

**GOLD, EVERYDAY.****Reliance Gold in association with World Gold Council presents My Gold Plan.**

This revolutionary new plan lets you buy gold conveniently in small amounts, based on a daily average price. Simple, safe and secure, My Gold Plan Makes buying gold easier than ever.

BENEFITS OF THE PLAN**IT INSTANTLY TRANSFORMS YOUR EVERYDAY SAVINGS INTO GOLD**

MY GOLD PLAN enables you to save in 24 Karat, 995 fineness pure gold daily. It is 100% secure and backed by physical gold

IT MAKES GOLD ACCESSIBLE

You dont have to wait till you have "enough" money. MY GOLD PLAN lets you start saving from Rs. 1000 per month

IT PROVIDES YOU WITH DAILY PRICE AVERAGING

MY GOLD PLAN splits your purchases into equal parts, spread over 20 working days of a month, thereby insulating you from price volatility

IT LETS YOU CONVERT ACCUMULATED GOLD EASILY

MY GOLD PLAN gives you the choice to convert your accumulated gold grams into coins at multiple outlets across India.

IT GIVES YOU THE FLEXIBILITY TO CHOOSE A TENURE OF YOUR CHOICE

You can choose from 1/2/3/4/5 years based on your objectives

The Product Manager

Reliance Money Precious Metals Pvt. Ltd.
5th Floor, Express Building,
'E' Road, Churchgate,
Mumbai – 400 020,
Maharashtra
Tel. No - +91 22 3320 1212
Website: www.mygoldplan.co.in

Trustee

IDBI Trusteeship Services Ltd.
Asian Building, Ground Floor,
17, R. Kamani Marg,
Ballard Estate,
Mumbai - 400 001
Maharashtra
Tel. No. - +91 22 40807000,
Fax No. - +91 22 66311776
Website: <http://www.idbitrustee.co.in>

Safe Keeper

Lemuir Secure Logistics Pvt. Ltd.
Orion House,
12, K. Dubash Marg,
Mumbai – 400 023
Maharashtra
Website: <http://www.lemuirexpress.com>

This Product Brochure cum Application Form sets forth the information, which a prospective customer ought to know and understand before participating in Reliance My Gold Plan. This Product Brochure cum Application form is dated July 9, 2012 and remains effective until a material change occurs. Material changes will be notified by the Product Manager to all subscribers. For further details of Reliance My Gold Plan customers may contact the **Toll Free No. 1800 200 2267** or **email customer.support@mygoldplan.co.in**

DEFINITIONS AND ABBREVIATIONS

R-MGP	Reliance My Gold Plan
RMPM	Reliance Money Precious Metals Pvt. Ltd.
KYC	Know Your Customer
PAN	Permanent Account Number
POP	Points of Presence
NRI	Non-Resident Indian
Customer	Members of the general public who have signed-up / enrolled for Reliance My Gold Plan for the purposes of purchasing gold
Business Day/Working Day	A Business Day / Working Day means any day other than Saturday or Sunday or a day declared as holiday under the Negotiable Instruments Act, 1881 or a day on which normal business could not be transacted due to storms, floods, bandhs, strikes, riots or any other events as RMPM may specify from time to time
Clear Funds	Clear funds refers to the funds available for the purchase of Gold Grams
Fulfillment	The complete process starting from placing of a request for delivery of the accumulated Gold Grams by the Customer till the actual physical delivery of Gold Coin to the customer
Fulfillment Centers	The shops / outlets of the Fulfillment Partner, whether owned by the Fulfillment Partner directly or operated by a franchisee of the Fulfillment Partner, from where a Customer shall be entitled to take physical delivery of the Gold Coins.
Safekeeping Charge	A charge which is levied in case of safe keeping of Gold Coin beyond a defined period of time

