

BUSINESS POTENTIAL

Expected Business Potential in Rs. _____ in one year.

NOMINEE DETAILS- (Incense of Individual Agents Only):

I hereby nominate the person named below to receive the amounts of brokerage to my credit in the event of my death.

Nominee's Name: _____

Guardian's Name in case of Minor: _____ Date of Birth (if Minor): _____ Relationship: _____

Address of Nominee / Guardian: _____

_____ City _____ Pin _____

Specimen Signature
(Guardian in Case of Minor Nominees only) (In Black Ink)

FOR OFFICE USE ONLY : For Approval of Reliance Mutual Fund Branch / Regional Manager

Branch Manager Remarks: Having interviewed the applicant/checked and verified the credentials of the applicant as given above, I agree/Donot agree with the recommendations and approve / donot approve the empanelment of the applicant.

Empanelment approval: Approved (Date: _____) Rejected

Signature of Branch Manager: _____

Name of Branch Manager: _____

RMF Branch Seal

For Reliance Mutual Fund Branch Use

Empanelment Form Received Date

RCAM Branch Branch Name

Relationship Manager

SAP ID

State Region Zone

Segment Retail IFA ND BND Alternate Channel Regional

Key Services Provided to our Partners

| | |
|----------------------------------|---|
| "EDGE"- The Learning Academy | Training on AMFI, Functional Skills and Soft Skills |
| 24X7 Customer Care Center | Just dial 3030 1111/ 1800-300-11111 for your service needs |
| Daily Market Update SMS | Register your mobile numbers to subscribe this service |
| Daily Markets4U emailers | Subscribe for Latest Updates on www.reliance mutual.com |
| Direct Credit of Brokerage | Subscribe to enjoy direct credit of your brokerage |
| Auto E-mail Alert for Rejections | Ensure your updated email address is registered with us |
| Download Your Business Reports | By availing login facility from www.karvymfs.com |
| Co-branded SOA for Investors | Facility to download from www.karvymfs.com |
| Co-Branded Marketing Collaterals | Avail Co-branded forms/e-mailers on www.reliance mutual.com |
| Preprinted SIP Renewal Kit | To facilitate SIP renewals of your customer |

Checklist for Documents to be Submitted

| Documents | IFA | Partnership Firm | Company | HUF | Documents | IFA | Partnership Firm | Company |
|--------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------|-----|-------------------------------------|-------------------------------------|
| Copy of the AMFI Certificate | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Authorised Signatory List | NA | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> |
| Copy of the ARN Card | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Partnership Deed & Resolution | NA | <input checked="" type="checkbox"/> | NA |
| PAN Card Copy | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Board Resolution | NA | NA | <input checked="" type="checkbox"/> |
| Cancelled Cheque Copy | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | | | | |
| Memorandum & Articles of Association | NA | NA | <input checked="" type="checkbox"/> | NA | | | | |

TERMS AND CONDITIONS

For Empanelment as a Marketing Agent of Reliance Capital Asset Management Ltd.

