installments calculated?**

The balanced unpaid installments will be based on the date of the death.

**What will be the applicable NAV of the investments made through the claim amount?**

The applicable NAV will be at 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.

**What are the advantages of registering for SIP Insure? Investor Benefits-** Advantages of registering for SIP Insure- Save, Grow & Insure

- ❖ Inculcates Savings Habit
- ❖ Helps in Rupee Cost Averaging
- ❖ Eliminates the need to time the market
- ❖ Free Life Insurance Cover that helps the registered SIP investor's family to deal with the financial crisis and stay ahead of uncertainties of life by ensuring that the balance SIP installments are paid by the insurance company to be invested in the same scheme where the deceased SIP investor had earlier registered his SIP.
- ❖ Helps to complete the planned investments towards his financial goals
- ❖ Provides maturity proceeds at NAV based prices

## Views of the RELIANCE MUTUAL FUND MANAGEMENT TEAM on Financial Markets

**The recent volatility in the financial markets has left everyone guessing about the likely future scenario. What are the expectations of the RMF Management Team from the markets?**

The Indian economy remains strong on a fundamental basis and we continue to be positive on the economy as well as the stocks from a long term perspective. We believe that a 15% to 25% growth in the corporate earnings and 8% economic growth rate can be achieved and sustained over the medium term. However in the short run the markets are expected to remain volatile with negatives like rampaging inflation, slowdown in industrial production numbers etc.

**What is the team's outlook on the interest rates, especially when the economy is witnessing an upward trend of inflation?**

Market sentiments continues to be hampered by inflationary concerns and the likely counter inflationary measures by the RBI. The near term outlook continues to be cautious, however given the counter inflationary measures by the RBI and the Government, we believe that inflation is likely to moderate over the next 2-3 quarters. Hence on a longer term basis the outlook continues to be positive even though the short term worries persist.

**What will be the investment strategies and suggestions you would like to share with the investors?**

Historically it has been witnessed that Equity as an asset class has outperformed other investment options over the long term. Therefore we will advise retail investors, based on their risk profile, to invest in equity funds with a time horizon of 3 years and more. In view of the current market volatility investors can consider investing in

parts i.e Systematic Investment Plans (SIPs). Regular investments through SIP's will help investors to participate in the market both at the highs & lows and average out the market volatility in the long run.

Conservative investors and Investors who are over leveraged on the equity side can consider some allocation to the long term Fixed Maturity Plans (FMPs) as an asset allocation tool.

**What do mutual funds have in store for the small investors?**

Mutual funds are an excellent investment vehicle for small investors. Investors can start investing with very low ticket size like Rs 5,000 in lumpsum or Rs 100 through SIPs. MFs provide a very good platform to small investors to participate in the domestic growth story and offer products across assets classes & investment horizon. Based on one's risk profile & time horizon, investor can choose to invest for period ranging from few days, months or years. Through the MF route smaller investors can also take advantage of innovative product offerings like our Natural Resources focussed fund or value added features like our SIP Insure which provides insurance covers on SIPs etc.

**Do you believe that investments in mutual funds can outperform the market indices?**

Actively managed equity funds attempt to generate a alpha or higher returns over their respective benchmarks. In the past most of our actively managed equity schemes had managed to outperform their respective benchmark indices consistently over the long term. Our investment philosophy has strong focus on superior risk adjusted returns as compared to the benchmark over the long term.

Please read the offer document of the respective funds schemes before opting to invest in one or more of such schemes available under the Reliance SIP Insure facility.