PRODUCT DETAILS

Name of Plan	Reliance My Gold Plan
Plan Objective	Disciplined accumulation of gold grams on a daily basis and obtain physical gold at a future date
Who can subscribe	The following persons (subject to permissions under their respective constitutions and relevant State Regulations) are eligible to subscribe to the Plan: 1) Adult Resident Indian Individuals 2) Non – resident Indians 3) Minors wherein Parents / Lawful guardians are applying on behalf of minors 4) Hindu Undivided Families (HUFs) in the name of HUF or Karta
Daily Cost Averaging	Clear funds from Monthly and Additional Subscriptions shall be split into 20 equal tranches which shall be utilized over 20 successive business days for allotment of Gold Grams as per the Daily Gold Price.
Monthly Subscription Amount	₹ 1000/- and in multiples of ₹ 500/- thereafter
Additional Subscription Amount	₹ 1000/- and in multiples of ₹ 500/- thereafter. Customers have an option to make lump sum purchases. Such additions will not be adjusted against any monthly dues. Average Pricing Methodology will be applicable on such additional purchases.
Tenure	1 / 2 / 3 / 4 / 5 years
Daily Gold Price	Daily Gold Price (up to 2 decimal points) in Rupees per gram for 24 Carat Gold of 995 fineness shall be declared by RMPM on or before 11:00 am for all business days. The Daily Gold Price will be uploaded on www.mygoldplan.co.in .
Gold Grams Allotment	Gold Grams of 24 Carat Gold of 995 fineness and upto 4 decimal points rounded down shall be allotted to the customers under the R-MGP Plan
Lock-in period	6 months from the date of initial subscription. Fulfillment of Gold Grams shall not be permitted during the Lock-in period.
Payment Modes	Cheque / DD / Pay Order / ECS / Direct Debit
Fulfillment Options	24 Carat Gold of 995 fineness or more available in Gold Coins of denominations of 0.5 / 1 / 5 / 8 / 10 / 20 / 50 grams.
Charges	1.5% Administrative charge. This charge shall be levied on every Gold Grams Allotment by effecting a mark-up of 1.5% on the Daily Gold Price. This is a non-refundable fee paid towards setup/ administration costs 2.5% Pre-Termination charges on cumulative subscription amount paid shall be charged if Gold grams are fulfilled prematurely (i.e. post lock-in period but before deemed maturity date) 0.5% per annum Safe Keeping Charges on the total subscription amount. The charge is applicable Only in case the customer does not take delivery of Gold Coins within 60 days from the date of issue of Fulfillment Voucher or the date of completion of chosen tenure whichever is earlier
Fulfillment related Payments	The customer will have to make the following payments at the time of Fulfillment <ul style="list-style-type: none"> • Rounding off to the nearest incremental 0.5 grams at the prevailing Daily Gold Price • Coin making charges as applicable • Taxes such as VAT and any other applicable State taxes
Customer Communication	Physical copy of welcome letter to be sent to customer on successful generation of Customer ID. Statement of Holding will be issued only by email on a monthly basis. Physical copy of the Statement of Holdings as on the 31st of March will be dispatched within 20 Business days.

