

Terms and Conditions

I/We are willing to abide by the terms and conditions as mentioned in the NSE Circular dated November 24, 2009, BSE circular dated December 2, 2009 and as may be specified by the Exchanges from time to time in this regard. I/We shall ensure also compliance with the requirements as may be specified from time to time by Securities and Exchange Board of India and Association of Mutual Funds of India (AMFI). I/We shall read and understand the contents of the of the Scheme Information Document and Key Information Memorandum, addenda issued regarding each Mutual Fund Schemes with respect to which I/we choose to subscribe/redeem. I/We further agree to abide by the terms and conditions, rules and regulations of the Mutual Fund Schemes. I/we agree and authorize you to issue payment on my behalf by debiting my account with the value of my/our transactions along with charges.

I/we therefore request you to register me/us as your client for participating in mutual fund trading facility of exchanges.

Details of terms & conditions for the Investor / Client for using MFSS facility BSE StAR MF & other MF Platform

1. Pre-requisites for becoming Investor / Client for the MFSS facility/ BSE StAR MF /other MF platform.
2. The client who is desirous of investing in units of mutual fund schemes through the MFSS / BSE StAR /other MF platform.
3. The Client intends to execute his instruction for the subscription/ redemption of units of Mutual Fund Schemes through the broker who is a Mutual fund Intermediary (MFI) of the MFSS / BSE StAR /other MF platform
4. The client has satisfied itself of the capacity of the MFI to deal in Mutual Fund units and wishes to execute its instruction through the MFI and the client shall from time to time continue to satisfy itself of such capability of the MFI before executing transacting through the MFI.
5. The Client has approached to the MFI with the application for availing the MFSS facility/BSE StAR/other MF platform
6. The client has submitted relevant KYC (Know Your Client) details to the MFIs

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1. The client shall be bound by circulars/ notices issued by NSE/BSE from time to time including the Circulars issued by NSE/BSE and rules, regulations and circulars issued there under by SEBI and relevant notifications of Government authorities as may be in force from time to time.
2. The client shall notify the MFI in writing if there is any change in the information in the 'client registration form' provided by the client to the MFI at the time of registering as a client for participating in the MFSS / BSE STAR/other MF platform or at any time thereafter.
3. The client shall submit to the MFI a completed application form in the manner prescribed format for the purpose of placing a subscription order with the MFI
4. The Client has read and understood the risk involved in investing in mutual fund schemes
5. The client shall be wholly responsible for all investment decisions and instructions
6. The Client shall pay to the MFI fees and statutory levies as are prevailing from time to time and as they apply to the Client's account, transactions and to the services that MFI renders to the Client.
7. The client will furnish information to the MFI in writing, if any winding up petition or insolvency petition has been filed or insolvency order or decree or award is passed against him or if any litigation which may have material bearing on his capacity has been filed against him.

8. In the event of non-performance of the obligation by the MFI, the client is not entitled to claim any compensation either from the Investor Protection Fund or from any fund of NSE/BSE or NSCCL/ Indian Clearing Corporation Ltd. (ICCL), Other exchanges/Clearing Corporation.
9. In case of any dispute between the MFIs and the investors arising out of the MFSS facility/ BSE StAR/other MF platform, exchanges and / or NSCCL/ICCL agrees to extend the necessary support for the speedy redressal of the disputes.

For Online Investing in Mutual Funds, the below mentioned terms and conditions are in addition to and binding on the existing Power of Attorney and the Client Agreement that has been signed by you at the time of our becoming our client.

Definitions:

"Unit" shall mean the interest of an investor, which consists of one undivided share in the Net Assets of the Scheme.

"Net Asset Value (NAV)" of the Units of the Scheme will be computed by dividing the net assets of the Scheme by the number of Units outstanding on the valuation date.

"Purchase" shall mean subscription to the units of the various schemes of the Mutual Fund.

"Redemption" shall mean sale of the units of the various schemes of the Mutual Fund.

"Switch" shall mean an option to the investor to shift his existing investment in any of the schemes of the Mutual Fund to another scheme of the Mutual Fund.

"Systematic Investment Plan (SIP) or "Automatic Investment Plan (AIP)" or " shall mean an option available to the investor for investing in a specified frequency of months in a specified scheme of the Mutual Fund for a constant sum of investment.

"Systematic Withdrawal Plan (SWP) or "Automatic Withdrawal Plan (AWP)" or " shall mean a facility provided to the investor to withdraw a pre-determined amount in a specified frequency of months from a specified scheme of the Mutual Fund.