1. The statements made by an agent in the Agent Empanelment Form and the declaration made therein shall be the basis of this contract.
2. An agent shall carry out such directions and instructions as may from time to time, be issued by Reliance Capital Asset Management Ltd hereinafter referred to as RCAM or persons duly authorised by the RCAM in this regard.
3. An agent / or its employees who are involved in distribution of Mutual Fund products must have passed the AMFI Certification Test (Advisor Module) and a Copy of the AMFI Registration Number (ARN) document must be submitted to RCAM for its verification and records.
4. An agent is not permitted to receive any cash on behalf of the AMC unless specifically authorised by RCAM in writing. They cannot also issue receipt of the cheques and demand drafts received along with the application forms on behalf of RCAM.
5. An agent is eligible for brokerage on the amounts mobilized by him / her at the rate (s) prescribed by RCAM. The rate(s) are subject to revision, from time to time, at the discretion of the RCAM and the agent shall be bound by such changes. The brokerage payable shall be inclusive of any tax, service, cost, charges and expenses incurred by the agent in connection with the agency.
6. In case the Agent receives any fee which is not due or payable to the Agent, the Reliance Capital Asset Management Limited(RCAM) /Reliance Mutual Fund(RMF) shall be entitled to recover or adjust all such amounts as are wrongly paid to the Agent.
7. RCAM will process the direct credit of brokerage in bank details as provided in the application form wherever possible.
8. RCAM reserves the right to call for any information or statistics about his/her business with respect to the business mobilized by him / her for other AMCs which the agent will be required to furnish.
9. The agent declares and covenants with RCAM to defend, indemnify and hold RCAM and its affiliates, promoters, successors in interest and permitted assigns harmless from and against all claims, damages or assertions of liability of any kind of nature resulting from:
 - a. Any breach of terms, covenants and conditions or other provisions hereof, or any Offer Document(s) or any actions or omissions there under;
 - b. Any failure to comply with all applicable legislation, statutes, ordinances, regulations, administrative rulings or requirements of law;
 - c. The misfeasance, malfeasance or fraudulent acts of and by the representatives of the agents; and
 - d. Any and all actions, suits, proceedings, assessments, settlement, arbitration judgments, cost and expenses, including attorneys' fees, resulting from any of the matters set forth herein above.
10. An agent shall at all times conduct himself/herself with propriety and decorum in a manner which is not prejudicial to the interest of RCAM and if RCAM has reasons to feel dissatisfied with the conduct of a agent, his/her agency would be discontinued.
11. The appointment of an agent shall be liable to be terminated by RCAM forthwith:
 - a. If he/she is found to be a minor or adjudicated as an insolvent or found to be of unsound mind by a court of competent jurisdiction;
 - b. If in course of any judicial proceedings it is found that he/she has knowingly participated in or connived at any fraud, dishonesty or misrepresentation against RCAM or any Unit holder of Reliance Mutual Fund.
 - c. If the AMC is satisfied that any statement made in the Agent Empanelment Form was false or misleading or intended to mislead.
 - d. If he/she acts in any manner prejudicial to the interest of RCAM / Reliance Mutual Fund; and
 - e. If he/she does not comply with all applicable legislation, statutes, ordinances, regulations, administrative rulings or requirements.
12. In addition to the reasons stated in the preceding paragraphs, RCAM shall also have the right to terminate the appointment of a marketing agent at any time by giving the agent 10 days notice without assigning any reasons thereof. An agent may also terminate the agency at any time by giving 10 days notice to RCAM.
13. RCAM at their discretion reserves the right to downgrade the status category of any agent.
14. RCAM may call back for commission being paid on any schemes in case of redemption before maturity or SIP discontinuation by investor.
15. An agent shall not have any claim against the RCAM / Reliance Mutual Fund for any loss incurred by him/her as not anticipated and arising out of any revision in the rate(s) of commission for business canvassed
16. An agent will not be entitled for any payment beyond the commission referred to above for the work done by him/her in connection with the agency.
17. An agent must read and understand the Offer Document of the respective scheme(s) carefully and explain the risks, investment objectives and the special features of the schemes to the investors. The agent must not make any representation concerning Units or the Mutual Fund except those contained in the Offer Document of the respective scheme(s), the Key Information Memorandum containing Application Forms and printed information issued by the AMC as information supplemental to such documents.
18. The agent must not use any unethical means to sell, market or induce any investor to buy / switch out units of Reliance Mutual Fund.
19. The agent shall comply with the provisions of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and guidelines issued by SEBI/AMFI from time to time pertaining to mutual funds with specific focus on regulations/guidelines on advertisements/sales literature and Code of Conduct for distributors and shall adhere to the same at all times.
20. In case of application by non-individual agent, a certified true copy of the relevant resolution or authority to make the application as the case may be, along with a certified true copy of the Memorandum and Articles of Association / Bye-Laws / Partnership Deed, certified true copy of the latest Audited Annual Accounts and Certificate of Registration and a list of Authorised officials with their names, designation and specimen signature duly attested by the Company Secretary or Bankers should be submitted.
21. The agent shall use only such Offer Documents, Key Information Memorandum containing Application Forms and advertising material provided by RCAM and the agent shall not design his / her own advertisement of the scheme(s) of Reliance Mutual Fund unless he / she has obtained prior approval in writing from RCAM.
22. The agency shall stand automatically terminated without any notice from the AMC/Mutual Fund upon disqualification or withdrawal of Regulatory or Government Approval to act in the capacity contemplated herein.

Signature _____

Name _____

ARN _____

P.T.O.