TERMS AND CONDITIONS

1. Reliance My Gold Plan (henceforth referred to as "the Plan") is offered by Reliance Money Precious Metals (RMPM) to enable disciplined accumulation of Gold Grams by customers for their personal requirements. The Plan enables customers to accumulate physical gold in small quantities at periodic intervals through a "Daily Cost Averaging".
2. The Plan is NEITHER a financial product NOR a deposit but a method of accumulating gold for the personal requirements of the customer. RMPM offers no investment advice or any assured returns while promoting the Plan.
3. A Trustee has been appointed by RMPM who shall act for and on behalf of the customers. On the occurrence of an event of default as described under the provision of the security documents, more particularly described in the Trustee Agreement between RMPM and Trustees, the Trustee shall take all such steps to enforce the security interest and distribution of compensation in the manner set out under said security documents
4. Participation in this plan is voluntary on the part of the customer. The Plan is NON TRANSFERABLE and fulfillment of the Plan would be made solely to the customer/his nominee in Person.
5. The gold offered under this Plan is of 24 Karat 995 fineness. Customer can opt for fulfillment of his/her accumulated Gold Grams in coins through the registered fulfillment partners. No claims whatsoever will be entertained by RMPM once the gold coin(s) has been collected by the customers from the fulfillment partners.
6. Participation under this Plan is open to Resident and Non-Resident Individuals including minors (through their guardians) and Hindu Undivided Families (HUF) only.
7. By participating in this plan the customer is deemed to have read, understood and accepted the Terms and Conditions of the Plan as contained herein. These Terms and Conditions are binding on the customers upon their signing the Application Form and tendering payment thereof.
7. **Subscription Details**
 - 7.1. Customers are required to indicate their choice of tenure and monthly subscription amount at the time of filling the application form.
 - 7.2. The various tenures available under the Plan are 1 / 2 / 3 / 4 / 5 years.
 - 7.3. The lock-in period of the Plan is 6 months. Customer cannot put a fulfillment request before the completion of the lock-in period.
 - 7.4. The minimum monthly subscription amount which the customer has to commit at the time of registration shall be Rs. 1000/- and in multiples of Rs. 500/- thereafter.
 - 7.5. The customer cannot change the Monthly Subscription Amount and the Tenure selected at the time of registration. However, the customer may make additional subscriptions of a minimum of Rs. 1000/- and in multiples of Rs. 500/- thereafter.
 - 7.6. The remittance of the initial monthly subscription amount shall be made by a single cheque/DD payable locally, in the city where the collection centre of RMPM is located/where the application is submitted. Outstation Cheques/DD or cash will not be accepted. Cheque/DD should be crossed "Account Payee" and drawn in favor of "Reliance My Gold Plan Application No.". DD charges will not be borne by RMPM.
 - 7.7. The remittance of the subsequent monthly subscription amounts shall be via ECS/Direct Debit mode only for which the customer will have to sign an ECS/Direct Debit Mandate at the time of Registration.
 - 7.8. Monthly/Additional Subscriptions paid by the customers are advance purchase consideration for future purchase of gold.
8. **Customer ID**
 - 8.1. A "Customer ID" will be generated within 5 Business Days of the date of submission of the Application Form at the Official Points of Presence. Application Forms received after 4.00 pm on any business day shall be deemed to have been submitted only on the next business day. The Customer ID shall be created subject to (i) the application form and the supporting documents being valid and acceptable, and (ii) realization of the first cheque/DD submitted along with the Application Form.
 - 8.2. Customers shall be intimated by email/SMS on (i) realization of the Cheque/DD and (ii) upon creation of Customer ID.
9. **Rejection of Application**
 - 9.1. Application Form shall not be returned once the Application Form has been received at any of the Official Points of presence and is under review.
 - 9.2. RMPM reserves the right to reject any application on any ground for non compliance of requisite norms. In the event of rejection of application, RMPM will refund the advance amount received directly to the customer. However, once the application is accepted the subscription amount paid by the customer under the Plan shall not be refunded.
 - 9.3. RMPM shall not accept requests for exchange of Gold Coins once fulfillment is done under this Plan.
 - 9.4. RMPM shall not accept requests for transfer or assignment of any payment made by the customer.
10. **Customer Communication**
 - 10.1. It is mandatory for the customer to provide his/her mobile phone number. Customer should also preferably mention a valid Email ID in the Application Form. Upon enrollment in the Plan, the customer shall be sent a Welcome Letter, Statement of Holdings and Frequently asked questions on his/her Email ID.
 - 10.2. The customer shall be sent a Statement of Holdings to his registered Email ID on a monthly basis. The Statement of Holdings shall reflect the monthly/additional subscription amounts paid by the customer and the Gold Grams accumulated during the relevant period. No Statement of Holdings shall be sent to the customer unless a valid Email ID is updated by the customer.
11. **Know Your Customer (KYC) Compliance**
 - 11.1. Customers shall provide self attested copies of acceptable proofs of identity and address
 - 11.2. A self certified copy of the PAN card of the customer (designated guardian in case of a minor) shall be mandatory to be submitted with the application form in case the total subscription amount exceeds an amount of Rs. 5 lakh anytime during the tenure of the Plan.
12. **Gold Price and Gold Grams Allotment**
 - 12.1. The Daily Gold Price offered by RMPM under this Plan may be different from that available in the open market or at any other retail outlets. The daily price at which the Gold grams are purchased on Business Days will be as disclosed on the website of RMPM and shall be up to two decimal points.
 - 12.2. The Gold Price charged to the customer would be after loading the Administrative Charges on the Daily Gold Price. The Administrative Charge would be 1.5% of the Daily Gold Price and shall be non-refundable. For example, if the Daily Gold Price was Rs. 2800, then the price charged to the customer after effecting the Administrative Charge would be Rs. 2842.