The full Application form, Good Health Declaration form and Auto Debit / ECS form can be downloaded at the <http://www.thefinapolis.com/v2/KBB/Reliance-SIP-Insure.pdf>

Please refer to the instructions for filling up the forms as given in the Key Information Memorandum at [http://www.thefinapolis.com/v2/KBB/RELIANCE\\_SIP\\_INSURE-KIM.pdf](http://www.thefinapolis.com/v2/KBB/RELIANCE_SIP_INSURE-KIM.pdf)

## RELIANCE Mutual Fund

Anil Dhirubhai Ambani Group  
Reliance Capital Asset Management Limited  
A Reliance Capital Company

Reliance  
sip+insure

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 - 0018	

#### 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.

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

APP No.:

Signature, Date & Stamp of receiving office



# KARVY BAZAAR BAATEIN

23<sup>rd</sup> May 2008 to 29<sup>th</sup> May 2008

## 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\*

DD | MM | YY | YY | YY | YY

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

## Your valued feedback matters

### Personal Profile

<b>Name</b>											
<b>Address</b>											
										<b>Pin</b>	
<b>Tel (R)</b>						<b>Mobile</b>					
<b>Tel (O)</b>						<b>E-mail</b>					

### Your interest in Financial Products & Services

<b>Mutual Funds Schemes</b>	<input type="checkbox"/>	<b>Stock Trading</b>	<input type="checkbox"/>	<b>Insurance Products (Life/Nonlife)</b>	<input type="checkbox"/>	<b>Financial Planning</b>	<input type="checkbox"/>
<b>Initial Public Offers of Shares (IPOs)</b>	<input type="checkbox"/>	<b>Commodity Trading</b>	<input type="checkbox"/>	<b>Debt Products</b>	<input type="checkbox"/>	<b>Real Estate Services</b>	<input type="checkbox"/>

Rate the newsletter	Excellent	Good	Satisfactory	Could be better	You would like Karvy Bazaar Baatein to (Express your expectation from the newsletter)
<b>Content &amp; information</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Value addition</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Language</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<b>Presentation</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Please mail this to KBB Feed back ,8-2-609/NT (2nd floor), Avenue 4, Street No.1, Banjara Hills, Hyderabad - 34, Phone No. 040 2344 0601, Email: kbb@karvy.com.

You could also give us your feedback at [www.thefinapolis.com/kbbfeedback.asp](http://www.thefinapolis.com/kbbfeedback.asp)

## Subscribe to Karvy Bazaar Baatein

Yes, I wish to subscribe to Karvy Bazaar Baatein, the weekly newsletter from Karvy.

I would like to subscribe for:

1 year : Rs.225     2 years : Rs.400     3 years : Rs.500

**Mode of payment:** Please pay by Cheque / DD in favour of "Karvy Stock Broking Limited" payable at Hyderabad. For outstation cheques (or cheques not payable at par) please add Rs.25/- as the collection charges to the above amount. This subscription form, along with your Cheque / DD may be sent to: KBB Subscriptions, 8-2-609/NT (2nd floor), Avenue 4, Street No.1, Banjara Hills, Hyderabad - 34, Phone No. 040 2344 0601 email: kbb@karvy.com.

Subscription Tenure	1 year	2 years	3 years
<b>No. of Issues</b>	52	104	156
<b>Cover Price @ Rs.5 per Issues</b>	260	520	780
<b>Subscription Price</b>	225	400	500
<b>You Save (Best offer)</b>	13.5%	23%	36%

### Subscription Request Form

Please write in BLOCK LETTERS.