23. Appointment as an agent is subject to written confirmation by Reliance Capital Asset Management Ltd.
24. In respect of all disputes arising under this empanelment, the courts in Mumbai alone shall have jurisdiction.
25. The Agent shall help RCAM/ RMF comply with all the statutory and other applicable requirements relating to anti money laundering and/or Know Your Client guidelines issued and amended from time to time by any of the regulatory bodies in India.
26. The Agent undertakes that all employees, agents and representatives of the Agent shall at all times maintain strict confidentiality with regard to all matters and documentation and information relating to the RCAM/ RMF/ Reliance Capital Trustee Company Limited (RCTC), any Schemes and issues raised by the RCAM/ RMF/ RCTC from time to time and shall not divulge or allow or cause to be divulged any confidential or proprietary information or know how which it has received from the RCAM/ RMF/ RCTC or which comes into its hands or into the hands of any of its employees, agents and representatives.
27. The Agent shall be responsible for providing the Foreign Inward Remittance Certificate (FIRC) or the Certificate evidencing the subscription by way of debit to the NRE/ FCNR account of any Non Resident Indian (NRI) within five days from receiving credit to the RMF Account.
28. The Agent shall not in any way pledge or have any lien or charge on the properties of the RCAM/ RMF/ RCTC in its possession, for the fees payable to the Agent for distributing Units of RMF.
29. Provision of Documents : RCAM shall provide the Agent with copies of the Notices, Addendums and all other documents as may be related to each Scheme of RMF through email. The Agent undertakes to
 - Print and properly display the Documents in its offices and in distribution centre operated by it;
 - Provide the details of the email address to the RCAM and keep RCAM informed about the changes to the email id for meeting the above requirements
 - Provide legible hard copies of relevant Documents to investors/potential investors of RMF.

NOMINATION FACILITY

- a) The AMC offers nomination facility to distributor to enable the nominee to receive trail commissions on the business done before the demise of distributor holding ARN provided the distributor has complied with the Terms and Conditions mentioned herein above.
- b) In respect of all disputes arising under this empanelment, the courts in Mumbai alone shall have jurisdiction.
- c) RCAM reserves the right to establish the identity of the nominee at any time in future.

SEBI's Code Of Conduct (For Intermediaries of Mutual Funds)

1. Take necessary steps to ensure that the client's interest is protected
2. Adhere to SEBI Mutual Fund Regulations and guidelines related to selling, distribution and advertising practices. Be fully conversant with the key provisions of the offer document as well as the operational requirements of various schemes.
3. Provide full and latest information of schemes to investors in the form of offer documents, performance reports, fact sheets, portfolio disclosures and brochures, and recommend schemes appropriate for the client's situation and needs.
4. Highlight risk factors of each scheme, avoid misrepresentation and exaggeration, and urge investors to go through offer documents/key information memorandum before deciding to make investments.
5. Disclose all material information related to the schemes/plans while canvassing for business.
6. Abstain from indicating or assuring returns in any type of scheme, unless the offer document is explicit in this regard.
7. Maintain necessary infrastructure to support the AMCs in maintaining high service standards to investors, and ensure that critical operations such as forwarding forms and cheques to AMCs/registrars and despatch of statement of account and redemption cheques to investors are done within the time frame prescribed in the offer document and SEBI Mutual Fund Regulations.
8. Avoid colluding with clients in faulty business practices such as bouncing cheques, wrong claiming of dividend/redemption cheques, etc.
9. Avoid commission driven malpractices such as:
 - (a) recommending inappropriate products solely because the intermediary is getting higher commissions therefrom.
 - (b) encouraging over transacting and churning of mutual fund investments to earn higher commissions, even if they mean higher transaction costs and tax for investors.
10. Avoid making negative statements about any AMC or scheme and ensure that comparisons if any, are made with similar and comparable products.
11. Ensure that all investor related statutory communications (such as changes in fundamental attributes, exit/entry load, exit options, and other material aspects) are sent to investors reliably and on time.
12. Maintain confidentiality of all investor deals and transactions.
13. When marketing various schemes, remember that a client's interest and suitability to their financial needs is paramount, and that extra commission or incentive earned should never form the basis for recommending a scheme to the client.
14. Intermediaries will not rebate commission back to investors and avoid attracting clients through temptation of rebate/gifts etc.
15. A focus on financial planning and advisory services ensures correct selling, and also reduces the trend towards investors asking for passback of commission.
16. All employees engaged in sales and marketing should obtain AMFI certification. Employees in other functional areas should also be encouraged to obtain the same certification

I/We having read the above, agree and undertake to abide by Sebi's code of conduct.

Signature _____

Place: _____

Name _____

Date: _____

ARN _____