 - 12.3. Gold Grams upto 4 decimal points rounded down shall be credited to the customer's account by dividing the Daily Purchase Amount (equivalent to 1/20th of the subscription amount) by the Gold Price (incl. of administrative charges) on each business day starting from T+1 (where T is the date of realization of customer payment to RMPM) for 20 successive business days.
- 12.4. In case there is an additional purchase by the customer in any month, then this amount would again be split into 20 Daily Purchase Amounts.
- 12.5. Gold Price shall only be published on Business Days. A Business Day means any day other than Saturday or Sunday or a day declared as holiday under the Negotiable Instruments Act, 1881 or a day on which normal business could not be transacted due to storms, floods, bandhs, strikes, riots or any other events as RMPM may specify from time to time.
- 12.6. In case of erroneous credit of Gold Grams the same shall be reversed.
13. **Nomination**
 - 13.1. Nomination is mandatory for customers in Reliance My Gold Plan.
 - 13.2. Minor can be nominated and in that event, the name, address and signature of the guardian of the minor shall be provided by the customer. However, the customer cannot be a designated guardian for a minor nominee. Guardian on behalf of the minor should either be a Natural guardian (i.e. father or mother) or a court appointed Guardian.
 - 13.3. In the event of death of the customer, the nominee (or the designated guardian of the nominee in the case a nominee being a minor) can take delivery of accumulated gold under the Plan. In such cases, the nominee (or the designated guardian, as the case may be) needs to provide (i) proof of identity bearing his/her signature, and (ii) the death certificate of the customer.
14. **Fulfillment Process**
 - 14.1. Customer can request for fulfillment in the form of Gold Coins from any of the designated coin fulfillment outlets. Under no circumstances cash or cash equivalents shall be made available to the customer upon fulfillment.
 - 14.2. At the time of making a request for fulfillment, the customer has to specify the (i) the denominations of gold coins and (ii) the designated gold coin fulfillment outlet from where he /she shall take delivery of the gold coins
 - 14.3. At the time of making the fulfillment request the customer shall be intimated of the fulfillment related payments to be made towards (i) rounding off the accumulated gold grams to the nearest higher 0.5 gram, (ii) the applicable taxes on the Gold Coins being fulfilled and (iii) the making charges on the Gold Coin(s) purchased. The price of Gold Grams purchased for rounding off purpose shall be at the rate prevailing on the day of such purchase. Customer shall pay Cheque / DD (subject to realization) towards the fulfillment related payments so calculated.
 - 14.4. Customer shall be issued a sales invoice and fulfillment voucher on successful realization of the additional amount paid towards rounding-off, taxes and making charges. The fulfillment voucher shall have a validity of 60 days from the Voucher issue date.
 - 14.5. The customer shall take physical delivery of the gold coin(s) from any of the fulfillment partners post 15 days of date of issue of the coin fulfillment voucher. The fulfillment voucher shall be valid only on realization of the fulfillment related payments from the customer.
 - 14.6. The customer shall be liable to pay "Safekeeping Charge" (towards the cost of storage and Insurance) at the rate of 0.50% per annum on the total value of subscriptions paid, till the delivery of gold coin(s) is taken by the customer. This charge shall become applicable from the 61st day of completion of Tenure. The customer unconditionally authorizes RMPM to liquidate and/or dispose of the whole/part of the accumulated gold grams to recover the Safekeeping Charges to the extent of the amount due
 - 14.7. At the time of collection of gold coins, the customer shall come in person and shall provide a copy of his/her photo ID proof along with the fulfillment voucher issued by RMPM. If the customer is a minor, then the Guardian shall accompany the minor and a copy of the Guardian's Photo ID proof shall be required.
 - 14.8. The liability of RMPM ends on issuance of fulfillment voucher /sales invoice for the accumulated grams. No claims whatsoever will be entertained by RMPM once the gold coins have been collected by the customers from the fulfillment partner. The designated gold coin fulfillment outlet shall be solely responsible for the declared purity of the gold coins under the Plan
15. **Pre-Mature Fulfillment**
 - 15.1. Fulfillment during the lock-in period is not allowed. A Pre-termination fee of 2.5% shall be payable on the cumulative subscription amount paid by the customer in case of pre-mature fulfillment post lock-in period as per the table below
 - 15.2. While submitting the pre-mature fulfillment request, the customer should also submit monthly installment ceasure instructions. There should be a minimum of 30 days gap from the date of monthly ceasure to next installment
 - 15.3. The pre-mature fulfillment will be effected only after the monthly subscription amount for the month has been invested as per the Daily Cost Averaging procedure over the remaining business days
 - 15.4. A fulfillment voucher shall be generated only after the payment of the Pre-termination fee and other fulfillment related payments as specified in the Fulfillment Process (Point 14).
 - 15.5. Safe Keeping charge shall become applicable from the 61st day of Voucher Issue date in the case of pre-mature fulfillment.
16. RMPM reserves its right to alter, amend, add or delete a part or whole of the Plan upon prior written notice of at least 2 months and with an option to the customer to fulfil the Plan immediately thereafter by following the procedure mentioned in clauses 14 and 15 above
17. RMPM also reserves its right to discontinue the Plan any time after 3 years by providing prior written notice of at least 2 months and in such an event no new subscriptions will be accepted and all fulfillment requests of the existing customers of the Plan will be processed as per the above terms and conditions immediately on such discontinuation
18. In case the customer fails to make 3 consecutive monthly subscriptions, the Customer ID would go into a dormant mode on the date the 3rd payment failed. The customer can activate such account by paying Safe Keeping charges for the period for which the Customer ID has been dormant.
19. **Periodic Payment Details**