Mr./Mrs./Ms. \_\_\_\_\_ (First Name) \_\_\_\_\_ (Last Name). Age: \_\_\_\_\_

Job Title/Designation: \_\_\_\_\_ Organization: \_\_\_\_\_

I would like to received Karvy Bazaar Baatein at the address: \_\_\_\_\_

\_\_\_\_\_ Tel No. \_\_\_\_\_ e mail : \_\_\_\_\_

**KARVY Regional Offices:** **Hyderabad:** Karvy Centre, 8-2-609/K, Road #10, Banjara Hills, Hyderabad-34, Ph: 040 - 2331 2454/2332 0251 ♦ **Ahmedabad:** 201-203, Shail, Opp: Madhusudhan House, Behind Girish Cold Drinks, Off C G Road, Ahmedabad - 380 006, Ph: 079 - 2642 0422/2640 0527/28 ♦ **Aurangabad:** Shop No.214/215, Tapadiya City Centre, Nirala Bazar, Aurangabad - 431 001, Ph: 0240-2363517/23/24/30 ♦ **Bangalore:** No.59, Skanda, Putanaroad, Basavanagudi, Bangalore - 560 004, Ph: 080 - 2662 1192, 2662 1193 ♦ **Bhopal:** Kay Kay Business Centre, 133, Zone 1, M P Nagar, Bhopal - 462 011, Ph: 0755 - 3013113, 3010728 ♦ **Chandigarh:** Sco 371-372, Above HDFC Bank, Sector 35-b, Chandigarh - 160 022, Ph: 0172 - 5071726, 5071727 ♦ **Chennai:** G-1, Swati Court, 22, Vijaya Raghava Road, T Nagar, Chennai, Ph: 044-2815 3445 ♦ **Cochin:** Kochi, G 39, Panampally Nagar, Opp: Kerala State Housing Board, Kochi-682 036, Ph: 0484-2310884, 2322152 ♦ **Coimbatore:** SNV Chambers, 482/483, Cross Cut Road, Opp: Power House, Gandhipuram, Coimbatore-641 012, Ph: 0422 - 2237 501 to 506 ♦ **Indore:** D M Towers, 105, 106 & 107, Above Standered Chartered Bank, Near Jangeerwala Chowrah, Indore - 452 001, Ph: 0731 - 3014200-19 ♦ **Jaipur:** S-16/A, Land Mark, Opp Jai Club, Mahaveer Marg, C-Scheme, Jaipur-302 001, Ph: 0141 - 2375039, 99, 2363321 ♦ **Kolkata:** Jatin Bagchi, Road-16, Jatin Bagchi Road, Ground Floor, Kolkata -700 029, Ph: 033 - 2465 5006, 2465 5392 ♦ **Lucknow:** 94, Mahatma Gandhi Marg, Opp: Governor House, Hazratganj, Lucknow - 226 001, Ph: 0522 - 2236820 to 26 ♦ **Ludhiana:** Ground Floor, Sco 2, Aptech Building, Feroze Gandhi Market, Ludhiana - 141 001, Ph: 0161-3018445, 3018460 ♦ **Mumbai:** Transworld Bldg., 16-26, Bake House, Maharashtra Chamber of Commerce Lane, Opp: MSC Bank, Fort, Mumbai - 400 023, Maharashtra, Ph: 022 - 2204 0229/230 ♦ **Nagpur:** 230-231, 3rd Floor, Shriram Shyam Bazar, Next to NIT Building, Sadar, Kingsway, Nagpur - 440 001, Ph: 0712 - 5612374, 5612375 ♦ **Nasik:** F-1, Suyojit Sankul, Sharanpur Road, Nashik - 422 002, Ph: 0253 - 5602542/43 ♦ **New Delhi:** 105-106, Arunachal Building,19, Barakhamba Road, Connaught Place, New Delhi -110 001, Ph: 011 - 41520316, 66305325, 2332 4401, 4409 ♦ **Pune:** Rachana Trade Estate, Law College Road, Erandwane, Pune - 411 004, Ph: 020-6604 8790 to 95 ♦ **Vadodara:** Sayajigunj, 31-34, Payal Complex, Near Vadodara Stock Exch, Opp: Vakal Seva Kendra, Sayajigunj, Vadodara - 390 005, Ph: 0265 - 2225 168/169, 2361 514 ♦ **Vijayawada:** 39-10-7, Opp: Municipal Water Tank, Labbipet, Vijayawada-520 010, Ph: 0866 - 2495 200, 400, 500 ♦ **Vizag:** 47-14-4, Eswar Paradise, Dwaraka Nagar Main Road, Vishakapatnam - 530 016, Ph: 0891-2752915 to 18



# KARVY BAZAAR BAATEIN

**KARVY** the **Finapolis**  
Your Personal Finance Adviser

23<sup>rd</sup> May 2008 to 29<sup>th</sup> May 2008

8

now a systematic  
investment plan



free life insurance

sms 'FREE'  
to 55454

Presenting  
**Reliance**  
sip+insure

Call : 3030 1111  
Toll free : 1800-300-11111

www.reliancecapital.com

• Easy monthly investment • In the unfortunate event of a demise, we will pay the unpaid installments • No medical tests required • Your family gets the benefit of your smart investment planning

SIP is also available without insurance cover.