1. Load shall mean a charge, which the Asset Management Company (AMC) may collect on entry and/or exit from a scheme.
2. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the Mutual fund /R. K. Stockholding Pvt. Ltd. responsible in any way.
3. The units of the schemes shall be allotted, redeemed or switched, as the case may be, at the Net Asset Value (NAV) prevalent on the date of the application, if the application for purchase, redemption or switch is received by the Fund before the cut-off time as specified on the website and consistent with the terms of the Scheme. R. K. Stockholding Pvt. Ltd., shall take all necessary action to ensure that the NAV allotted is the NAV applicable on the date of the transaction. However R. K. Stockholding Pvt. Ltd., shall not be liable for any loss that may arise to the client as a result of the correct NAV not being allotted to the client's transactions on the website.
4. Any request falling due on a holiday would be processed on the next business day and respective NAV would be applicable as per the Mutual Fund's offer document.
5. In case of an NFO the units shall be allotted upon completion of allotment process. The NFO is open only for the period specified by the Mutual Fund. After the end of the NFO period, any

forms submitted by the client shall be liable for being rejected by the chosen Mutual Fund and transfer of funds if any made by the client for the said transaction shall be at the sole risk and liability of the client.

6. In the case of Automatic Investment Plan, in the absence of sufficient allocated funds, unallocated funds to the extent available shall also be utilized. In the absence of sufficient funds, both allocated and unallocated, no investment shall be made for that particular period.
7. For change of address or any personal details of the client, the client shall send a letter or fax to R. K. Stockholding Pvt. Ltd., signed by all the co-holders.
8. Investors are advised to read the risk factors carefully before taking an investment decision. Offer document(s) / abridged offer document(s) are available with Mutual Fund Asset Management Companies. For taking an investment decision, investors must rely on their own examination of the issuer and offer, including risk involved.
9. R. K. Stockholding Pvt. Ltd, does not accept any liability for delay in processing time at the Mutual Fund's or Registrar's end.
10. It is explicitly stated herein that the Mutual Fund schemes offered online, have not been recommended by R. K. Stockholding Pvt. Ltd., nor have been sponsored by R. K. Stockholding Pvt. Ltd. Limited, or its affiliates or its sponsors.
11. Neither R. K. Stockholding Pvt. Ltd., nor any of the Mutual Funds shall be liable for any failure to perform its obligations, to the extent that such performance has been delayed, hindered or prevented by systems failures, network errors, delay or loss of data due to the above and in circumstances of acts of God, floods, epidemics, quarantine, riot or civil commotion and war:
12. R. K. Stockholding Pvt. Ltd, shall provide its services on a best effort basis. However, R. K. Stockholding Pvt. Ltd, shall not be liable for failure of the system or for any loss, damage or other costs arising in any way out of:
 1. System failure including failure of ancillary or associated systems, or fluctuation of power, or other environmental conditions; or
 2. Accident, transportation, neglect, misuse, errors, frauds of the clients or agents or any third party; or
 3. Any fault in any attachments or associated equipment of the clients; or
 4. Any incidental, special or consequential damages including without limitation of loss of profit.

The client further agrees to indemnify R. K. Stockholding Pvt. Ltd, for any loss that may arise as a result of system failure, accident or any of the reasons mentioned above.

13. For all correspondences with R. K. Stockholding Pvt. Ltd., the client shall quote his e-broking account no.
14. I/We hereby agree/s to indemnify both the Mutual Fund and R. K. Stockholding Pvt. Ltd and its employees for any loss arising as a result of any loss of data, unauthorized transaction / error during the financial transaction thereof.
15. I/we am/are aware that in order to comply with regulatory provisions under the Prevention of Money Laundering Act 2002, Rules issued there under and related guidelines/circulars issued by SEBI, KYC formalities are required to be completed for all Unit Holders, including Guardians and Power of Attorney holders, for any investment (whether new or additional purchase) of Rs. 50,000 or more in mutual funds. For the convenience of investors in mutual funds, all mutual funds have made special arrangements with CDSL Ventures Ltd. (CVL), a wholly owned subsidiary of Central Depository Services (India) Ltd. (CDSL)).I/We hereby agree to indemnify the Mutual Fund/R. K. Stockholding Pvt. Ltd /Registrar and its employees for any rejection/loss arising as a result of not completing KYC registration during the financial transaction thereof.

16. Upfront commission shall be paid directly by the investor to the AMFI registered Distributor based on the investors' assessment of various factors including the service rendered by the distributor.
17. The Distributor has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

The Terms and Conditions set hereinabove may be modified by R. K. Stockholding Pvt. Ltd, without any prior notice to the client and the client's continued usage of the services shall be deemed to be an acceptance of the modified terms." I/we have gone through the offer document/key information memorandum before deciding to make this investment in the mutual fund scheme.