There should be a gap of minimum 30 days for the 1st monthly subscription date from the account opening date i.e. the initial subscription date. If the number of days between initial subscription date / account opening date and 1st monthly subscription date are less than 30 days, then the 1st monthly subscription date will start from next month.

Initial Subscription / Account Opening Date	Customer Opted for	1st Monthly Subscription Date
21-May-2012	10-Jun-2012	10-Jul-2012
20. The coin fulfillment partners, Trustee, Safe Keepers or Service Provider may be changed by RMPM at any point of time. Details of such changes would be available on the website www.mygoldplan.co.in
21. Disputes, if any, are subject only to the jurisdiction of the courts at Mumbai.

ILLUSTRATION (For indicative purpose only)

Tenure Opted	12 months	Monthly Subscription	₹ 2000.00
First Subscription Date	24-May-2012	Last Subscription Date	10-May-2013

Date	Details Subscription	Daily Subscription Amount (in ₹)	Gold Gram Price (in ₹)	Gold Gram Price (in ₹) (incl. Admin charge)	Gold Grams Allotment	Cumulative Gold Gram Balance
24-May-2012	Monthly Subscription realized					
25-May-2012	Daily Average (1/20)	100.00	3057.68	3,103.55	0.0322	0.0322
28-May-2012	Daily Average (2/20)	100.00	3075.16	3,121.29	0.0320	0.0642
29-May-2012	Daily Average (3/20)	100.00	3090.52	3,136.88	0.0318	0.0960
30-May-2012	Daily Average (4/20)	100.00	3072.19	3,118.28	0.0320	0.1280
31-May-2012	Daily Average (5/20)	100.00	3098.67	3,145.15	0.0317	0.1597
1-Jun-2012	Daily Average (6/20)	100.00	3086.81	3,133.11	0.0319	0.1916
4-Jun-2012	Daily Average (7/20)	100.00	3190.32	3,238.17	0.0308	0.2224
5-Jun-2012	Daily Average (8/20)	100.00	3242.75	3,291.40	0.0303	0.2527
6-Jun-2012	Daily Average (9/20)	100.00	3255.47	3,304.30	0.0302	0.2829
7-Jun-2012	Daily Average (10/20)	100.00	3200.38	3,248.39	0.0307	0.3136
8-Jun-2012	Daily Average (11/20)	100.00	3125.16	3,172.04	0.0315	0.3451
11-Jun-2012	Daily Average (12/20)	100.00	3171.78	3,219.35	0.0310	0.3761
12-Jun-2012	Daily Average (13/20)	100.00	3191.90	3,239.78	0.0308	0.4069
13-Jun-2012	Daily Average (14/20)	100.00	3216.27	3,264.51	0.0306	0.4375
14-Jun-2012	Daily Average (15/20)	100.00	3226.86	3,275.27	0.0305	0.4680
15-Jun-2012	Daily Average (16/20)	100.00	3230.04	3,278.49	0.0305	0.4985
18-Jun-2012	Daily Average (17/20)	100.00	3223.69	3,272.04	0.0305	0.5290
19-Jun-2012	Daily Average (18/20)	100.00	3256.53	3,305.37	0.0302	0.5592
20-Jun-2012	Daily Average (19/20)	100.00	3243.81	3,292.47	0.0303	0.5895
21-Jun-2012	Daily Average (20/20)	100.00	3202.51	3,250.54	0.0307	0.6202

PAYMENT MODES

Electronic Clearing Service (ECS): There are 88 ECS locations across India. After getting a mandate from the customer, funds are cleared from the respective account of the customer's bank to R-MGP account within 2 days and for few locations beyond 2 days depending on the clearing cycle of the respective locations This is also one of the safest modes of transfer of funds thru electronic clearing introduced by RBI.

Direct Debit: If customer has a bank account, with a participating bank with which RMPM has tied up, the fund transfer will happen through Direct Debit Mode. This facility is carried out on the basis of the mandate given by the customer.

Sr. No	Payment Mode	Clearing
1	ECS	One/Two days or Five/seven days (depending on the clearing cycle of that particular location)
2	Direct Debit	T+1
3	Cheque	As per MICR clearing cycle of RBI
4	MICR	Two days but in some cases 3-7 days

Location	ECS (RBI Locations)	ECS (Non-RBI Location)	MICR (RBI Locations)	MICR (Non-RBI Locations)
Tier1	T+3 days	NA	T+2 days	NA
Tier2	T+3 days	T+3 days	T+2 days	T+3 days
Tier3	NA	T+4 days	NA	T+4 days
Tier4	NA	T+5 days	NA	T+5 days

The Coin Fulfillment Partners, Trustee, Safe Keepers or Service Provider may be changed by RMPM at any point of time. Details of such changes would be available on the www.mygoldplan.co.in

DOCUMENTS TO BE SUBMITTED

Application Form	All information is correctly provided and legibly stated
Applicant/Guardian's Photo	Please paste the Applicant's Photo in the box provided at the top of the page. In case Applicant is minor then, Photo of Guardian should be pasted
Proof of Identity	Any document proof (listed) duly attested by applicant is provided
Proof of Address	Any document proof (listed) duly attested by applicant is provided
Cheque/DD	Initial subscriptions remittance should be made by a single cheque / DD and must be payable locally, in the city where the official point of presence is located. Out station cheques/ DDs or cash will not be accepted The Cheque/DD should be crossed/ marked "Account payee" and drawn in favor of "Reliance My Gold Plan Application No....." In case payment is made through Demand Draft or Pay Order remittance should be for GROSS SUBSCRIPTION AMOUNT. DD Charges will not be borne by RMPM
ECS/Direct Debit Mandate	All information is correctly provided and legibly stated & copy of cheque provided

Submit all documents to the nearest Point of Presence (updated on the website www.mygoldplan.co.in) or to the nearest CAMS Services Centre (updated on the website www.camsonline.com)



PHOTOGRAPH
Please affix the recent
passport size photograph
and sign across it

W6002942
Application No.