• Rs.1 lac crore of Assets Under Management • 65 lac investors

**RELIANCE**  
**Mutual Fund**

Anil Dhirubhai Ambani Group

India's No.1 Mutual Fund

## apne systematic investment plan ko kijiye zindagi proof

Rs.1 lakh crore AUM as on April 30th 2008. No. 1 in terms of AAUM as on April 30th 2008. Source: amfiindia.com. over 65 lac investors as on April 30th 2008. **Eligibility:** For individuals of >20 years and <46 years of age. **Minimum Investment Amount:** Rs.2000 per month. **Minimum Term:** 3 years. **Maximum Insurance Cover:** Rs.10 Lakhs per investor across all schemes/plans and folios. **Maximum Period of Contribution:** 15 years OR till attaining 55 years of age, whichever is earlier. **Load Structure: Entry Load:** As prescribed in the respective schemes. **Exit Load:** 2% if redeemed before the completion of Term. Cost of Insurance borne by the AMC. Available under selective schemes. 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. In the event of any adverse declaration in the Personal Statement of Health, the insurer reserves the right to call for further evidence of health and insurability. Subject to Conditions. **Sponsor:** Reliance Capital Limited Trustee: Reliance Capital Trustee Co. Limited **Investment Manager:** Reliance Capital Asset Management Limited. **Statutory Details:** The Sponsor, the Trustee and the Investment Manager are incorporated under the Companies Act 1956. **Risk Factors:** Mutual Funds and securities investments are subject to market risks and there is no assurance and no guarantee that the Schemes objectives will be achieved. As with investments in any securities, the NAVs of the units issued under the Scheme can go up or down depending on the factors and forces affecting the securities market. Past performance of the Sponsor/AMC/Mutual Fund is not indicative of future performance of the Scheme. Various schemes launched by Reliance Mutual Fund are only the name of the schemes and do not in any manner indicate either the quality of the Schemes, its future prospects or returns. The Sponsor is not responsible or liable for any loss resulting from the operation of the Scheme beyond their initial contribution of Rs.1 lac towards the setting up of the Mutual Fund and such other accretions and additions to the corpus. The NAV of the Schemes may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The Mutual Fund is not guaranteeing or assuring any dividends/bonus. The Mutual Fund is also not assuring that it will make periodical dividend/ bonus distributions, though it has every intention of doing so. All dividend/bonus distributions are subject to the availability of distributable surplus in the respective Scheme. For more details, please refer to the SIP Insurance Addendum. The same is available at all the DISCs/Distributors of RMF/www.reliancecapital.com. **Please read the offer document of the respective scheme carefully before investing.**

**Published from** Karvy House, 46, Avenue 4, Street, No.1, Banjara Hills, Hyderabad-500 034. Ph: 040-2344 0601, Email: kbb@karvy.com.

**Printed at** Harshitha Printers, 6-2-985, Yousuf Building, Adj. Railway Gate, Khairatabad, Hyderabad-500 004.

by **S. Gopichand** on behalf of Karvy Stock Broking Limited.

**Editor:** T S Harihar,

**Personal Finance Team:**

Atul, Pradeep, Murugavel, Pratul, Manoj, Karthik, Sourav, Prashant

**Designed by:** Raju, Naga, Priya

**RNI Regn. No.** APENG/2007/20423

For further details on personal finance products please visit: [www.thefinapolis.com](http://www.thefinapolis.com)

Subscriber's Address:

**For information on DEBT PRODUCTS contact: 1800 425 8283**