APPLICATION FORM

Distributor Name & Code	Sub Agent Code	For Office use only

Existing Customer in Reliance My Gold Plan (refer instruction 3) Y N: If Yes please mention Customer ID. _____ & Name _____

Section 1: APPLICANT'S DETAILS (Refer Instructions 1, 2)

Name of Applicant F I R S T N A M E M I D D I E N A M E
 L A S T N A M E Gender Male Female

Status of Applicant (Please) Resident Individual On Behalf of Minor HUF NRI Date of Birth D D M M Y Y Y Y

For Subscription "On behalf of Minor" (* Attach Mandatory documents as per instructions)

Proof of DOB: Birth Certificate School Certificate / Mark sheet Attached Passport Any other _____
Guardian named below is: Father Mother Court Appointed*

Name of Guardian _____
(If Minor)

Address (Refer Instruction 4) _____

Landmark _____ City _____

State _____ Pincode (mandatory) _____

Overseas Address (Mandatory for NRI) _____

Occupation (Please) Service Professional Business Housewife Retired Student Other _____

Mobile (mandatory) + 9 1 _____ STD _____ Tel.(Off.) _____

Tel.(Resi.) _____ Email (Refer Terms and Conditions 10.1 and 10.2) _____

Section 2: KNOW YOUR CLIENT (KYC) DETAILS

PAN (Applicant / Guardian) _____ Copy of PAN attached. (Refer instruction 5)

Proof of Identity submitted (by applicant not submitting PAN Card Proof): Please Tick (✓)

UID (Aadhaar) Passport Voter ID Driving Licence Identity card/ document with applicant's Photo*
(*Identity card/ document with applicant's photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members, Credit Cards/Debit Cards with photograph issued by banks

Proof of Address to be provided by applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

Passport Ration Card Registered Lease/Sale Agreement of Residence Driving License Voter Identity Card UID (Aadhaar)
 Latest* Bank A/c Statement/Passbook Latest* Telephone Bill (only Land Line) Latest* Electricity Bill Latest* Gas Bill **Others (Please specify)

*Not more than 3 Months old

Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary Public/Elected Representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority. (**) Identity card/ document with proof of address issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members. The proof of address in the name of the spouse may be accepted

R-MGP ACKNOWLEDGEMENT SLIP (TO BE FILLED IN BY THE APPLICANT)

Received with thanks from Mr./Mrs./Ms. _____ an application for allotment of Gold
gold grams under **R-MGP** as per advance payment details below:

Date of Acknowledgement D D M M Y Y Y Y Tenure (in years) 1 2 3 4 5

Payment Mode Cheque / DD / Payorder Payment Details Cheque No _____

Amount (₹) _____ Cheque Date D D M M Y Y Y Y Payment from Bank A/c No. _____

Bank Name _____ Branch _____

Monthly Subscription Option ECS / Direct Debit (Please fill ECS mode)



Section 3: INITIAL SUBSCRIPTION AND MONTHLY SUBSCRIPTION DETAILS

Tenure (in years) 1 2 3 4 5

Monthly Subscription Amount (₹)

Initial Subscription details Cheque / DD / Payorder*

Monthly Subscription Option ECS / Direct Debit (Please fill ECS Debit / Direct Debit collection mandate form)

Cheque Details* Cheque / DD/ Payorder No. Amount (₹) Date

Payment from Bank A/c No. Bank Name Branch

Account Type Savings Current NRE NRO

*Cheque/DD should be crossed "Account payee" and drawn in favor of "Reliance My Gold Plan Application No."

Section 4: NOMINATION DETAILS (Refer Instructions 6)

Name of Nominee First Name Middle Name Last Name

Gender Male Female Date of Birth

Name of Guardian (in case of Minor) (refer instruction 11) First Name Middle Name Last Name

Address (Refer Instruction 4)

Landmark City

State Pincode (mandatory)

Relationship with the Applicant

Section 5: DECLARATION & SIGNATURES

I propose to enrol with Reliance My Gold Plan (R-MGP), subject to terms & conditions of the product brochure as amended from time to time. I have read and understood (before filling application form) the terms & conditions mentioned in the product brochure, and I accept the same I have neither received nor been induced by any rebate or gifts, directly or indirectly, while enrolling to R-MGP. I declare that the subscriptions proposed to be remitted in R-MGP will be from legitimate sources only and will not be with any intention to contravene/evade/avoid any legal/statutory/regulatory requirements I understand that Reliance Money Precious Metals Pvt. Ltd. (RMPM), may, at its absolute discretion, discontinue any or all of the services by giving prior notice to me I authorise RMPM to debit my customer ID with the service charges as applicable from time to time I hereby authorise the aforesaid nominee to receive all the gold accrued to my credit, in the event of my death. Signature of the nominee acknowledging receipts of the proceeds of R-MGP shall constitute full discharge of liabilities of RMPM in respect of my customer ID

Date of Birth

Place

Signature / Thumb Impression of Applicant
(Refer Instruction 10)

INSTRUCTIONS

- Please read the product brochure of Reliance My Gold Plan (R-MGP) carefully before enrolling. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the application form and tendering payment
- The application form must be filled in English in BLOCK letters using black or dark blue colored ink. Incomplete applications are liable to be rejected. Please tick in the appropriate box for relevant options wherever applicable. Please do not overwrite. For any correction / changes (if any) made, the primary applicant is requested to authenticate the same by canceling and re-writing the correct details and counter-signing the same. Please refer to the checklist at the bottom of the application form to ensure that the requisite details and attachments have been provided. This will help in avoiding processing delays and / or rejection of your application form
- Existing customers of R-MGP who wish to make additional subscriptions may provide the existing Customer ID and proceed directly to the section relating to subscription details
- The applicants' name and address must be given in full (P.O. Box No. alone is not sufficient). This will be used for correspondence/contacting the customer. If the Applicant is a minor, the name of the guardian who will sign on behalf of the minor should be filled in the space provided. Please fill in your date of birth as this may be required for validating your identity for certain transactions/communication. Also, please provide Telephone No./E-mail Id of the Applicant, so as to facilitate faster and efficient communication
- PAN Requirements: PAN shall be mandatory in case the total subscription amount exceeds an amount of Rs. 5 lakh anytime during the tenure of the Plan.
- Nomination is a mandatory requirement for all applicants. Nomination can be changed at anytime during the tenure of the Plan.
- Signatures should be in English or in any other Indian language. Thumb impressions must be attested by a Judicial Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF
- The Applicant cannot be the Guardian in case a minor is being nominated.
- If you have invested through a distributor kindly specify the Name and Distributor Code of the distributor else for Direct Investment please Mention "Direct" in the Column "Distributor Name & Code". In case nothing is specified then by default the Distributor Name & Code will be treated as Direct.
- In case the Applicant is a minor the relationship/status of the guardian as father, mother or legal guardian and Date of birth of the minor shall be specified in the application form and following documents shall be submitted along with the application form as evidence:
 1. Birth certificate of the minor, or
 2. School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or
 3. Passport of the minor, or
 4. Any other suitable proof evidencing the date of birth of the minor.
 5. In case of court appointed legal guardian, supporting documentary evidence shall be provided.
 6. In case of natural guardian a document evidencing the relationship if the same is not available as part of the documents submitted

Reliance My Gold Plan is Gold Accumulation Plan.

The Plan is neither a financial product nor a deposit and does not give any yield, interest or return

For any additional details or queries contact us on Toll Free no. 1800 200 2267
or email: customer.support@mygoldplan.co.in or visit our website www.mygoldplan.co.in



Reliance Money Precious Metals Pvt. Ltd.
5th Floor, Express Building,
'E' Road, Churchgate, Mumbai - 400 020

**Electronic Clearing Service
RBI-ECS Debit / Direct Debit collection Mandate form**

I / We the account holders with the Bank as per details below hereby request and authorise the Bank to accept this ECS Debit (Clearing)/Direct Debit mandate executed by me/ us in favour of M/s Reliance Money Precious Metals Pvt. Ltd. and submitted by them or through their authorised service provider under RBI ECS debit procedures. I / We further request and authorise the bank to debit my / our account to honor the periodical payment contribution requests presented by the service provider. Various details of bank account and periodical payment are furnished below:

BANK ACCOUNT DETAILS

I/We hereby authorise Reliance Money Precious Metals Pvt. Ltd. and their authorised service providers to debit my/our following bank account by ECS Debit (Clearing)/Direct Debit to account for collection of Monthly Subscription Payments (Applicant should be amongst one of bank account holders.)

Bank Account Number:

Account Type Savings Current NRE NRO

Bank Account Holder's Name(1st holder):

Bank Name:

Bank Branch Name / Address:

Bank City: PINCODE

Bank Branch MICR Number (9 DIGITS): IFSC Code

as appearing in Cheque leaf- please attach a copy of cancelled cheque/ banker's attestation. MICR Code starting and/or ending with 000 are not valid for ECS.

PERIODIC PAYMENT DETAILS

Debit Date (tick applicable date):** 10 20 Amount of Subscription: ₹

From**: To** : FREQUENCY : Monthly

(**Refer section for Payment Modes)

BENEFICIARY / CONTRIBUTION DETAILS

Name of the Beneficiary: **Reliance Money Precious Metals Pvt. Ltd.**

Contribution Product Code: **R-MGP**

Product Name: **Reliance My Gold Plan**

R-MGP Account / Customer ID :

Customer / Contributor's Name:

DECLARATION

I/We wish to inform you that I/We have registered for the subject scheme for the contribution payment to the beneficiary as per account details as above by debit to said Bank account. I/We express my willingness for participation in ECS/Direct Debit scheme. I declare that the particulars given above are correct and complete. I/We agree to discharge the responsibility expected of me as a participant under the ECS/Direct Debit scheme. I/We hereby authorize the beneficiary or their representatives to get this mandate lodged with bank / get verified and further execute by raising debits on the applicable dates through ECS/Direct Debit scheme. If the mandate is not lodged / transaction is not collected or delayed for reasons beyond control of the beneficiary / service provider representative or on account of incomplete or incorrect information, I/We shall not hold them responsible. I/We shall keep indemnified for claims and actions, that beneficiary or representative may incur, for execution of transactions in conformity with this mandate

AUTHORISATION

I/We hereby request and authorise the bank to honor the periodic debit instructions raised as above and cause my account to be debited accordingly. Charges, if any, for mandate verification may be debited to my account. I hereby undertake to keep sufficient funds in the account well prior to the applicable date and till the date of execution. If the date of debit happens to be a holiday or non working day for the bank or location, the debit may happen on any subsequent working day. Debited contributions may be passed on to the beneficiary / representative as per rules, procedures and practices in force.. I/We shall not dispute any debit raised under this mandate and as specified therein and during or for the validity period. I/We shall keep indemnified for claims that Bank may incur for reason of execution in conformity with this mandate

As per Bank records	Account Holder- 1st	Jt. Account Holder - 2nd	Jt account Holder -3rd
Name			
Signature			

FOR BANK USE ONLY

Certified that the bank account details and signatures of the account holders are correct and as per bank's records.

Date

Stamp & Signature of the Authorized Official of the Bank

**Reliance Money Precious Metals Pvt. Ltd.**

5th Floor, Express Building,
'E' Road, Churchgate, Mumbai - 400 020

ECS Debit collection: Monthly subscription payment through Electronic Clearing Service (ECS) (Debit Clearing) of the Reserve Bank of India (RBI). Customers may also enroll for Auto Debit facility through ECS (Debit Clearing) of the RBI. List of cities for Auto Debit Facility via ECS (Debit Clearing) should conform to the ECS Debit locations approved by RBI. The same is available on www.rbi.org.in and are given as under:

List of cities for transaction facility via ecs (debit)

Agra, Ahmedabad, Allahabad, Amritsar, Anand, Aurangabad, Asansol, Bangalore, Bardwan, Baroda, Belgaum, Bhavnagar, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttak, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Gorakhpur, Guwahati, Gulbarga, Gwalior, Hasan, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kanpur, Kakinada, Kolhapur, Kolkata, Kota, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Panjim, Patna, Pondicherry, Pune, Raipur, Raichur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliguri, Surat, Thirupur, Tirupati, Tirunelveli, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udupi, Varanasi, Vijaywada, Vizag

List of participating banks under direct debit

HDFC Bank, ICICI Bank, CitiBank, State Bank of India, Axis Bank, Union Bank, Bank of Baroda, Corporation Bank, IDBI Bank, Federal Bank, Allahabad Bank, Bank of India.

TERMS AND CONDITIONS FOR ECS/Direct Debit Facility

1. The customer agrees to abide by the terms and conditions of ECS/Direct Debit facility as applicable at the time of subscription and as may be modified from time to time at a later stage
2. This ECS facility is offered only to those customers having bank accounts in select cities as mentioned. The list of cities, banks and branches may be modified/updated/changed/removed at any time in future without assigning any reasons or prior notice. The Direct Debit facility is only available with select banks as mentioned in the list.
3. If the ECS/Direct Debit facility is discontinued in a city for any reason, Debit instructions for customers in such city via ECS/Direct Debit route may be discontinued without prior notice. Such request for discontinuation should be received at least 15 days prior to the next due date of the ECS/Direct Debit
4. Customers can attach a cancelled cheque or a copy of the cheque pertaining to the bank account which is to be registered for ECS/Direct Debit. Alternatively, customers can also get the bank account mentioned on the form certified from their banker with the bank seal
5. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information or due to any other reason attributable to clearing settlement mechanism, the customer would not hold any of the participants responsible
6. The bank account provided for ECS should participate in local MICR clearing. In case MICR code is not provided or incorrect code is mentioned on the application form, the application for ECS/Direct Debit will be liable to be rejected.
7. This request for debit mandate may be revoked only through a written letter from the account holder submitted at least one month in advance withdrawing the mandate and acknowledged at RMPM/registrar/bank counters
8. Customers will not hold RMPM, its service providers, banks and the collection service provider responsible, if the transaction is delayed or not effected or the customer bank account is debited after the specific date, due to various clearing rules, clearing settlement cycles of ECS, local or national holidays or to due to any action/non-action by the bankers or service provider
9. RMPM and its other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the customer. The customer assumes the entire risk of using this facility and takes full responsibility
10. Bank or service provider shall not be liable for, nor be in default, by reason of any failure or delay in execution under this authority, where such failure or delay is caused in whole or in part by any acts of God, natural calamities, riots, strike, change of government and banking policies, force majeure events, other perils, communication network disruptions, etc.
11. In case customer wishes to change the bank account details for the existing ECS/Direct Debit mandate registered, then he has to provide a cancellation for the existing mandate and re-register fresh Mandate with the new bank details.
12. If the debit date of any of the monthly ECS/Direct Debit transaction is a non-transaction day for the scheme, then the units shall be allotted on the next / following transaction day.